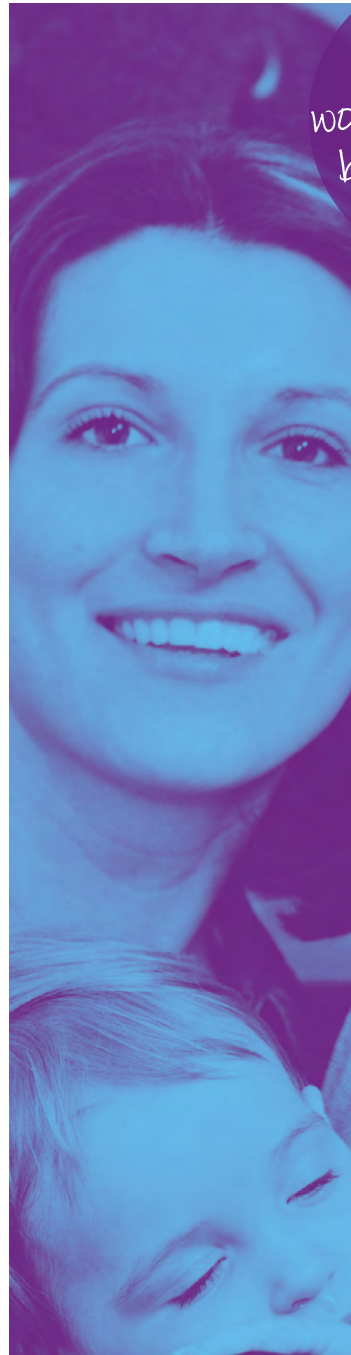




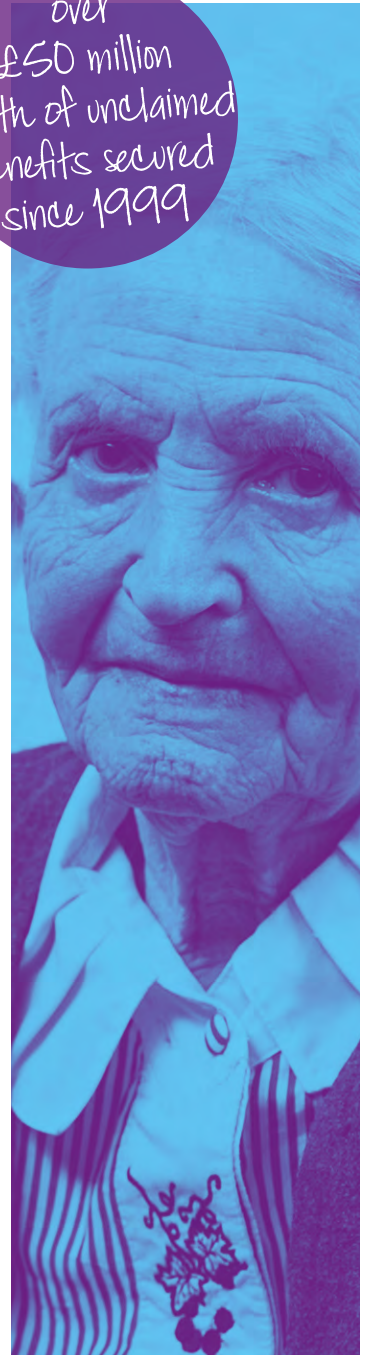
## Annual Report 2017



over  
43,000 advice  
appointments  
provided since  
1999

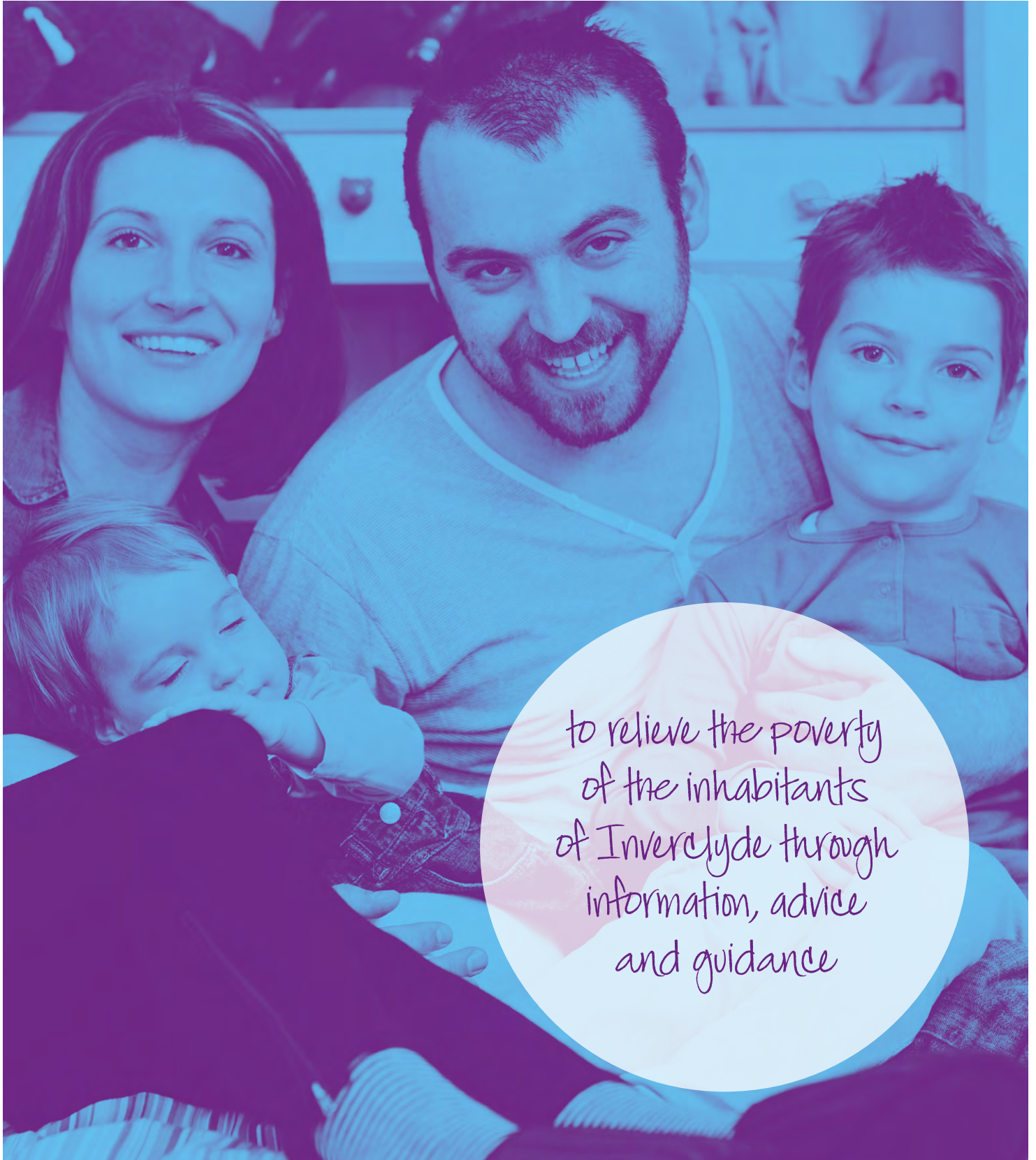


over  
£50 million  
worth of unclaimed  
benefits secured  
since 1999



# OUR MISSION STATEMENT

WHAT WE TRY TO DO EVERY DAY...



to relieve the poverty  
of the inhabitants  
of Inverclyde through  
information, advice  
and guidance

"I would not hesitate in contacting you  
again if I need further advice." CLIENT



# CONTENTS

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At Financial Fitness we take pride in putting our customers first.

Our staff are committed to ensuring clients feel at ease and comfortable at all times through our non-judgemental approach. Each person we assist is treated with respect and all aspects of the service are completely confidential.

"Thank you for giving me peace of mind.  
Your staff are so friendly and re-assuring." CLIENT

# COMPANY HISTORY

## WHO ARE WE?

### OUR BACKGROUND

Financial Fitness was established in 1999 to provide welfare benefit advice on an outreach basis to the residents of Inverclyde, Scotland.

National indicators of poverty and deprivation list the Inverclyde area as being in the worst 10% in Scotland. Furthermore, within Inverclyde approximately 15% of households are classed as multiply or severely deprived.

The Company's aim is to tackle poverty by ensuring local people have access to welfare benefit and financial advice and information in their own communities. We therefore tackle social exclusion, poverty and deprivation by providing a grass roots service of advice which is free, independent, impartial and confidential.

Furthermore, this service is provided in the local communities, through home visits or the use of various local venues which are easily accessible.



### THE KEY SERVICES WE PROVIDE ARE:

- Advice on all welfare benefits
- Assistance with form filling, where appropriate
- Comprehensive benefit checks
- Better Off In Work calculations
- Money Advice
- Support to access bank accounts and other financial products
- Welfare benefit training
- Signposting clients to other services and agencies
- Home visits and community based surgeries
- Telephone, web and e-mail support



# STRUCTURE & SPONSORS

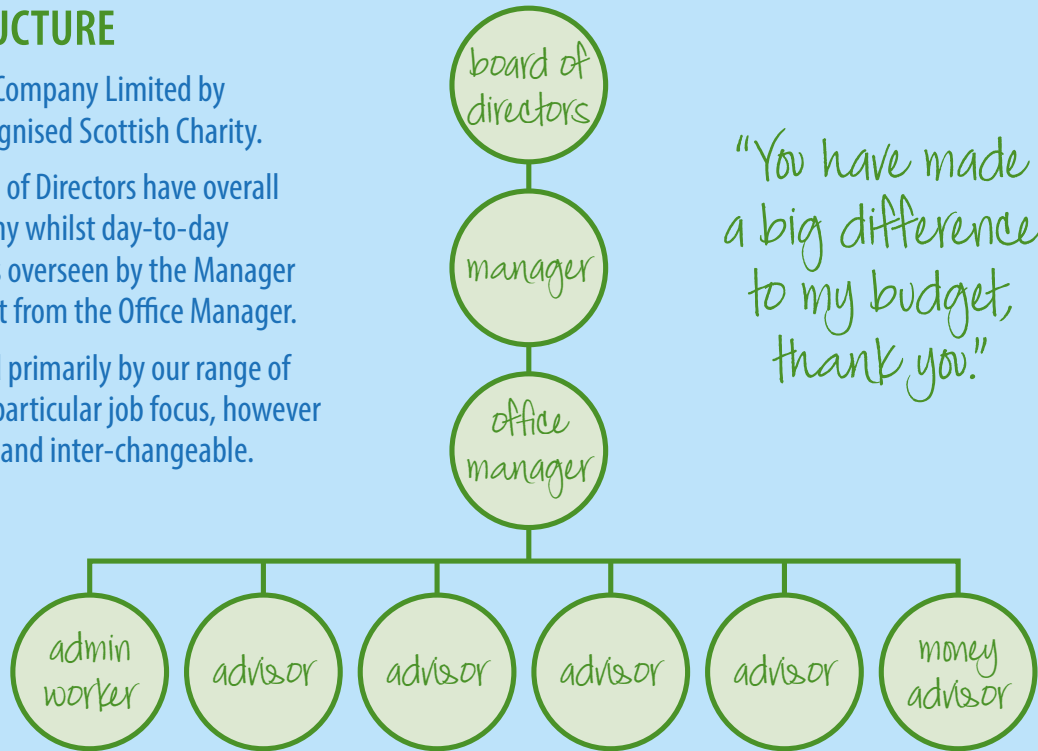
WHO IS INVOLVED?

## COMPANY STRUCTURE

Financial Fitness is a Company Limited by Guarantee and a recognised Scottish Charity.

A seven-strong Board of Directors have overall control of the company whilst day-to-day operational activity is overseen by the Manager with practical support from the Office Manager.

Services are delivered primarily by our range of advisers who have a particular job focus, however roles are both shared and inter-changeable.



## SPONSORS

Financial Fitness would like to thank

- Inverclyde Alliance
- Inverclyde HSCP
- Inverclyde Council
- Inverclyde Housing Association Forum
- The Big Lottery Fund
- The Scottish Government
- Bank of Scotland Foundation
- Scottish Legal Aid Board
- Comic Relief
- Robertson Trust

for their support over the past year.

"Your agency is a valuable resource to ensure incomes are maximised."

PARTNER ORGANISATION

# CASE STUDIES

## OUR CLIENTS' STORIES

### Carer

Mr and Mrs B both experienced life changing changes in their circumstances which resulted in both of them having to care for close family members.

Whilst this significantly impacted on their employment and household income, our Adviser was able to assist them both to claim Carers Allowance.

This resulted in an additional weekly income of £124 per week (£6,458 per year).

total yearly  
benefits accessed  
£6,458

### Disabled

Mr M, a 61 year old man, recently had to give up work due to long-term ill health.

Unaware of his entitlement to benefits, Mr M contacted ourselves for a benefit check.

Our Adviser identified entitlement to Employment and Support Allowance and Personal Independence Payment, resulting in successful claims totalling £248 per week (£12,896 per year).

total yearly  
benefits accessed  
£12,896

# THE YEAR IN NUMBERS

ADDING UP THE SUCCESSES...

**£4,580,191**

**the amount of benefits we secured for Inverclyde residents this year**

2016/17 has been another successful year for Financial Fitness. We managed to successfully secure over £4.5m in unclaimed benefits for the residents of Inverclyde. This is an indication of just how many benefits are going unclaimed in the area and highlights the continuing need for the service across the district.

**17**

**Information Sessions delivered this year**

We were actively involved in informing the Inverclyde community of their possible benefit entitlements and keeping the public updated on changes that affect them. To this end we delivered a total of 17 information sessions to a wide cross-section of the community, incorporating elderly, family and disabled groups. These presentations were attended by 108 people, all of whom were able to receive welfare benefits advice in their local environment.

**2,410** **new clients advised and assisted this year**

Our advisers assisted 2,410 new clients from across Inverclyde, ensuring local residents were able to access and claim a range of welfare benefits, thus maximising household incomes in the area. We were able to help these clients in a variety of ways, through form filling, better off in work calculations, benefit checks and general problem solving. We also provided ongoing assistance to many of the 37,000 existing clients who have received advice since 1999.

**116**

**the number of benefit surgeries held this year**

Financial Fitness continued to deliver services all across Inverclyde by providing a number of surgeries in the area. We held 116 surgeries across Inverclyde, giving people the opportunity to access vital welfare benefit advice in their local environment without incurring travelling costs.

**159**

**the number of people supported back into work through our 'Better Off In Work' Service**

With the excellent help of our employability partners, we managed to support 159 unemployed clients back into sustained employment this year, whilst also helping many clients into further education, training and volunteer placements.

**2,831**

**telephone queries handled this year**

We handled 2,831 benefit enquiries by telephone last year ranging from Tax Credit queries to Attendance Allowance questions. Clients were also able to correspond with our advisers via e-mail and access benefit information through our website.

**6,401**

**appointments made this year**

Financial Fitness provided 6,401 appointments this year with 71% of clients attending their appointment, resulting in a 29% non-attendance rate.

*"I was made to feel like a human being and was treated with respect and dignity."* CLIENT



# THE BIGGER PICTURE

## COMMUNITY INTERACTION

### ORGANISATIONS AND AGENCIES

We continued to work closely with other organisations and agencies, improving and increasing our service through closer links with our colleagues.

Through such collaboration, we were able to maintain and establish links with over 30 local services in the voluntary sector, contributing to and enhancing the level of service provision in the area.

We also work closely with public sector organisations such as Inverclyde Council, James Watt College and the Department for Work and Pensions, where many referrals to our service were made.

### FINANCIAL STRATEGIES

As a committed agency in the fight against poverty, Financial Fitness continued to play a major role in developing various strategies at local and national level.

We continue to be heavily involved in contributing to local strategies, promoting financial inclusion, influencing benefit reform, highlighting poverty and ill-health links and fighting pensioner and child poverty.

### SELF PROMOTION

We have also been busy promoting and advertising the service across Inverclyde in a variety of ways.

Our website, [www.financialfitness.btck.co.uk](http://www.financialfitness.btck.co.uk), provides information and advice on welfare benefits and also gives people the opportunity to contact us electronically.

We also regularly updated many local organisations and agencies with our range of posters, leaflets and general literature.

*Financial Fitness has links with over 30 local services in the voluntary sector, contributing to and enhancing the level of service provision in the area.*





# TRAINING

LEARNING FOR EVERYONE

## TRAINING PROGRAMMES

We now provide a range of welfare benefit, money advice and financial education training programmes for external organisations. Our staff can deliver numerous courses tailored specifically to suit the needs of individual groups, covering all aspects of the welfare system.

Interested parties can find out more information on the range of training we provide by accessing [www.financialfitness.btck.co.uk](http://www.financialfitness.btck.co.uk) or telephoning **01475 729239**. Training can be delivered in-house and our prices are extremely competitive, offering excellent value for money.



## Key information on the materials, delivery and tutors of our training courses:

### COURSE MATERIALS

All delegates will receive an introductory Participant's Pack, with copies of the training presentation slides, notes, handouts and other relevant information. Participants are asked to bring along a calculator, pen and paper to allow them to complete the practical exercises within the training.

### COURSE DELIVERY

Our tutor will deliver the training using a PowerPoint based presentation with group and practical activities included throughout the course. We can provide a laptop, projector and screen if required.

### OUR TUTORS

Our tutors have over 30 years of welfare benefit advice experience and currently work with around 1,000 welfare benefit claimants every year. They have delivered numerous training courses across Scotland on all aspects of the welfare system and have extensive experience of delivering money advice and financial education training within schools and further education establishments.

## The training courses we provide are divided into four categories as follows:

### WELFARE BENEFIT/RIGHTS TRAINING

For organisations and staff working within the welfare benefit system or have clients who are in receipt of benefits.

### BETTER OFF IN WORK TRAINING

For organisations and staff who work with unemployed, working age clients who are looking to make the transition from benefits into employment.

### MONEY ADVICE TRAINING

For organisations and staff who work with financially excluded or vulnerable adults who have difficulties managing money, budgeting or maintaining a tenancy.

### FINANCIAL EDUCATION TRAINING

For primary and secondary school children of all ages; a range of financial education sessions which complement and enhance financial literacy activities within the classroom.

Organisations can pick and choose from our list of courses to ensure that their training needs are met. Once you have chosen the course(s) you would like to book and you know the number of staff that will be participating, contact us to discuss the most suitable date, time and venue and we'll do the rest.

"I would like to say that I am very satisfied with the service I have just been given, I have found the staff very supportive, good listeners and I am more than pleased with the information I have been given. I feel that some of the burden has been lifted off my shoulders." CLIENT

# MARTIN LEWIS

MONEY SAVING EXPERT



Dear Financial Fitness,

I have been hearing about the work that you do and I know there is no Citizen's Advice Bureau in the area - I'm a massive fan of that organisation - but, thankfully the people of Inverclyde are protected, helped and given good advice because you are there.

I was reading that you have given over £50 million worth of Welfare Benefits Advice. That is an incredible achievement, absolutely superb. I just want to wish you well and hope you continue the good work.

We are in very difficult times at the moment, people are really struggling. They have got debt problems, they are struggling just to make ends meet even if they don't have debt problems with Welfare provisions being cut and it takes people actually face to face giving them advice.

I hope the reason you asked me is because if anyone gets glamour when it comes to talking about money, I'm the nearest thing to it. I'm the nearest thing to it while you are doing the actual work - dealing with people who are upset, they have got problems, mental health issues, coming here and calming them down, giving them the right advice, sending them on their way in a massively better state than they were when they came in and for that I hope all of you who work there take a little bit of a moment to pat yourself on the back, take a deep breath and be very proud of the work that you are doing.

I wish you all the best in the future.

*Martin Lewis*

**Martin Lewis**  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

total yearly  
benefits accessed  
£4,279

## Elderly

Mrs M, a retired 71 year old woman with several health problems, was advised to contact ourselves for advice on benefits.

Our Adviser carried out a benefit check and recommended that Mrs M claim Attendance Allowance due to her health issues.

The claim was successful, entitling Mrs M to £82.30 per week (£4,279 per year).

# THE YEAR IN DETAIL

## THE NUMBERS

### NEW CLIENTS

We advised a total of 2,410 new clients throughout the year, in addition to providing a continuing service to many of the 35,000 existing clients.

2,410

new clients were given advice this year

We have provided over  
43,000

individual, face-to-face advice appointments since 1999

289

clients accessed Money Advice service

2,121

clients accessed Welfare Benefit Advice service

71% of clients attended

we provided

6,401

appointments this year

29% of clients did not attend

"The service was absolutely brilliant."

108

clients attended our information sessions

17

information sessions delivered

"For many vulnerable people locally, you provide advice and support that often makes a huge difference to their lives." PARTNER ORGANISATION



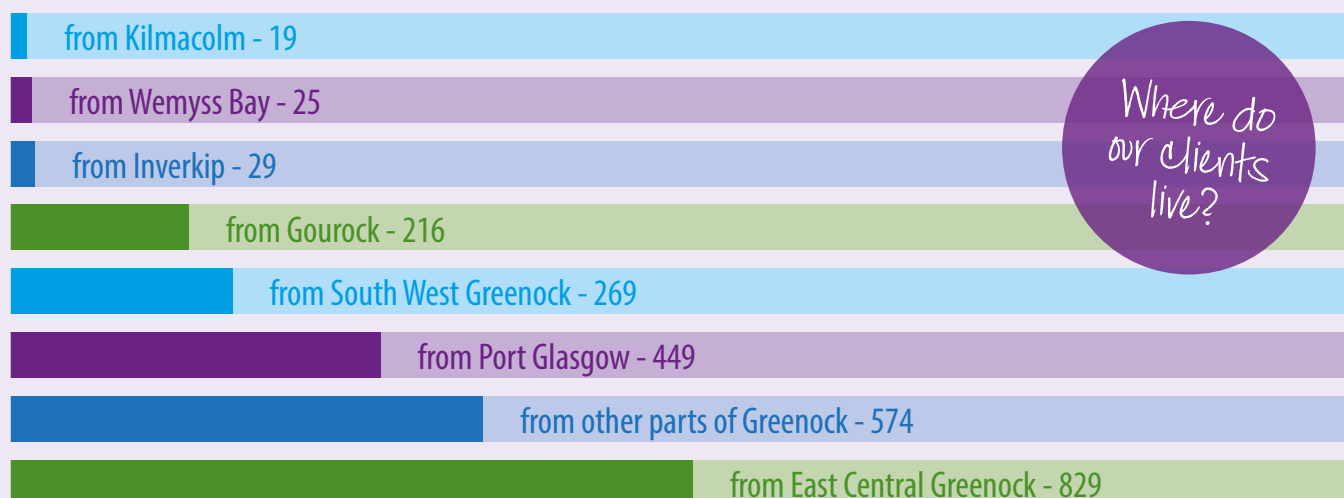
# THE YEAR IN DETAIL

## WHO ARE OUR CLIENTS?

*"The service opens doors to those most at risk..."*

### WORKING IN INVERCLYDE

Financial Fitness are committed to providing services across Inverclyde. This graph shows the geographical make-up of the 2,410 new clients this year and it is obvious from these figures that poverty is not confined to one or two small pockets within the area. 64% of the clients we advised reside within the most deprived areas of Inverclyde (known as the Scottish Index of Multiple Deprivation (SIMD) areas). 36% of clients accessing the service live outwith the Inverclyde SIMD areas.



### HELPING YOUNG AND OLD

This chart shows a breakdown of the different ages of our clients. We can clearly see that poverty affects all ages in our society.

As shown, the majority of people we assisted over the year are of working age and older people of 60 years and above. Many successful claims were submitted for in-work benefits such as Tax Credits and disability benefits including Attendance Allowance and Disability Living Allowance. The ongoing publicity surrounding the Pension Credit system saw many older people contact the Company for advice, whilst we ran various campaigns to encourage take-up of unclaimed benefits.



10

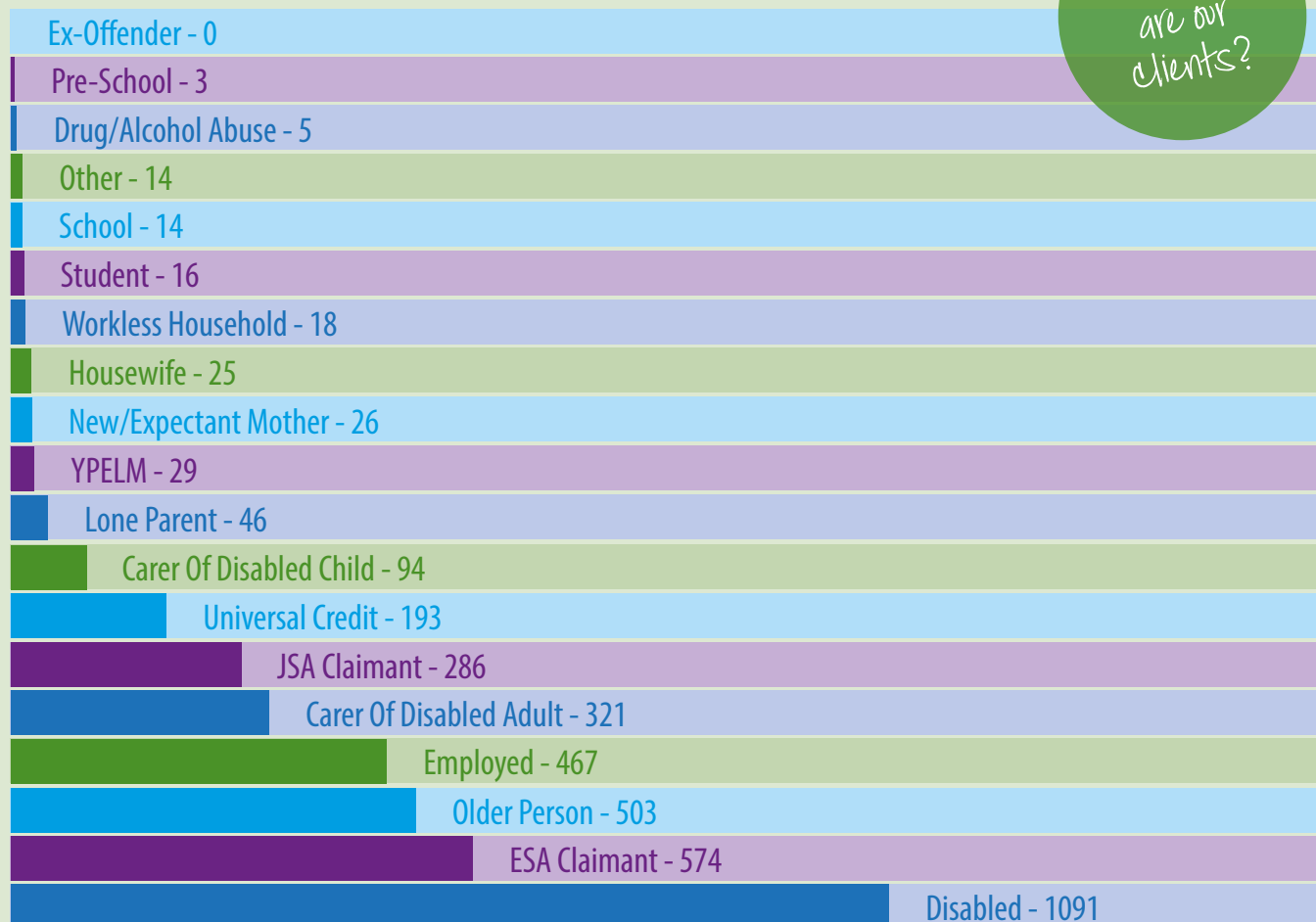
*"Very satisfied with the help and support I received. Financial Fitness are very helpful and make you feel at ease in very trying times." CLIENT*

# THE YEAR IN DETAIL

WHO ARE OUR CLIENTS?

## WHO ARE OUR CLIENTS?

This graph shows a breakdown of the nature of the clients we assisted over the past year. As you can see, the majority of our clients suffer from a physical or mental health problem. We also work with a significant number of older people and young children.



## WHERE DO OUR CLIENTS LIVE?

This graph shows a breakdown of the type of housing in which our clients live. Our clients live in all types of accommodation; 54% rented, 28% owner-occupied, and 18% other (live with family/undisclosed).



"I have only just become aware of Financial Fitness and these people might be the difference between me sinking without a trace or battling to survive. The people involved in Financial Fitness have the selfless commitment and respect for others." PARTNER ORGANISATION

# THE YEAR IN DETAIL

## BENEFITS, GRANTS & FINANCIAL SUPPORT

### SUCCESSFUL GAINS

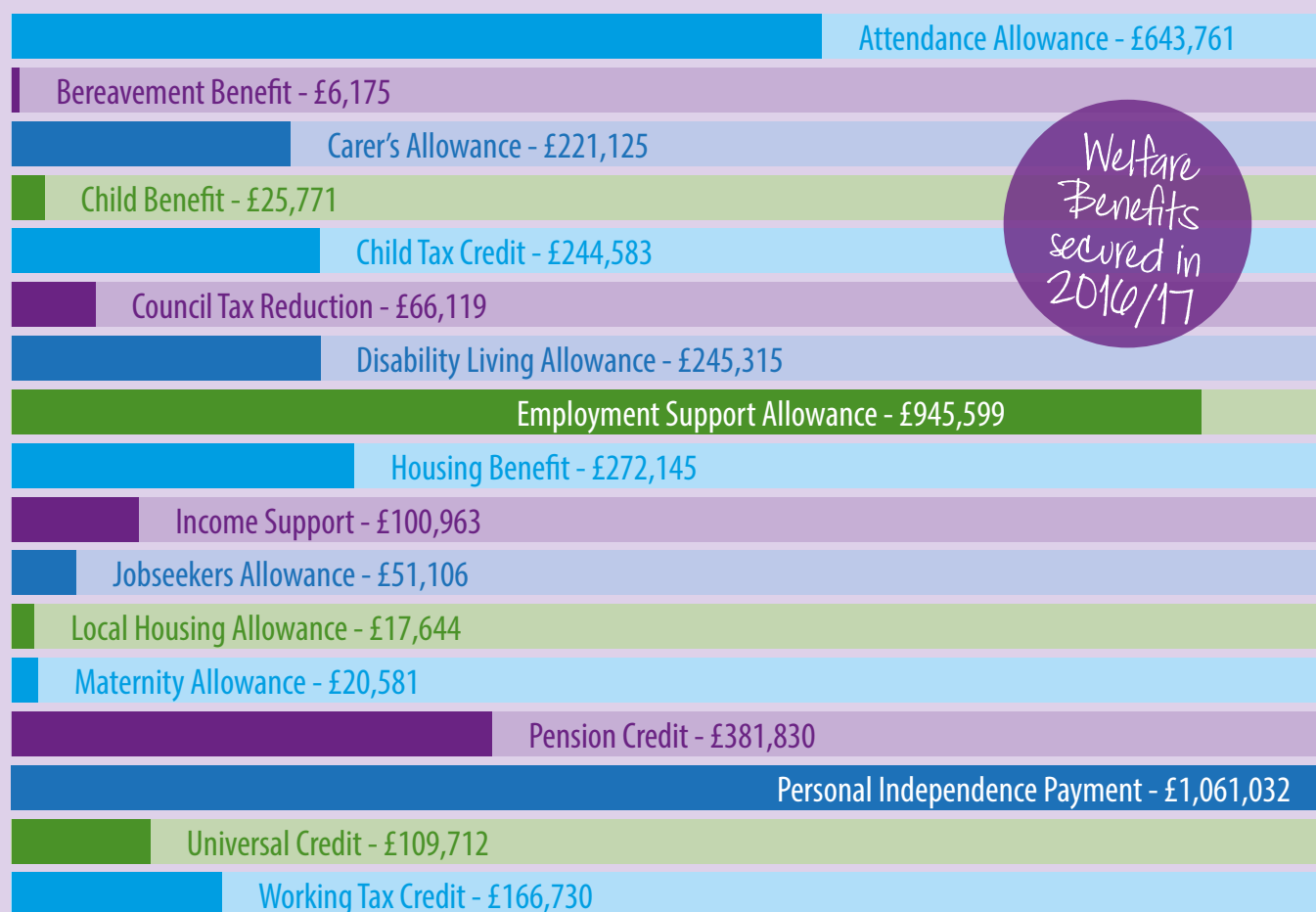
Our staff secured over £5.9m in unclaimed benefits and grants this year. Many people are now able to make better life choices simply due to this increased income. These charts shows the type of welfare benefits, grants and other forms of financial support secured.

Total Gains  
for our clients  
over £5.9 million  
in 2016/17

### WELFARE BENEFITS - TOTAL SECURED THIS YEAR WAS £4,580,191

The figures below show that our advisers were most successful in securing disability benefits (such as Personal Independence Payment (PIP) and Attendance Allowance (AA)) and Employment Support Allowance for our clients.

The money brought in from successful claims to PIP and AA accounts for 37% of the total benefits secured this year, whilst Employment Support Allowance claims amount to 20.5% of the monies secured.





# THE YEAR IN DETAIL

BENEFITS, GRANTS & FINANCIAL SUPPORT

## SOCIAL FUND AND SCOTTISH WELFARE PAYMENTS - TOTAL SECURED THIS YEAR WAS £19,530

The figures below show the Social Fund and Scottish Welfare payments secured during the year which was for a wide range of clients experiencing different life changing events.

Social  
Fund and  
Scottish Welfare  
Payments

Budgeting Loan - £1,980

Funeral Payment - £9,706

Sure Start Maternity Grant - £4,500

Community Care Grant - £2,503

Crisis Grant - £841

"I was treated with respect and dignity."

## OTHER FINANCIAL SUPPORT - TOTAL SECURED THIS YEAR WAS £1,333,781

Our advisers are able to access other forms of financial support from a variety of sources to assist vulnerable clients. A significant amount of debts were also written off due to the Low Income Low Asset scheme.

Other  
Financial  
Support  
secured in  
2016/17

Bank Charges - £95

Compensation - £50

Debt Written Off - £74,696

Discretionary Housing Payment - £3,509

Endowment - £2,027

Income Tax - £347

Mortgage Interest - £518

Pension - £1,229,102

SAFFA Payment - £3,157

State Pension - £7,882

TV Licence - £145

Wages - 11,980

"We have found the committee and staff to be very responsive, helpful and knowledgeable." PARTNER

# THE YEAR IN DETAIL

## MONEY ADVICE SERVICE

### MONEY ADVICE SERVICE - ACHIEVEMENTS

Financial Fitness provide a Money Advice Service to Inverclyde residents. This project has been extremely successful in achieving the expected improvements to the lives of the financially disadvantaged that we support:

**289** clients accessed the service

**1** client is able to manage their tenancy more effectively

**1** client reported themselves as debt-free

**5** clients' financial situations have improved

**5** clients are able to budget their money better

**2** clients' income has increased

**5** clients' savings increasing

**146** clients feel more confident about managing their finances

**171** clients are aware of financial situation and how to manage it

**68** clients are aware on how to improve their finances in later life

**1** client has joined their local credit union

**1** client has opened a bank account

*"Thank you so much for your help, a great burden was lifted from us"*

*"great advice when we needed it most"*

### Money Advice Service

Mr M, a retired local man, was having difficulty accessing a private pension. Our Adviser assisted Mr M to locate the pension, which had a total fund value of £180,000.

We explained Mr M's options regarding drawing down this pension, as he was unsure of what would be best for him.

Mr M now has a significant increase in his household income and savings levels due to accessing the most appropriate pension option.

# THE YEAR IN DETAIL

## EMPLOYMENT SUPPORT

### EMPLOYABILITY

During the course of the year we supported 534 unemployed, working age clients to look at the positive financial implications of moving from benefits into employment. We carried out a detailed 'Better Off In Work' calculation for each client which shows the level of income a client can expect should they find suitable employment and details the range of return-to-work and in-work benefits due to them.

Out of the 534 clients we supported, 159 clients went on to access permanent employment as a result of our 'Better Off In Work' service and through support from other employability projects in the area.

What did  
our clients  
do next?

Volunteer Placement - 4

Further Education - 7

Employment - 159

Further Training - 318

### BETTER OFF IN WORK

Of course, not everyone who accesses our 'Better Off In Work' service will move into employment right away. For many, simply moving closer to the labour market is real progress and we ultimately hope that with continued support such clients will make the step into employment in the near future.

Out of the 534 clients who accessed our 'Better Off In Work' service, 98 clients reported an increase in their confidence to work, whilst 98 feel more motivated to work, all as a direct result of our service.

How do  
our clients  
feel after  
seeing us?

able to understand benefit forms - 98

higher personal/career aspirations - 98

more self esteem - 98

more confident to work - 98

more motivated to work - 98

"The service opens doors to those most at risk and gives them friendly guidance and assistance regarding their rights in these matters." PARTNER ORGANISATION



# 1999-2017

A SUCCESS STORY

## WELFARE BENEFITS SUCCESSFULLY CLAIMED

This table shows a breakdown of the amount of welfare benefits successfully claimed by the Company over the last 17 years.

Our advisers have consistently increased household incomes each year and this year brought in £4,580,191 worth of unclaimed benefits for the local community. This allows our clients to improve many aspects of their lives and promotes social inclusion. Indeed, much of this new income will be spent on services and products within Inverclyde, which obviously improves the local economy.

*Since March 1999,  
we have managed to secure  
over £50 million in unclaimed  
benefits for Inverclyde residents.*



1999-2000	£333,208
2000-2001	£690,116
2001-2002	£743,524
2002-2003	£1,063,504
2003-2004	£1,933,999
2004-2005	£2,386,324
2005-2006	£1,958,842
2006-2007	£3,246,871
2007-2008	£2,318,559
2008-2009	£1,476,403
2009-2010	£3,355,176
2010-2011	£4,771,773
2011-2012	£3,772,042
2012-2013	£3,137,868
2013-2014	£4,530,562
2014-2015	£4,726,805
2015-2016	£5,646,666
2016-2017	£4,580,191
<b>TOTAL</b>	<b>£50,672,413</b>

# MAKING A DIFFERENCE

OUR IMPACT IN THE COMMUNITY

## THE STATISTICS

There can be no doubt that Financial Fitness has made a tremendous amount of difference to many people's lives:

- Household incomes across Inverclyde were significantly increased as £4,580,191 in benefits were successfully claimed by our advisers.
- 2,410 people were given specialist one-to-one advice within the local community.
- 159 unemployed clients supported into sustainable employment.



## PERSONAL IMPACT

These statistics however, fail to show the full extent to which people's lives have been impacted upon. Many Inverclyde residents are able to make informed lifestyle choices based on need rather than affordability. Here are some of the ways in which our clients have been affected personally.

- Increased income leads to healthier living as clients have greater access to better foods, exercise and leisure facilities.
- Clients are now able to deal with existing debt and budget accordingly due to higher household income.
- Many locals now experience greater self-esteem and confidence due to increased social inclusion.
- Clients will tend to spend relatively high amounts of their extra income on local services and businesses, thus improving the local economy.
- Higher incomes generally lead to less erratic lifestyles, as rent/mortgage, council tax and other household priorities can be paid timeously.

"Thank you so very much for the help you have given us, we did not know how to cope with the situation we were in concerning our debts, but from the first day we spoke to you, took it all in hand and gave us the right advice. A great burden was lifted from us and the way you dealt with everything and your phone calls, keeping us informed all the way was a godsend"

"As a direct result of your assistance, the benefit will ease the pressure on me to ensure that I have enough funds available to pay, such as ever increasing electricity and gas bills, which are my main worry." CLIENT

# CASE STUDIES

## OUR CLIENTS' STORIES

### Maternity

Miss P contacted ourselves for advice on maternity benefits, shortly after finding out she was pregnant. With our support, Miss P successfully claimed Maternity Allowance whilst pregnant and after the birth of her baby, we assisted Miss P to successfully claim Child Benefit, Tax Credits and a one-off Sure Start Maternity Grant of £500.

This additional income increased her household income by £14,688 per year.

total yearly  
benefits accessed  
£14,688

### Employment

Miss O was an unemployed 28 year old single parent who was thinking of going back to work but was unsure how her finances would be affected.

Our Adviser carried out a Better Off In Work Calculation and explained that Miss O would be better off by over £100 per week if she worked part-time, due to her wages and an entitlement to Working Tax Credit.

Miss O secured a part-time job and is now over £5,000 per year better off.

total yearly  
benefits accessed  
£5,000



# THE YEAR AHEAD

## BENEFITS, GRANTS & FINANCIAL SUPPORT

Undoubtedly, Financial Fitness have had another extremely successful year. The Company has gone from strength to strength since 1999, and is now a well-established and important resource within the community. Our staff often go out with the remit of their own job description to ensure clients are given the best possible service. The Board of Directors are an extremely hard working and dedicated group whose time and effort has contributed greatly to the success of the company so far. Without such collaboration and enthusiasm from both parties, the company would not be the success it is now.

The benefit system is currently undergoing its biggest change since its conception, with a host of benefits affected. The Government aims to reduce the perceived benefit dependency culture by promoting work and allowing households to keep more earnings from work, making work pay.

The overall target is to create a simpler, more streamlined system which should cut down administration costs as well as reducing the spiralling costs of the current welfare system. However, there are already local and national concerns around the scale and impact of the reforms, which will impact on millions of claimants.

We will continue to support clients through these wholesale changes and adapt accordingly to ensure Inverclyde residents continue to receive accurate and up-to-date advice. We are already notifying clients of these changes, however we anticipate a significant increase in demand for our services in the next few years.

The much publicised changes to the benefit system are too lengthy to quote in detail here, however a timeline of the changes is shown below:

- Benefit rates frozen from April 2016 to April 2020
- Roll-out of Universal Credit in Inverclyde (Nov. 2016)
- Major changes to Housing Benefit
- New single-tier State Retirement Pension
- Revised standard rate of Pension Credit
- Further reductions in Benefit Cap level
- Introduction of the 'Scotland Act' allowing changes to certain devolved benefits
- Introduction of Bereavement Support Payment
- Personal Independence Payment (PIP) replaces Disability Living Allowance

It is impossible to predict the exact numbers of local people who will be affected, however there is no doubt that thousands of households in Inverclyde will feel the impact of these impending cuts. Research has indicated that the cuts will result in £2billion being taken out of the Scottish economy, with £1billion worth of cuts falling on households containing disabled people.

Whilst adapting to these changes, we will continue to consolidate the existing and new services to ensure our clients receive the quality provision they have come to expect. We will ensure we are as active as ever in the community, promoting our service through surgeries, events, targeted campaigns and joint working with other organisations.

In conclusion, Financial Fitness are sure to have another busy year. The changes are bound to have a huge impact on many of our existing clients, and will also affect many people across Inverclyde.

We will continue to provide up to date advice and information on all welfare benefits, to ensure awareness of these changes. The future is certainly going to be very challenging but at Financial Fitness we aim to be prepared for the challenges ahead.

*"The advice given was great and it means that I can save for the eventuality of having to pay for a carer to help now and again. Thank you." CLIENT*



# SPECIAL THANKS

OUR PARTNERS, STAFF AND THE PEOPLE OF INVERCLYDE

## OUR PARTNERS

Financial Fitness work closely with hundreds of individuals and organisations across Inverclyde and beyond. We deeply appreciate the support of our partners and we will endeavour to ensure that we continue to maintain and improve our established links and referral procedures.

## THE PEOPLE OF INVERCLYDE

The company itself would be unable to operate without the people of Inverclyde to whom we provide this service. Throughout the course of our work we regularly meet many amazing individuals who have touched all our lives in different ways. The staff regularly advise and assist people under tremendous strain due to factors such as disability, ill health, poverty, debt or terminal illness and we are only too pleased to be of assistance in such trying circumstances. It is both a humbling and rewarding experience to be involved in such people's lives.

## THE STAFF AT OUTREACH CENTRES

We would also like to thank the staff at all the community centres and venues we use for our outreach work. Without this help we would struggle to provide an outreach service within Inverclyde. It is yet another indication of the close working across the voluntary sector that such agreements are in place across the area.

*Throughout the course of our work we regularly meet many amazing individuals who have touched all our lives in different ways.*



# HOW TO CONTACT US

BY PHONE, E-MAIL, ONLINE...

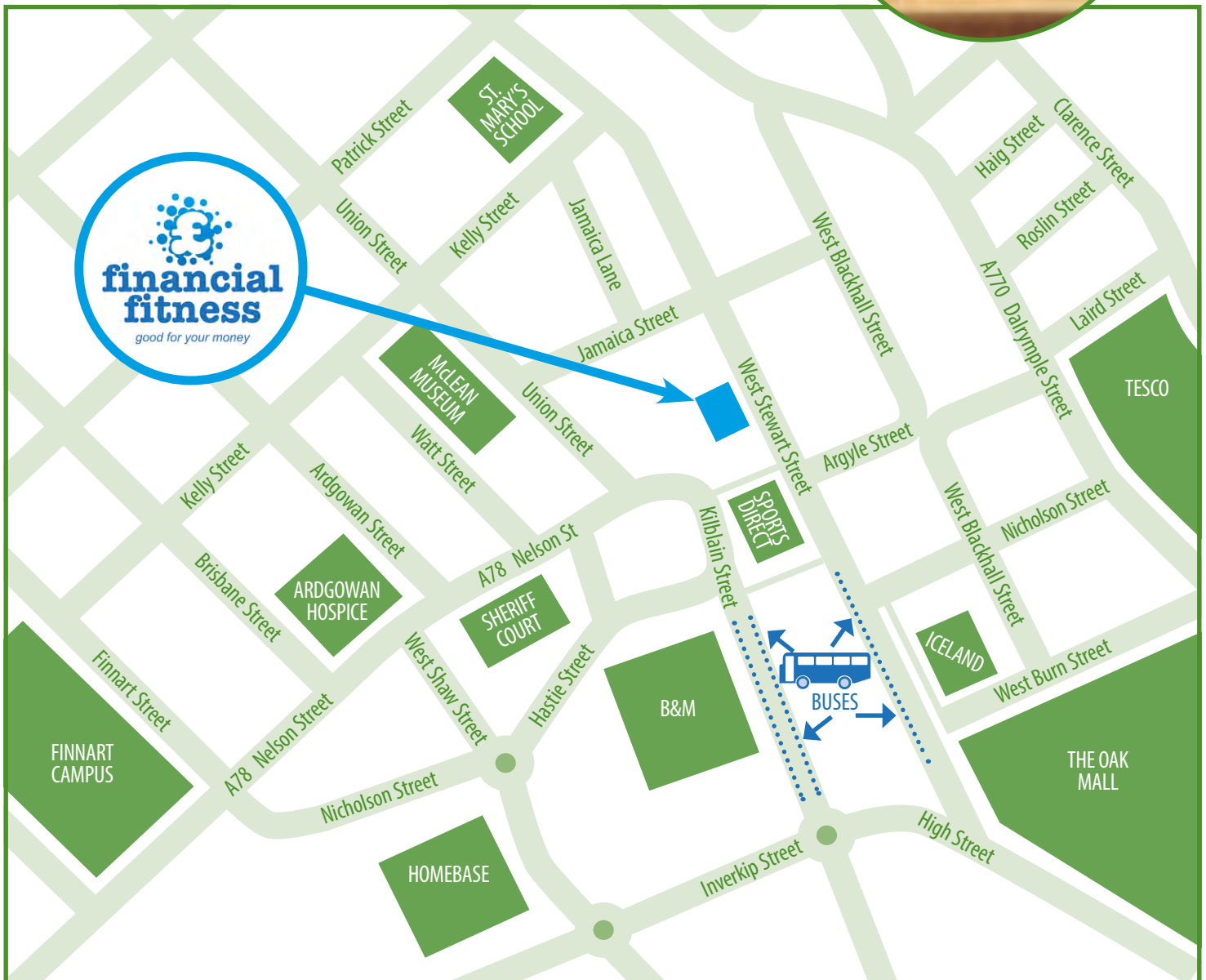
## Financial Fitness Resource Team

visit us: 29 West Stewart Street, Greenock, PA15 1SH

call us: 01475 729239

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"I now have a bit more financial security, I can now pay my bills and not worry about fuel costs." PARTNER ORGANISATION



Financial Fitness would like to thank the following bodies for their support over the past year

**Inverclyde Alliance**

**Inverclyde HSCP**

**Inverclyde Council**

**Inverclyde Housing  
Association Forum**

**The Big Lottery Fund**

**The Scottish Government**

**Bank of Scotland Foundation**

**Scottish Legal Aid Board**

**Comic Relief**

**Robertson Trust**



**Financial Fitness Resource Team**

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