



**2022
ANNUAL
REPORT**

OVER
71,000 ADVICE
APPOINTMENTS
PROVIDED

SINCE 1999

OVER £73 MILLION
WORTH OF UNCLAIMED
BENEFITS SECURED

23 YEARS

OF ADVICE,
INFORMATION
AND GUIDANCE
FOR THE PEOPLE
OF INVERCLYDE

OUR MISSION STATEMENT

"Excellent
advice and
support – a great
service for the
community."
client

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



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"I got great advice and feel more confident about managing my own affairs."
client

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CLIENT CONFIDENTIALITY

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.



COMPANY INFORMATION

"I am grateful for the effort and respect I was shown."
client

COMPANY HISTORY

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

- 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

OVER £73
MILLION WORTH
OF UNCLAIMED
BENEFITS
SECURED SINCE
1999



STRUCTURE & SPONSORS

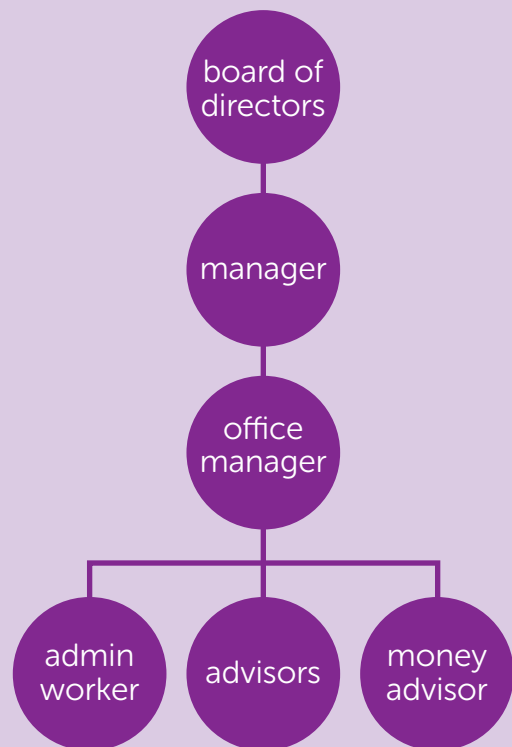
"Your agency is a valuable resource to ensure incomes are maximised."
partner organisation

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 the following organisations for their support over the past year.

Bank of Scotland Foundation

Foundation Scotland

Inverclyde Council

Inverclyde Housing Association Forum

Inverclyde HSCP

People's Postcode Trust

Scottish Government Adapt and Thrive Programme

Scottish Government Communities Recovery Fund

Scottish Legal Aid Board

The Big Lottery Fund

The Scottish Government

"The advice was invaluable. I now try and budget my money and try to save rather than buying on credit."

1999-2022

23 years of information, advice and guidance for the people of Inverclyde

established March 1999

Financial Fitness was established in March 1999 thanks to the efforts of local volunteers and with support from Inverclyde Council.

charity and limited company

The organisation was established as a charity in January 2000 and became a Company Limited by Guarantee in November 2003.

offices since 1999

Our first office was based in Bogle Street, Greenock and we moved in 2002 to a more central location in Sir Michael Street. We have been in our current premises at West Stewart Street since 2009.

our team

The team have grown significantly over the years, from 3 staff members in 1999 to our current team of 10 staff.

financial gains

Our financial gains secured for clients has grown by around 1,500% since 1999!

Tam McIntyre

We lost our friend and colleague Tam McIntyre in 2015 following a long battle with cancer. During his time as an Adviser, Tam supported over 5,000 clients, generating over £5m of unclaimed benefits for these individuals, and is never far from our thoughts.

our services

Financial Fitness initially provided welfare benefits advice but over the past few years we have developed additional services, including debt advice, better off in work advice, financial education programmes and various financial related training courses.

phone triage

In 2016 we launched our successful telephone triage service which helps around 1,000 clients every year to get quick advice without the need for a face-to-face appointment.

committee members no longer with us

We would like to remember past Management Committee members Donald McDonald, Dorothy Thomson, Norman Lovell, Margaret MacPhail, Barry Blust and Jim Ahlfeld who are sadly no longer with us.

social media

We embrace social media and regularly post updates and useful information via Facebook, Twitter and our website.

over £73 million benefits claimed

We have generated over £73 million worth of unclaimed benefits since 1999.

debt and pension advice

Our Money Adviser has dealt with millions of pounds' worth of debt and pensions over the past 12 years.

employability programme

Almost half of our staff have been recruited through a local employability programme designed to provide opportunities for unemployed young people.



funding sources

The organisation has successfully delivered over 70 individual projects funded by various streams including Inverclyde Council, Scottish Government, DWP and Big Lottery.

management committee

Our Management Committee provide over 500 hours of voluntary support every year.

over 71,000 appointments

Financial Fitness has provided over 71,000 advice appointments in the past 23 years.

Martin Lewis

Martin Lewis (Money Saving Expert) praised the work of our organisation and highlighted the importance our advice has had for many individuals.

recognition and awards

Financial Fitness won Inverclyde's Equalities and Inclusion award in 2013, 2014 and 2015, as well as Voluntary Organisation of the Year in 2015.

helping the local economy

Every £1 invested in Financial Fitness generates around £20 back into the local economy through unclaimed benefits and debt write-offs secured by our Advisers.

2018-19: £7.5 million

2018-19 was our most successful year to date, with the team securing just under £7.5m worth of unclaimed benefits and debt write-offs for Inverclyde residents.

eco friendly

Financial Fitness have moved towards becoming paperless through the use of our electronic case management system, which was introduced in 2018.



CASE STUDIES

"I would advise anyone to come and see you as the advice I was given was absolutely first class."
client

disabled

total over next
10 years
£45,000

Mrs S received support from our Adviser to complete an application for Personal Independence Payment.

Following an assessment, the claim was successful and awarded for a ten-year period. Backdated arrears were also awarded.

As a result of our help, Mrs S will receive over £45,000 over the next ten years in Personal Independence Payments.

Miss J required advice from our Advisers regarding pregnancy and maternity benefits.

A full, comprehensive benefit check was carried out and Miss J was supported to claim Best Start Grant, Child Benefit, Scottish Child Payment and Child Tax Credits.

Mrs S has now seen her income increase by £5,594 per year following this advice from ourselves.

maternity

total yearly
benefits accessed
£5,594

THE YEAR IN NUMBERS

"I was made to feel like a human being and was treated with respect and dignity"
client

£4,277,728

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

2021/22 has been another successful year for Financial Fitness. We managed to successfully secure over £4.2m 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.

£902,072

total money and debt advice

Our Money Adviser dealt with over £900,000 worth of debt and pensions this year, improving people's financial position and easing their financial worries.

6,450

appointments made this year

Financial Fitness provided 6,450 appointments this year with 81% of clients attending their appointment.

195

approximate triage appointments

We supported almost 200 clients with advice delivered over the telephone, which is easier and quicker for many individuals.

12,000

approximate phone queries handled

On average we receive around 12,000 telephone calls each year, ranging from advice enquiries to requests for appointments.

2,010

new clients advised and assisted this year

Our advisers assisted 2,010 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 thousands of existing clients who have received advice since 1999.

44

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 44 unemployed clients back into sustained employment this year, whilst also helping many clients into further education, training and volunteer placements.

THE BIGGER PICTURE

"I have found your staff very helpful and provide a good service."
client

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, financial-fitness.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.



Since March 1999, we have managed to secure over £73 million in unclaimed benefits for Inverclyde residents.

1999-2022 TOTAL CLAIMS

"An excellent service, would recommend to others"
client

WELFARE BENEFITS SUCCESSFULLY CLAIMED SINCE 1999

This table shows a breakdown of the amount of welfare benefits successfully claimed by the Company over the last 23 years.

Our advisers have consistently increased household incomes each year and this year brought in £4,277,728 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.

"Without your assistance we would not be getting Pension Credit or Carers Allowance. This extra money has made a big difference to our standard of living."
client

1999-00	£333,208
2000-01	£690,116
2001-02	£743,524
2002-03	£1,063,504
2003-04	£1,933,999
2004-05	£2,386,324
2005-06	£1,958,842
2006-07	£3,246,871
2007-08	£2,318,559
2008-09	£1,476,403
2009-10	£3,355,176
2010-11	£4,771,773
2011-12	£3,772,042
2012-13	£3,137,868
2013-14	£4,530,562
2014-15	£4,726,805
2015-16	£5,646,666
2016-17	£4,580,191
2017-18	£5,335,716
2018-19	£5,650,251
2019-20	£3,711,970
2020-21	£3,581,875
2021-22	£4,277,728
TOTAL	£73,229,953

TRAINING

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

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.financial-fitness.uk or phoning **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.

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.

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.

TRAINING

"I feel that some of the burden has been lifted off my shoulders."
client

TRAINING OPTIONS

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.

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

Better off in work training

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

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.

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

Welfare benefit/ rights training

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

Money advice training

"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."

client

YEAR IN DETAIL

"You provide advice and support that often makes a huge difference to many vulnerable people"
partner organisation

NEW CLIENTS

We advised a total of 2,166 new clients throughout the year, in addition to providing a continuing service to many of the 65,000 existing clients.

2,010

new clients were given advice this year

We have provided over
71,000

individual, face-to-face advice appointments since 1999

1,892

clients accessed Welfare Benefit Advice Service

253

clients accessed Money Advice Service

135

clients accessed both services

81% of clients attended we provided
6,450

appointments this year

19% of clients did not attend



YEAR IN DETAIL

"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

WORKING IN INVERCLYDE

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.

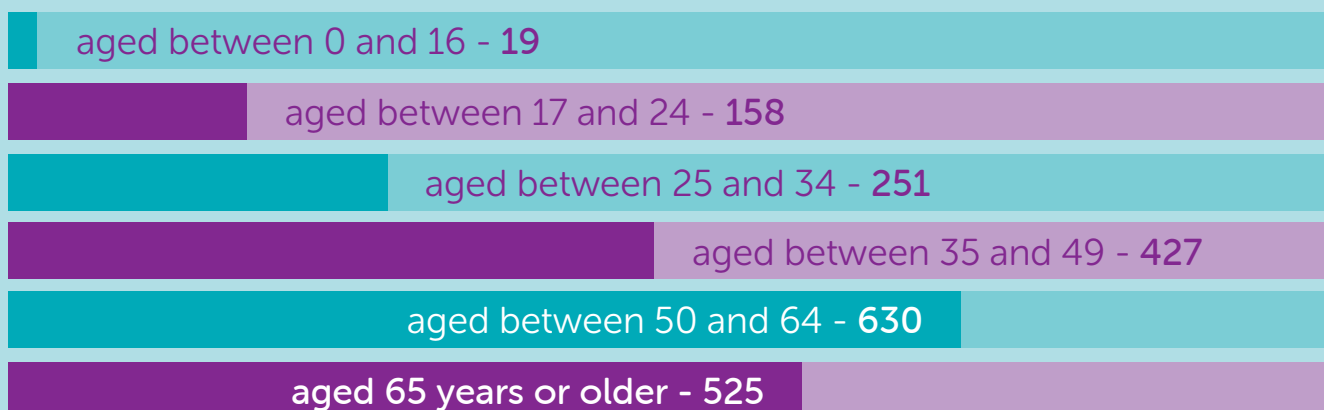
Furthermore, this service is provided in the local communities, through home visits or the use of various local venues which are easily accessible.



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 50 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.



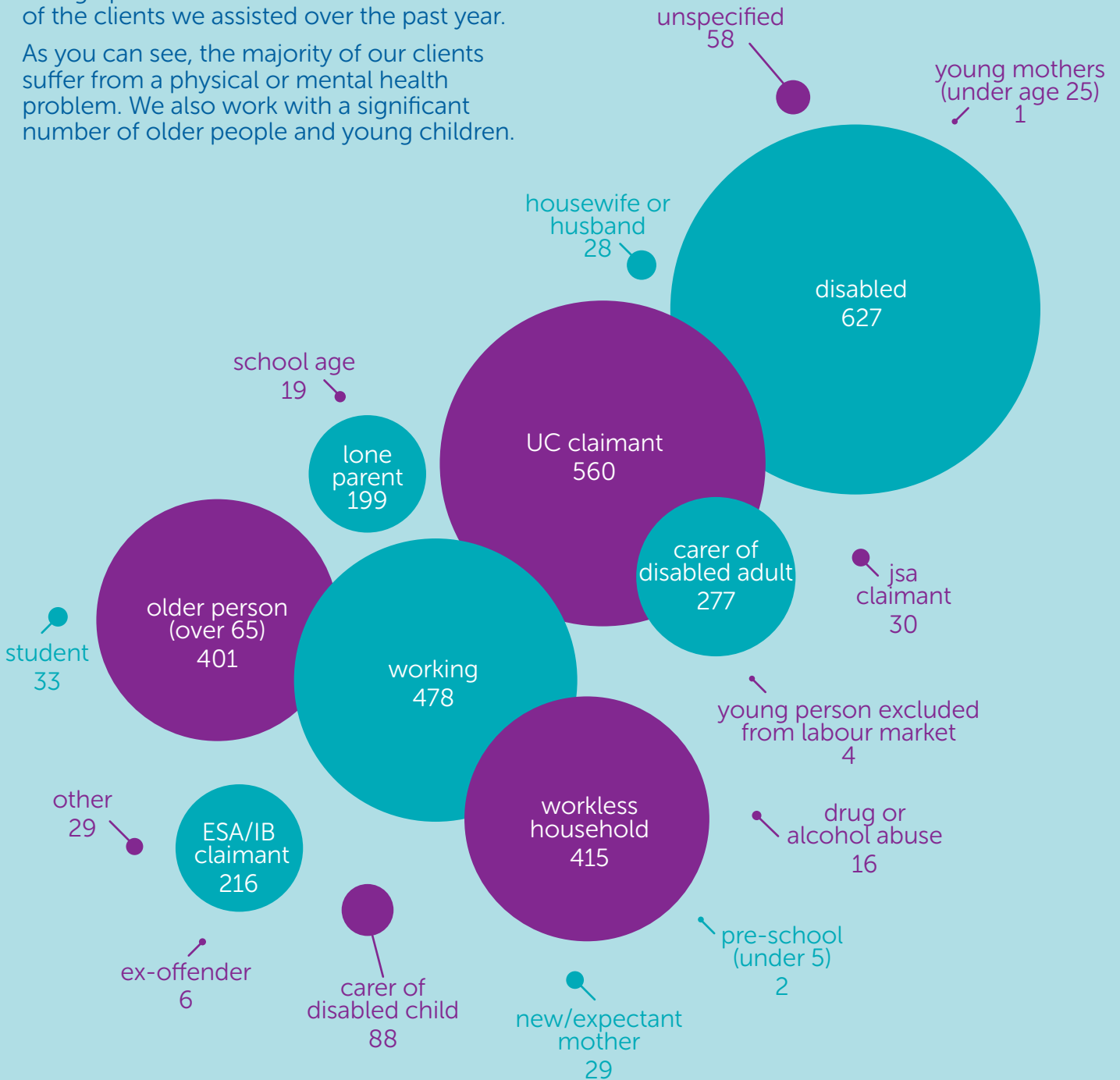
THE YEAR IN DETAIL

Financial Fitness have selfless commitment and respect for others." partner organisation

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.



"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

"As a direct result of your assistance, the benefit will ease the pressure on me"
client

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:



"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



THE YEAR IN DETAIL

Money and Debt Support total this year: over £900,000

SUCCESSFUL GAINS

Our staff secured over £5m 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.

MONEY AND DEBT ADVICE SUPPORT: TOTAL SECURED THIS YEAR WAS £902,072

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.

£1,218
debt written off

£900,854
pensions



THE YEAR IN DETAIL

Total gains for our clients in 2021/22: over £6.5 million

WELFARE BENEFITS: TOTAL SECURED THIS YEAR WAS £4,277,728

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 over 30% of the total benefits secured this year.



“Thank you very much to my Adviser who helped me with my application form.”
client

THE YEAR IN DETAIL

"I feel that some of the burden has been lifted off my shoulders."
client

MONEY ADVICE SERVICE

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:

253

clients accessed the service

24

debt managed

1

debt written off

96

pensions advice

55

bankruptcy advice

57

budgeting advice

6

moratorium

12

token payment offers

Mrs L called in to discuss her options around claiming her occupational pensions. Our Money Adviser completed an in-depth assessment of her options, resulting in Mrs L deciding to take a large tax free lump sum, enabling her to clear off outstanding debts.

money advice case study

THE YEAR IN DETAIL

"You make benefits seem more understandable"
client

EMPLOYMENT SUPPORT

During the course of the year we supported 229 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 229 clients we supported, 44 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.

44

Clients went on to access employment

219

Clients more confident to work

219

Clients better able to manage their finances



"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

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 millions of pounds 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
moneysavingexpert.com



MAKING A DIFFERENCE

"The staff are here to help people in difficult financial situations."
client

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 £4,277,728 in benefits were successfully claimed by our advisers.
- 2,010 people were given specialist one-to-one advice within the local community.
- 44 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.

Mr T, an elderly local gentleman, was referred to ourselves due to problems with claiming his state pension.

Our Adviser reviewed his financial situation and supported him with a range of advice and form filling, resulting in successful awards of Retirement Pension, Pension Credit, Attendance Allowance and Council Tax Reduction, a yearly financial increase of £21,095

elderly
total yearly
benefit increase
£21,095



CASE STUDIES

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

lone parent
total yearly benefits accessed over **£20,000**

Mr M, a lone parent, contacted us following a change in circumstances.

Our Adviser carried out a benefit check and identified a number of unclaimed benefits, including Child Benefit, Universal Credit, Personal Independence Payment and Council Tax Reduction.

Successful claims were submitted resulting in awards of over £20,000 per year for the client and his son.

Mrs G, a carer for her son, approached us for advice due to benefit issues.

Over a number of appointments our Adviser helped Mrs G through a change in her circumstances, enabling her to claim and subsequently receive new awards of Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

Mrs G and her son are now £12,738 better off each year as a result of our advice and support.

carer
annual increase **£12,738**

"I had trouble filling in a form and due to the help I got, I know I get the money I'm due."

client

THE YEAR AHEAD

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

2021-22 was a year in which the world gradually returned to a new form of normality within the Covid-19 pandemic. Whilst 20-21 was essentially a year of lockdown restrictions, the vaccine programme gradually allowed key services like ourselves to re-open tentatively, with a new model of advice delivery in place. Staff returned to the office in a phased, hybrid basis from Autumn 2021, however the new Omicron variant of the coronavirus became concerning as 2021 drew to a close and we followed Government guidance and returned to a working-from-home approach over the winter months.

At the time of writing, we have returned to a hybrid model of advice delivery, with advice staff working from home 2 days per week and within the office for the other 3 days per week. This allows us to have the office open Monday to Friday as normal and enables us to offer clients face-to-face or remote appointments as necessary and based on their preference. We are finding that this model is working well but will continue to monitor it as well as any changes to Government guidance that may occur as a result of new or emerging variants of concern.

Despite the challenges presented by Covid-19, 2021-22 was another successful year for Financial Fitness and we increased the amount of financial outcomes secured for clients by around 27% on the year before.

The Company continues to go from strength to strength and remains 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 continues to undergo 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 continues to be local and national concerns around the scale and impact of the reforms, which will impact on millions of claimants.

It is impossible to predict the exact numbers of local people who will be affected by the welfare reforms, 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. The new Social Security Scotland benefits for disabled children and adults (Child Disability Payment and Adult Disability Payment) are also rolling out in 2022 which will be the biggest change in the benefit system since Universal Credit was introduced several years ago.

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.

We will continue to support clients through these difficult times and adapt accordingly to ensure Inverclyde residents continue to receive accurate and up-to-date advice. Unfortunately, due to the Covid-19 pandemic, we anticipate a significant increase in demand for our services in the next

few years as the fallout from the pandemic and lockdown impacts on jobs and household incomes. As such, Financial Fitness are sure to have another busy year. The challenging "cost of living" situation, with huge increases in energy costs, fuel and household bills, will also have a huge impact on many of our existing clients, and will also affect many other people across Inverclyde who previously may never have required advice from ourselves.

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

SPECIAL THANKS

"Thank you very much for the help you have given us, we didn't know how to cope with our situation."
client

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

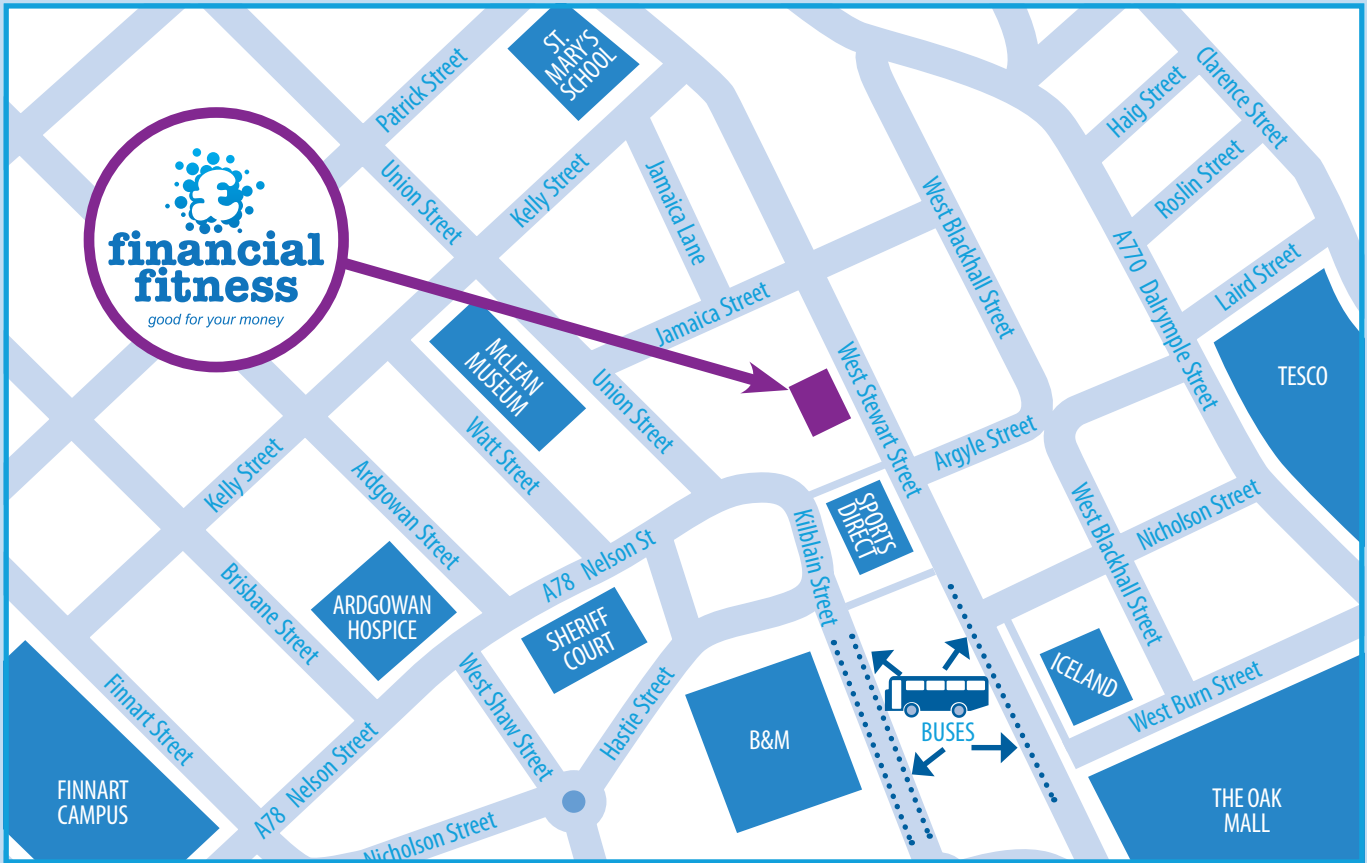
We would also like to thank the staff at all the community centres and venues we use for our outreach work. Without this help we would struggle to provide an outreach service within Inverclyde. It is yet another indication of the close working across the voluntary sector that such agreements are in place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



HOW TO CONTACT US

A great burden was lifted from us and keeping us informed all the way was a godsend” client

FINANCIAL FITNESS RESOURCE TEAM
29 West Stewart Street, Greenock, PA15 1SH
01475 729239
finfitteam@yahoo.co.uk
www.financial-fitness.uk



We recently surveyed 250 clients...



87% of clients stated their financial situation improved following our advice



80% of clients stated that they consider themselves to be more financially inclusive following our advice



80% of clients stated that they thought their financial situation would be more stable in the future, following our advice



67% of clients stated that their social wellbeing has improved following our advice



Financial Fitness
Resource Team
29 West Stewart Street,
Greenock, PA15 1SH
01475 729239
FinFitTeam@yahoo.co.uk
www.financial-fitness.uk
Recognised Scottish Charity
SC029817
Company Limited by Guarantee
Company No. 260631
Registered in Scotland

Financial Fitness
would like to thank the
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