

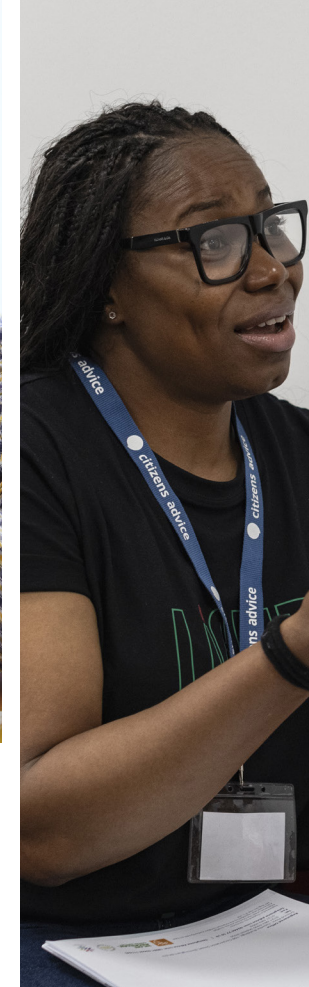


Annual Report 2024/2025

We are Citizens Advice, the people's champion



service, very kind. Smashing
 Brilliant helpful staff
 what The person I spoke to was polite
 felt and very helpful. Her advice on
 the matter we spoke about was
 very helpful. Thanks
 & Recommend great listener
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Our clients words, Objectives and Trustees

The theme of this report is people, as they are at the centre of everything we do.

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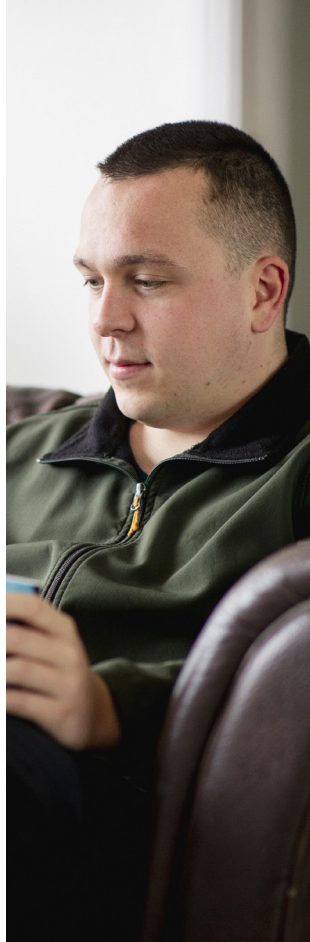
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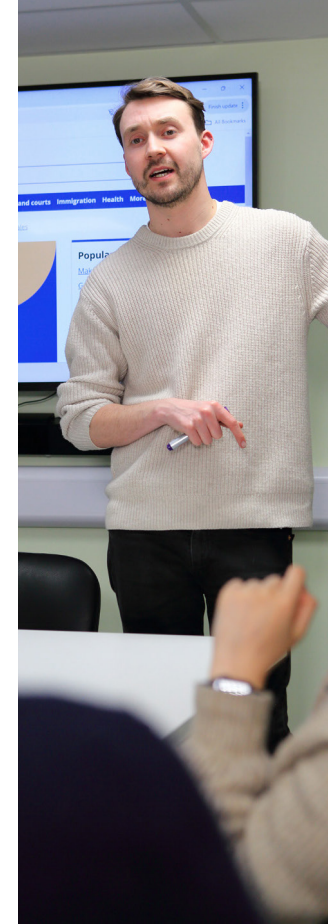
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Making a difference one client at a time

This year, we have continued to advise the people of Flintshire, championing their voices and supporting them through challenges big and small. In this annual report, we celebrate what we believe is the heart of our work, people.

Our people, volunteers, trustees, and staff ensure that every aspect of our work is focused on delivering the best possible service for our clients.

This includes how people access advice, the quality of advice, and allocating resources across the range of different channels to meet the needs of the local community.

Using the data our clients provide, we share the impact of our services and highlight the real stories that demonstrate our impact over the past year. Based on real feedback and case examples, this report tells the story of the last 12 months at Citizens Advice Flintshire, with all client identities anonymised to respect their privacy.

Had a quick response

Brilliant service lady couldn't do more to help me out They we're very helpful and quick to respond

Thank you so much for all the advice and all the time speaking to me its so appreciated

The Whatsapp text service provided by the CAB is amazing! I'm really impressed with this service. I didnt know it existed until today 22nd Jan 2025. Its fabulous if you dont drive and find it difficult to get around.

Very helpful,puts you at ease at most stressful times.

Much better than using the phone for people like me that have mental health problems

My issue went on for months but citizens advice kept contacting me to see if there had been a decision. I was very impressed.

I cant thank you enough. At the foodbank I was given vouchers for Iceland shop. And a bag full of Christmas treats. I did not expect any of this. This was a godsend and a lifeline to me!

Citizens advice Flintshire are amazing so helpful, understandings,and don't judge you in any way always have helped me in my darkest hour means so much suffering from fibromyalgia,server mental health issues don't know what would do without you great guys

I used the WhatsApp messaging method and it was very helpful. I was sent information and links on things I asked about in good time.

Very thorough and knowledgeable, the pace at which I was given information, was easily digestible easy to understand.

Excellent service

Excellent advice given back to myself. Very polite and happy to help me. I got lots of answers that I needed and I have email advice to read up on

very informative and helpful and polite manner

Really helpful advice to put me in a more informed decision to make a plan

"In the hour of need , I feel this is a lifeline . when you have know where else to go. And cant thank this service enough . Really helpful.."

Very good communication

I am very happy with the information I have received as this has been a really confusing and stressful time for me.

So easy to contact through sms, as I struggle with talking on phone due to mental health

Immediate help when needed

Cannot fault them very helpful and sort things out with no problems. Thankyou to you all

The person I spoke to was polite and very helpful. Her advice on the matter we spoke about was very helpful. Thanks

Very friendly and fast contract pleased there's always someone to talk too

You helped me brilliantly

Great service answered all qustions with easy to understand answers.

"Absolute Samaritans! couldn't have been more help, putting me and my mind in the right direction

I found this service very helpful.

Really helpful and no bother

Objectives and activities

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Citizens Advice Flintshire aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services, and to ensure that individuals do not suffer due to a lack of knowledge or an inability to express their needs effectively. The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

CAF Objectives and Priorities for 2022 – 2026

We have adopted a business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal: We will improve the experience people have when they come to us for help; therefore, everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal: We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal: We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal: We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal: We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Trustees

The Trustees, who are also the directors for company law, and who served during the year and up to the date of signature of the financial statements, were:

S Tyson - Chair

P Bevan - Director

K Armstrong - Director

M P Lewis - Director

S Woods - Resigned 09/01/24

C Haydon - Joined 25/09/24

C Thomas - Joined 25/09/24

K A Braun - Resigned 19/12/24

B Grew - Resigned 19/12/24

Laura Clays - Resigned 19/12/24



A message from our Chair

This has been a year marked by significant change, continued pressures on our communities, and important opportunities for growth. This year saw an important transition within our Board where our previous Chair, Laura Clays, stepped down. I am grateful for the Board's years of dedication, leadership, and commitment to the people of Flintshire, and I congratulate them on bringing their experience and passion directly to the frontline. Their legacy has strengthened our organisation, and I'm proud to support our mission as Chair from a new vantage point.

A major development this year has been the establishment of a North Wales group, which has strengthened collaboration between local Citizens Advice services across the region. This network will allow us to share resources, align our strategic priorities, and deliver more consistent and impactful support to clients. By working together, we can improve efficiency, increase learning, and ensure that no community in North Wales is left behind. We have also begun exploring new ventures in technology and artificial intelligence. These innovations will not replace the human touch at the heart of our service. Instead, they will help us extend our reach, improve accessibility, and deliver information more efficiently. As more people seek advice online and as digital expectations rise, embracing new tools is essential. We must meet clients where they are and respond to increasing needs.

The continuing cost-of-living crisis has had a profound impact on households across Flintshire. Many individuals who have never sought help before now find themselves reaching out in crisis, while those already struggling have been pushed into greater difficulty. Demand for our services has remained high, as the issues people face have grown more complex. Whether supporting clients with debt, benefits, housing, employment, or energy concerns, our staff and volunteers have worked tirelessly to ensure people get the support they urgently need. The challenges facing our communities are significant, but so is our resolve. With a strengthened Board, a more collaborative regional framework, and an increased focus on innovation, Citizens Advice Flintshire is well-positioned to continue delivering trusted, high-quality advice. I want to extend my sincere thanks to our staff, volunteers, trustees, partners, and supporters. Their commitment and compassion continue to make a real difference in the lives of people across Flintshire. Together, we will continue to adapt, innovate, and advocate, ensuring that everyone has access to the advice they need, when they need it most. **Sara Tyson - Chair of Citizens Advice Flintshire**

A message from our CEO

As I reflect on the work of CAF during this year, I once again find myself talking about the challenging environment in which we work. I realised that this has been the case for many years. It has been no different this year - our clients have faced a range of challenges, and we have responded with advice and by changing how we deliver our services to mitigate the negative effects of those challenges.

For some of our clients, they are facing not only poverty but, in many cases, longer-term embedded deprivation. We are seeing people who are experiencing fuel poverty, and one unwelcome change is that we even have a new category, 'severe fuel poverty', to describe how bad the situation is. Our crisis work involved issuing fuel and food vouchers and assessing people's entitlement, and, where appropriate, helping them to claim benefits. Our employment work enabled us to help clients, where possible, stay in their jobs, and our debt team ensured that people were given advice and support to manage this based on the individual's circumstances.

A significant change for CAF and indeed all advice providers in Wales was that the Welsh Government commissioned advice services based on a national telephone service and regional advice areas. North Wales Citizens Advice Offices collectively worked together to submit a regional bid with Flintshire as the lead. Once successful with the bid, our focus became working collaboratively across the region to improve access to advice, especially for those who need it the most. This change has also led to organisational challenges, in particular, in how we deliver telephone advice in Wales. The staff and volunteers have adapted very well to the changes and have been proactive at every point to make this work. For that, I am very grateful.

Again, as it always has, the thanks and praise must be given to our people. Our advisers and caseworkers, volunteers and paid staff, our support staff, and managers and trustees - each an essential cog in a large wheel. I must give a special mention this year to two long-standing volunteers, both Trustees: Bryan Grew and Klaus Armstrong-Braun. They have been trustees for 30 years, both originally nominated by Town Councils and working with smaller CABs before they merged into Citizens Advice Flintshire.

Bryan, who is well-known in the local community for his support of various local events, has been a passionate member of the board, and he and Klaus have now decided to retire. We thank them for their long-term commitment and passion for CAF, during which they have helped to steer us through the many challenging years they have seen. **Salli Edwards, Chief Executive Officer**





Core Service

Citizens Advice Flintshire (CAF) is funded to provide an advice service to the residents of Flintshire. We offer impartial, confidential, independent and non-judgmental advice on a wide range of issues, including welfare benefits, debt, employment, discrimination, and housing. The type of service provided to clients, from assisted information to specialist casework, depends on the individual's needs and the complexity of their issue.

Advice is delivered under a range of local, regional, and national contracts, with clients' cases managed through the national Citizens Advice Case Management System, 'Casebook'. This system also enables comprehensive reporting, helping us gain insight into our clients' advice needs. We work closely with external partners to provide a seamless and coordinated service. By collaborating with other organisations, we can offer timely support, make direct referrals where needed, and respond to clients' needs more effectively.

CAF operates offices in Mold and Connah's Quay, alongside outreach locations across the County to meet local demand for face-to-face advice and address gaps in service. Advice services are available through multiple contact channels, including face-to-face, telephone, text messages, WhatsApp, social media, and email. In recent years, there has been a greater emphasis on remote access to reflect the growing need for flexible and convenient ways to seek advice and our services are regularly assessed to ensure they continue to meet clients' needs.

Our service is quality assured through rigorous case checking, Independent File Reviews, and Citizens Advice auditing processes. We are regulated by the Financial Conduct Authority (FCA) and are recognised as Standard Owners at the Specialist Level under the Wales Information Advice Quality Framework (IAQF), demonstrating that our services meet high professional standards and consistently deliver high-quality advice. Finally, through the national Citizens Advice network, we have access to specialist support, resources, and training, enabling us to provide high-quality, comprehensive advice across a wide range of subjects for people locally.

The Power of £1

Every pound we receive makes a real difference. Some help keep our doors open and cover essential services like gas and electricity. Most funds support life-changing projects, helping people manage debt, stay warm, or challenge unfair treatment. A large portion is invested in our dedicated team, because supporting them means we can support even more people, and we are proud of that. Every pound truly counts toward making a positive impact.

In 2024/2025, we received a total of £1,599,280 in funding. Thanks to the Welsh Government's Single Advice Fund (SAF), we were able to provide essential advice across Wales. This funding helped people access advice on debt, welfare benefits, housing, employment, discrimination, and education, making a real difference for our Flintshire clients.

During the year, we were funded to deliver 'Claim What's Yours', a project that helped people across Wales claim the welfare benefits they were entitled to. We also took



part in the 'Basic Income Pilot' in Wales, a trial exploring the impact of providing a regular monthly payment. For this pilot, care leavers were selected as the group to receive support, helping them gain financial stability and easing their transition into adulthood.

Being part of the Citizens Advice network gives us the structure and support to provide high-quality, reliable advice while staying responsive to our community's needs. Thanks to this partnership, we were able to deliver an Energy Advice Programme and the Warmer Wales 2 projects, helping people save energy, reduce bills, and stay warm throughout the year.

Every financial contribution makes a real difference, helping people across Flintshire when they need it most. This financial support prevents homelessness, secures vital benefits, helps manage debt, restores financial stability, and provides employment and discrimination advice. By offering advice in these areas, we help people understand and protect their rights, challenge unfair treatment, and access the support they need. Through our campaign work, we also collect evidence and insight to drive change and improve the system for the future, ensuring a lasting positive impact in our community.

From everyone at Citizens Advice Flintshire and from all the people whose lives you've touched, - Thank you! We are especially grateful to the Access to Justice Foundation, the Henry Smith Foundation, the National Lottery Community Fund, WCVA, local Town and County Councils, and Leeswood & Pontblyddan Community Council for their generosity this year. Your support truly makes our work possible.



How funding fuels advice

Where every pound goes

Every pound contributed is put to work to make a real difference, covering the essential costs that keep our services running smoothly and our team ready to support the community.

This year, by diversifying our funding streams, we were able to reach even more clients. Thanks to support from the Moondance Foundation and the Energy Advice Programme, we provided energy advice to 692 people, helping them tackle energy challenges with confidence and support.

Alongside helping people challenge incorrect bills and manage energy debts, this funding enabled us to provide 265 pre-payment meter fuel vouchers, worth £12,614, to households in urgent need, offering timely support in a crisis.

Thanks to a 'Multiply Grant' from Flintshire County Council

via the 'Shared Prosperity Fund', we delivered budgeting, debt, and money advice courses. Alongside our existing debt advice services, this support helped over 300 clients build essential financial skills and confidence, promoting long-term stability.

In October, we launched Tai Da (Good Homes), our first dedicated housing advice project. Housing has consistently been one of the top five advice categories over the past five years, and this project helps us meet that need by providing practical, everyday housing advice to help people address common housing issues before they escalate.

Looking Ahead

In 2025/2026, we will continue working to secure sustainable funding, broaden access to our advice services, and ensure everyone in Flintshire can access the support they need.



Volunteering

Citizens Advice Flintshire (CAF) relies heavily on volunteers alongside our staff. This year, the ratio of staff to volunteers has shifted to around 55:45, compared with 70:30 in previous years. We recruited and trained 17 new volunteers this year, up from 10 last year, bringing our total to 41. Volunteers play an important role in the services we provide, and we estimate the value of volunteering in Flintshire at around £387,000 in terms of activities and outcomes for clients. Volunteering also brings many benefits beyond the hours contributed, supporting mental health, building skills, and helping people move into work more quickly.

Quote from Simona: “I found volunteering to have helped me develop essential skills that I can now utilise throughout my life along with helping me develop and create new interpersonal skills. Both Sophie and Emily were always there to help me, should I need help, and, with their guidance, my confidence grew. I can now say that I can confidently call people along with answering calls which is something I never did before my time at Citizens Advice.”

Quote from Bronwen: “I love volunteering with Citizens Advice and connecting people with the information they need to move on with their problems.”

Quote from Emma: “After graduating university, I knew I wanted to start a career in the charity sector where I could help people for a living. I began volunteering at Citizens Advice Flintshire as a Gateway Assessor one day a week while working in retail. Within 7 months, I was hired as a full-time paid employee and began my dream career! Every single member of staff I’ve met here has been lovely, they’ve taken the time to answer my questions, and supported my learning. The whole process of becoming a volunteer- from initially signing up, to training for the role, and qualifying as Gateway Assessor has been made so easy and accessible.”

Community Outreach

"I'm so happy with the outcome, thank you for all your help. If I was sent a survey text, I'd give you 20 out of 20 and say very helpful."

Our outreach service was funded by the National Lottery Community Fund, and we're extremely grateful to the National Lottery for making this service possible.

The outreach project provides advice in places like Flint Foodbank, Buckley, and Mold, as well as Flint Library and other community hubs across Flintshire. These sessions ensure that people get timely advice to stop their problems from escalating. If you or someone you know needs help, you can find more information about accessing these services at <https://flintshirecab.org.uk/outreaches/>.

Without them, we wouldn't be able to help people like Peter. He was one of many people who benefited from our outreach services last year. These sessions are held in local community settings, making it easier for people to get the help they need. When his Employment Support Allowance and Housing Benefit were stopped because he reached State Pension age, he didn't know where to turn. Not realising he was eligible for the State Pension, he was facing severe financial difficulties. Peter thought that the qualifying age was 68, and because he never received

any notification to let him know otherwise, he wasn't aware of the support available.

When Peter first came to the Flint Foodbank, he explained his situation, and the CAF adviser there helped him apply for the State Pension and contacted Housing Benefit to make sure his claims would continue without any gaps.

They gave him a foodbank voucher and helped him apply for a Discretionary Assistance Fund payment, which provided immediate financial relief. On his second visit, an adviser followed up with the State Pension team to confirm when his payments would start. Another foodbank voucher was given.

By his third visit, everything was in order, his State Pension payments started on the 18th of January 2024, providing him with £210 per week. His Housing Benefit of £92.05 per week continued, and Peter received an additional £56 from the Discretionary Assistance Fund. Now Peter is financially stable and can focus on enjoying his retirement without the constant worry about money. Peter told us that if he could rate us, he'd give us 20 out of 20 for being so helpful and supportive.



Supporting clients with debt

"I want to thank you for all your help and support during this time."

We have a range of specialist services, including Welfare Benefits, Employment, and Discrimination. For this report, we will focus on one of our enduring advice areas, debt.

Last year, we helped many people through our specialist debt support services. Our approach goes beyond dealing with the debt itself. We look at the full picture, exploring benefits, options, and practical steps to help people move forward. Our team supported many people with debts, managing a total of £5.7 million in debt and successfully writing off £1.7 million, providing essential financial relief to those in need.

David, a 52-year-old man from Buckley, came to us after discovering that debts had been fraudulently taken out in his name. Already facing difficult circumstances, this situation left him feeling overwhelmed and unsure where to turn. One of the fraudulent accounts, linked to a mobile network provider, had been passed to a debt collection agency, adding to his distress. When David reached out to us, he was struggling to cope with the situation alone. From the moment he shared his story, we provided understanding and practical support, helping to ease the burden. We assisted him in

complaining to the debt collection agency, which led to the account being returned to the mobile provider and David receiving £100 in compensation. When the provider's response remained unsatisfactory, we escalated the case to the Communications Ombudsman on his behalf. The Ombudsman ruled in David's favour, ordering the company to pay £250 in compensation and issue a formal apology. With our support, his credit score was repaired, and all fraudulent debts were removed. This outcome not only restored his financial stability but also gave him peace of mind.

If you or someone you know is struggling with debt, please don't hesitate to reach out. You can find more information about our debt services here:

<https://flintshirecab.org.uk/debt/>



Working with partners

In partnership with Flintshire County Council, we held two Adviser Network Forums in July and December 2024 to share good practice, information and allow networking opportunities for frontline workers. Each event was attended by over 80 staff and volunteers from various organisations across the County. We had speakers including BAWSO, Age Connects, DWP, Bangor University and Llais.

This year, we have gone out to deliver talks to various groups, including STAND North Wales CIC, Connah's Quay Older People's Association, and students at Northop College. Topics covered include Disability Benefits, Pension Credit/Winter Fuel Payments, and volunteering with CAF.

As referred to in the CEO's introduction, a major piece of work this year has been leading on and submitting a regional funding bid for the Welsh Government's Single Advice Fund (SAF), on behalf of the six North Wales Local Citizens Advice offices (LCAs). We were successful in this bid, which means we have secured £5 million in funding for advice in the North Wales region, with the possibility of a further three-year extension upon successful completion of the current contract.



Key Achievements



7,438 people helped



35,848 advice issues dealt with



Over £6.9 million income generated for our clients



17 volunteers recruited and trained



85% of people would recommend our service



2,193 Local Adviceline Calls answered



£5,091,398 in debts dealt with.



SAF Regional funding secured for 3 years

The last 12 months have seen lower client numbers than the previous two years, which had seen record client numbers due to the Cost of Living crisis. Client numbers for the last six years were as follows:

2024/25 - 7,438	2021/22 - 6,275
2023/24 - 9,461	2020/21 - 4,167
2022/23 - 9,214	2019/20 - 6,169

Advice Issues

Benefits and Tax Credits continued to be the most common issue people sought advice for. The main areas within this category were Disability Benefits (Attendance Allowance, Personal Independence Payment, and Disability Living Allowance), benefit checks, and Council Tax Reduction.

In response to this year's cuts to the Winter Fuel Payment, we launched a Pension Credit (PC) take-up campaign. Using social media, local media, posters, and community events, we encouraged people to contact us for a benefit check to assess their eligibility for PC.

As a result, we carried out benefit checks for 212 people aged 65 or over, which generated £91,694 in additional income.

This year, employment has overtaken debt as our second most common area of advice. The main employment issues people sought help with were dismissal, pay and entitlements, and employment tribunals and appeals.

We supported over 1,300 people with debt-related problems, including rent arrears, council tax arrears, and unsecured debt. In total, we dealt with £5,091,398 of debt. This total includes priority debts of £1,840,727 such as rent and mortgage arrears, Council Tax, Energy debt and court fines.

What our clients have been telling us

85% of clients would recommend us 80% found it easy to access our service 86% found a way forward with our help 90% said they would not have been able to sort out their problem without the help of Citizens Advice

"You listened to me and asked about my situation, the time that you spent reading the information that I gave you and the phone calls. means a great deal to me. you went into great detail for my options and future help that you can provide me. This service was absolutely outstanding. polite and friendly at all times. I couldn't have asked for a better lady to deal with my problem. thank you so so much Lydia"

"Very quick response. Warm personal approach - I didn't feel like I was just talking to somebody who was following a flowchart of answers. Thanks"

"Thank you very much Citizens Advice. You were recommended to me by a friend after I explained my problem to him. However, I can't overemphasize how much I appreciate the effort you are taking to help me with my problem. I am very pleased with you and feel a sense of satisfaction in having someone i can talk to in such a difficult situation"

"Excellent service and always very helpful when I have rung in the past. Highly recommended especially for people with disabilities and are not sure where to go for advice. Thank you Sara, you were amazing and made me feel calm talking to you." "Called in cab Connahs Quay office. Very informative interview with written notes to take away and telephone appointment made to discuss specific options. Very pleasant knowledgeable staff."



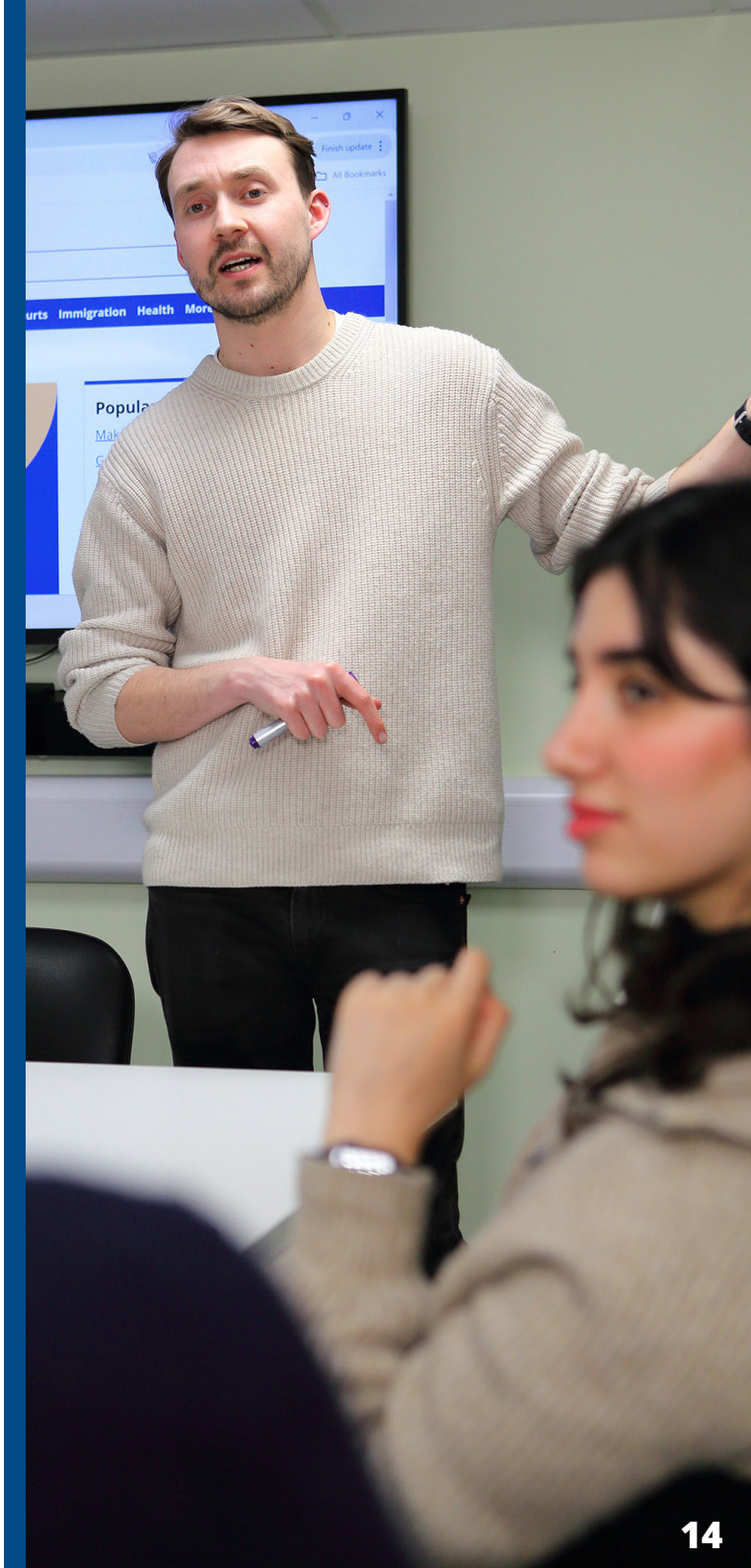
Looking ahead to next year...

The year ahead will be a time of change and opportunity as we continue to strengthen our services for the people of Flintshire. In early 2025, we began preparing for the next phase of the Single Advice Fund (SAF), which supports the delivery of free, independent, and quality advice across Wales. We are proud to be taking on a new leadership role as part of this programme, acting as the lead organisation for North Wales, and working collaboratively with neighbouring Local Citizens Advice offices to ensure consistent, high-quality advice across the region.

To support this work, we have welcomed Laura Clays as Head of Funded Services North Wales. Laura will oversee the delivery of the SAF project regionally and contribute to our strategic planning and IT development one day a week. Having been a trustee with us since 2014, she brings invaluable insight, continuity, and commitment to the role. The new SAF model introduces ambitious regional targets and a new approach to service delivery. As a result, we are reviewing how we use our resources to make sure we continue to deliver advice efficiently and effectively. Over the next year, we plan to change how clients contact us by phone, moving away from our current inbound Connect telephone system to place greater emphasis on face-to-face advice.

To balance these changes, we are expanding our face-to-face advice provision, offering more drop-in sessions and outreach opportunities across Flintshire. We know that many people still value seeing an adviser in person, and this remains a cornerstone of our local service. As part of this, we will continue recruiting and training new volunteers, investing in their development so that our advice remains accessible, responsive, and personal. Internally, we are strengthening the way we work, developing our IT and telephony systems, refining our processes, and embedding fairer policies that support our team. This includes introducing our first Pay and Reward Policy, modernising recruitment, and ensuring we remain an inclusive, supportive place to work.

We're also taking exciting steps to increase our visibility and reach within the community. This year, we've applied for a Google Ads Grant, which will enable us to promote our advice services more effectively online. Our Marketing, Communications and Fundraising team are focused on developing new digital campaigns that make it easier for people to find the help they need at the right time. Amidst all this change, our focus remains on what matters most, helping people. Whether that's through face-to-face advice, community outreach, or digital access, we'll continue to evolve and adapt to ensure everyone in Flintshire can find a way forward with our support.





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Citizens Advice Flintshire / Flintshire Citizens Advice Bureau

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