

**SINCE 1999**  
OVER 57,000 ADVICE APPOINTMENTS PROVIDED  
OVER £61 MILLION WORTH OF UNCLAIMED BENEFITS SECURED

20



**1999-2019**

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

**2019  
ANNUAL  
REPORT**

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

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

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



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

client

# Company History

## 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



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

client

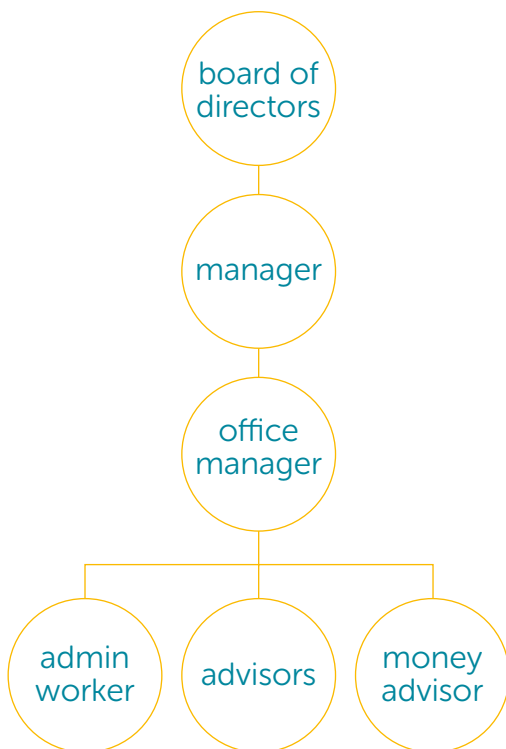
# Structure & Sponsors

## 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.

- 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

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

"You have made a big difference to my budget, thank you."

# 1999-2019

20 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 also became a Company Limited by Guarantee in November 2003.

**offices since 1999**

Our first office was based in Bogle St, 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 tri-age 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 and Margaret MacPhail, who are sadly no longer with us.

**over 57,000 appointments**

Financial Fitness has provided over 57,000 advice appointments in the past twenty years.

**over £61 million benefits claimed**

We have generated over £61 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 ten years.

# 2



**financial  
fitness**  
*good for your money*

## funding sources

The organisation has successfully delivered over 50 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.

## employability programme

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

## 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.

## social media

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

## eco friendly

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

## 2018-19: £7.5 million

2018-19 has been 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.

# Case Studies

## disabled

total yearly  
benefits accessed

**£13,231**

Miss C received help in applying for Employment Support Allowance. Our Adviser suggested that Miss C also claim Personal Independence Payment (PIP) which was subsequently awarded at the enhanced rates for both components. The combined financial outcome for both benefits was £13,231 per year.

Mrs G was looking for help in completing a medical questionnaire form. During the appointment our Adviser identified Carers Allowance (CA) as a suitable benefit for the client's husband to apply for, as he was looking after his wife. CA was awarded resulting in a financial outcome of £3,359 per year.

## carer

total yearly  
benefits accessed

**£3,359**



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

client



# The year in numbers

**£5,650,251**

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

2018/19 has been another successful year for Financial Fitness. We managed to successfully secure over £5.6m 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.

**£1,828,625**

**total money and debt advice**

Our Money Adviser dealt with almost £2m worth of debt and pensions this year, improving people's financial position and easing their financial worries.

**15 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 15 information sessions to a wide cross-section of the community, incorporating elderly, family and disabled groups. These presentations were attended by 100 people, all of whom were able to receive welfare benefits advice in their local environment.

**288 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 288 surgeries across Inverclyde, giving people the opportunity to access vital welfare benefit advice in their local environment without incurring travelling costs.

**2,267 new clients advised and assisted this year**

Our advisers assisted 2,267 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 57,000 existing clients who have received advice since 1999.

**109**

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

**12,000**

**approximate phone queries handled**

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

**896 triage appointments**

We supported just under 900 clients with advice delivered over the phone, which is easier and quicker for many individuals.

**7,211 appointments made this year**

Financial Fitness provided 7,211 appointments this year with 70% of clients attending their appointment, resulting in a 30% non-attendance rate.

# The Bigger Picture

## 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, [financialfitness.btck.co.uk](http://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.

"I was pleasantly surprised at the level of help and services on offer."

client

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.

# 1999-2019: total claims

## 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 20 years.

Our advisers have consistently increased household incomes each year and this year brought in £5,650,251 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 £61 million in unclaimed benefits for Inverclyde residents.**



"I am grateful for the effort and respect I was shown."  
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
<b>TOTAL</b>	<b>£61,658,380</b>

# Training

## 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 **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.

#### 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.



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

**Better off in work training**

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

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

**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.

**Welfare benefit/ rights 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.

# The Year in Detail

## New Clients

We advised a total of 2,267 new clients throughout the year, in addition to providing a continuing service to many of the 57,000 existing clients.

2,267

new clients were given advice this year

We have provided over  
57,000

individual, face-to-face advice appointments since 1999

1,969

clients accessed Welfare Benefit Advice Service

298

clients accessed Money Advice Service

70% of clients attended we provided

7,211

appointments this year

30% of clients did not attend

"The service was absolutely brilliant."

100

clients attended our information sessions

15

information sessions delivered

"For many vulnerable people locally you provide advice and support that often makes a huge difference to their lives" partner organisation

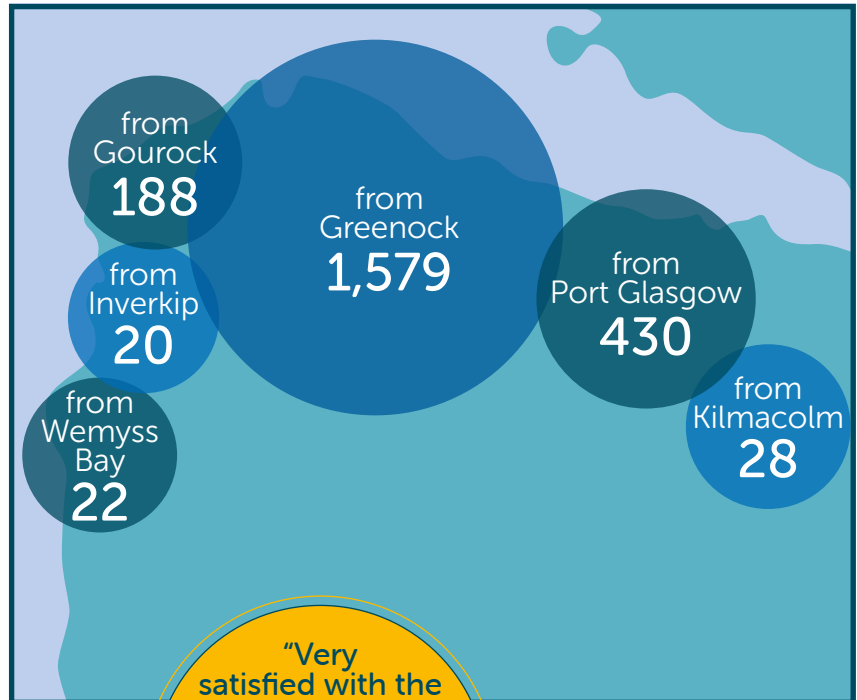
# The Year in Detail

## Working in Inverclyde

Financial Fitness are committed to providing services across Inverclyde.

This graph shows the geographical make-up of the 2,267 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.

65% of the clients we advised reside within the most deprived areas of Inverclyde (known as the Scottish Index of Multiple Deprivation (SIMD) areas). 35% of clients accessing the service live outwith the Inverclyde SIMD areas.



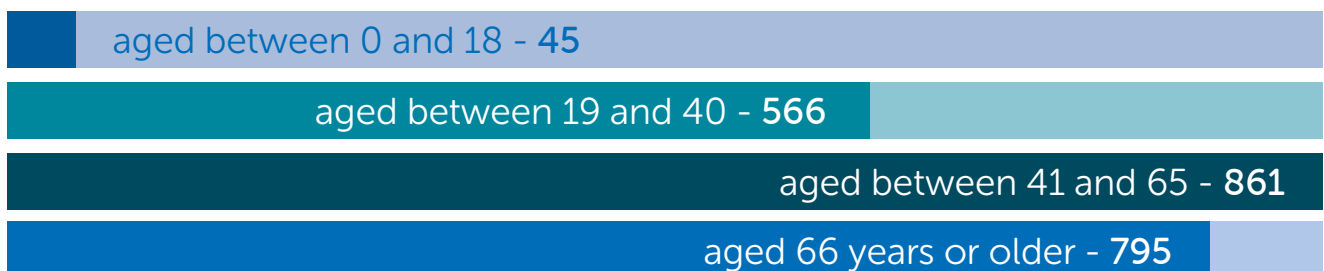
"Very satisfied with the help and support I received. Financial Fitness are very helpful and make you feel at ease in very trying times."  
client

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

## 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.

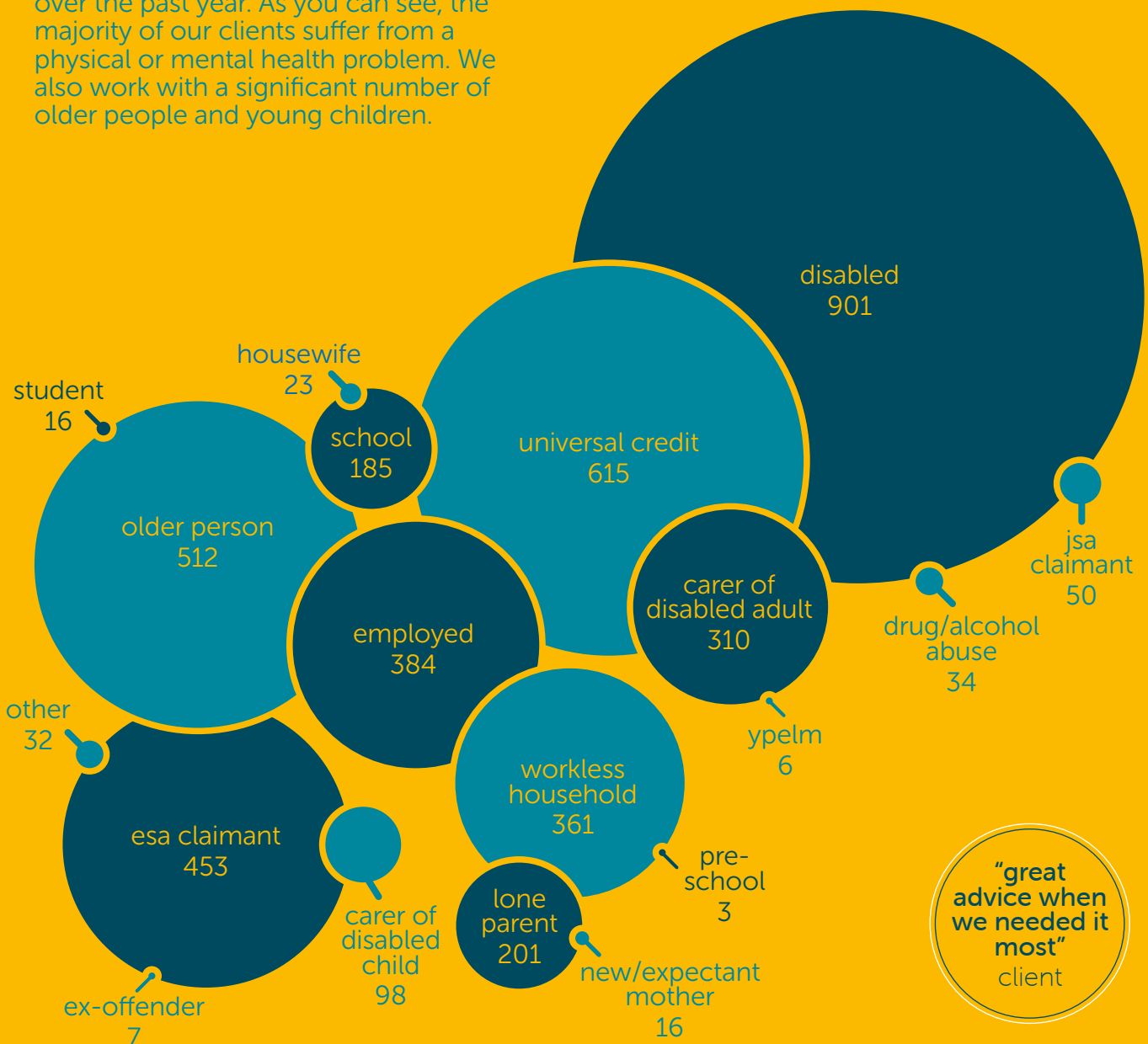
As shown, the majority of people we assisted over the year are of working age and people of 66 years and above. Many successful claims were submitted for in-work benefits such as Tax Credits and disability benefits including Attendance Allowance and Disability Living Allowance. The ongoing publicity 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

## 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.

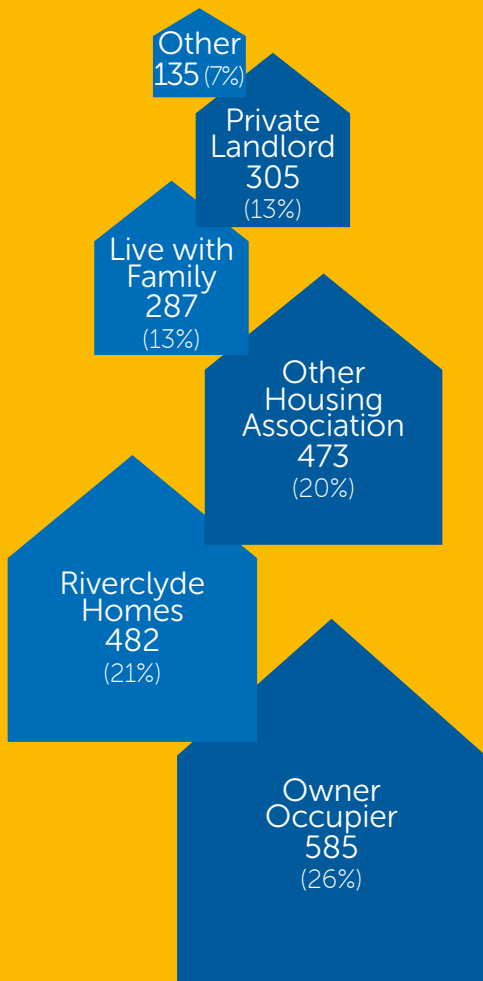


"I have only just become aware of Financial Fitness and these people might be the difference between me sinking without a trace or battling to survive. The people involved in Financial Fitness have the selfless commitment and respect for others." partner organisation

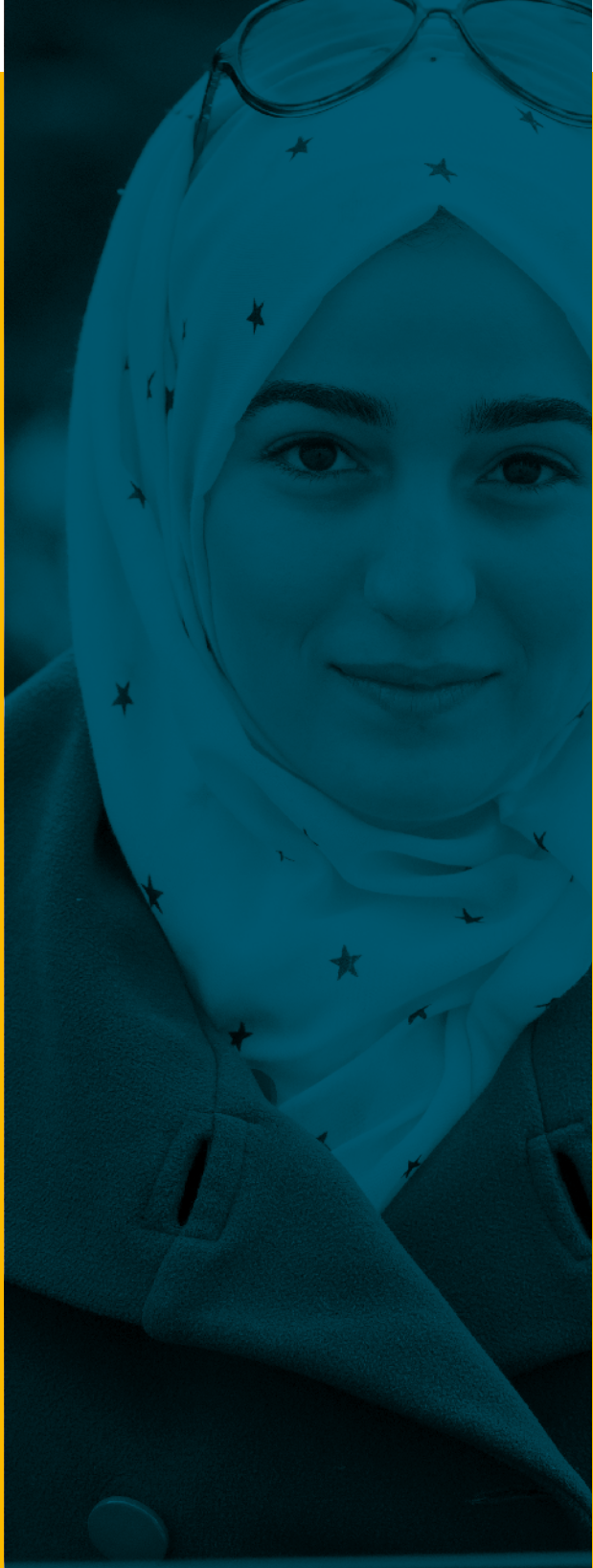


## Where do our clients live?

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



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

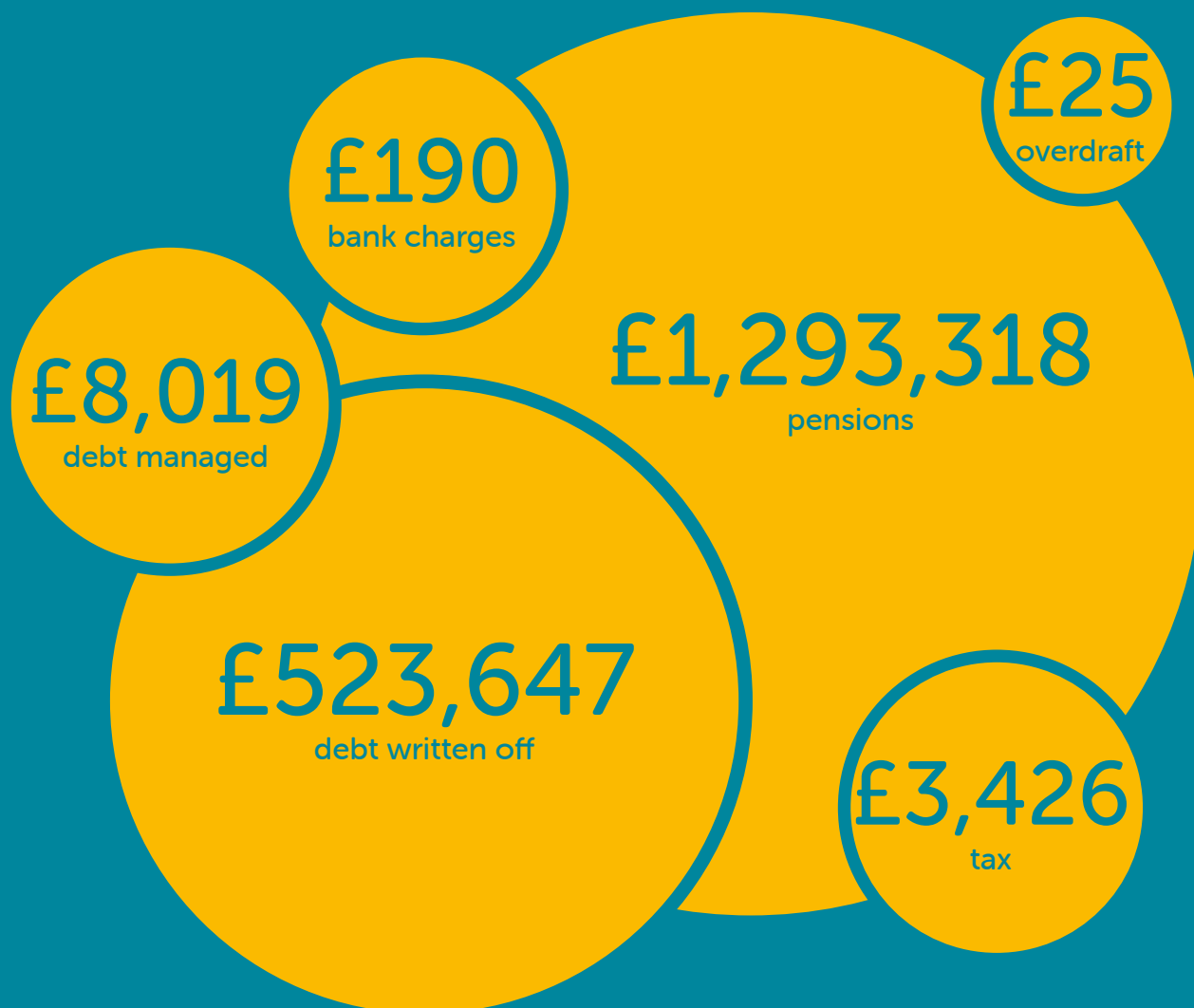
# The Year in Detail

## Successful Gains

Our staff secured over £7.4m 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 £1,828,625

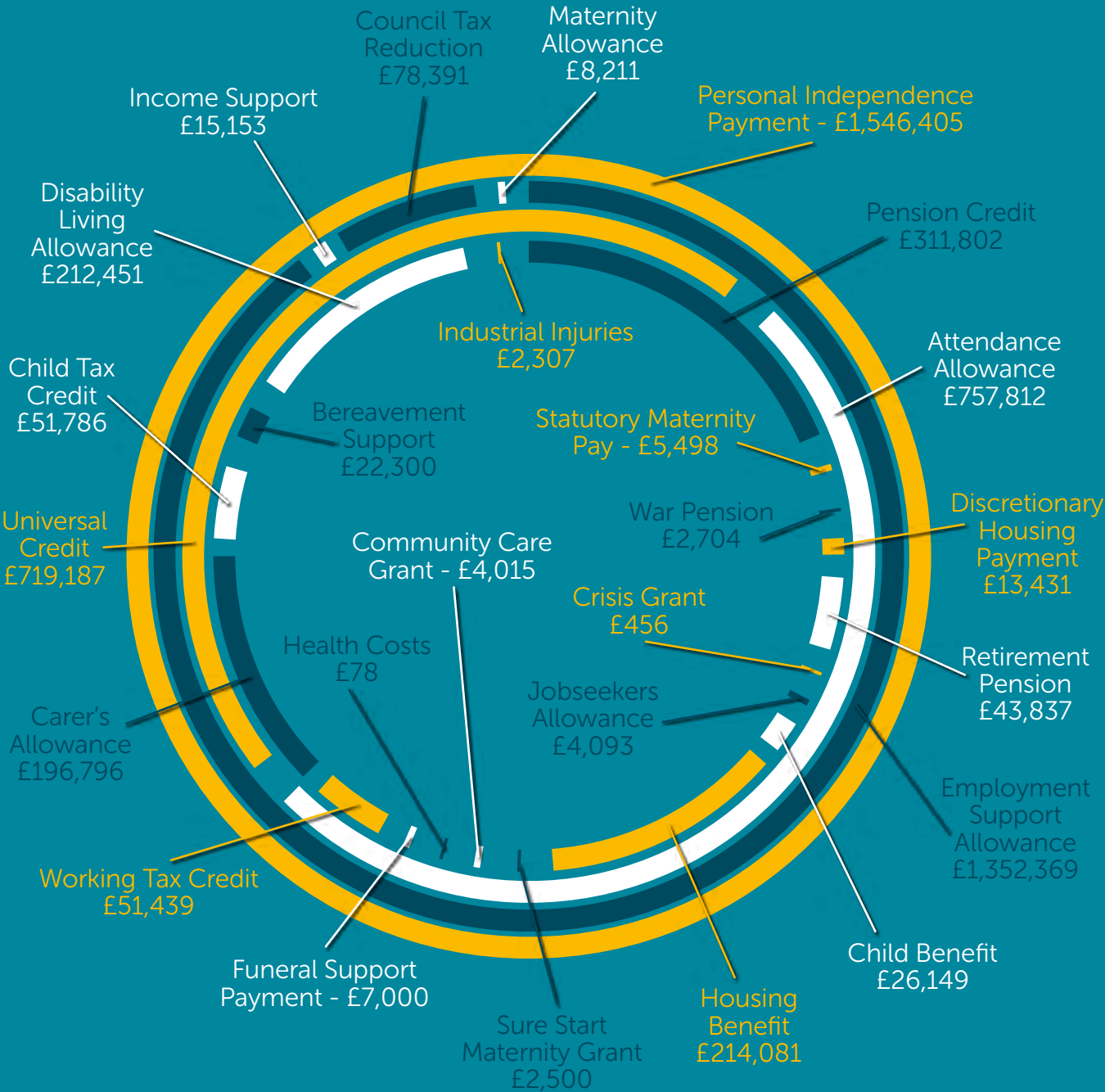
Our advisers are able to access other forms of financial support from a variety of sources to assist vulnerable clients. A significant amount of debts were also written off due to the Low Income Low Asset scheme.



**Total gains for our clients in 2018/19: over £7.4 million**

# Welfare Benefits: total secured this year was £5,650,251

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 40% of the total benefits secured this year,



# The Year in Detail

## 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:

298

clients accessed the service

34

clients reported themselves as debt-free

42

clients' financial situations have improved

40

clients have increased savings

36

clients have increased incomes

39

clients are able to budget their money better

76

clients feel more confident about managing their finances

78

clients are aware of their financial situation and how to manage it

41

clients are aware of how to improve their finances in later life

26

clients less reliant on high-cost credit or lending

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

"I was treated with respect and dignity." client

## Employment Support

During the course of the year we supported 376 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 376 clients we supported, 109 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.

109

Clients went on to access employment

305

Clients more confident to work

305

Clients better able to manage their finances



"You make benefits seem more understandable"  
client

"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

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  
moneysavingexpert.com

Miss M approached us during her pregnancy for benefits advice. A benefit check was carried out and Miss M was advised to apply for Maternity Allowance and Child Benefit. Both claims were successful, resulting in an annual financial gain of £6,738 as a result of our help.

**maternity**

total yearly  
benefits accessed  
**£6,738**

**"The staff are really professional and you realise that they are here to help people in difficult financial situations."**

client



# Making a Difference

## 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 £5,650,251 in benefits were successfully claimed by our advisers.
- 2,267 people were given specialist one-to-one advice within the local community.
- 109 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" client

# Case Studies

## employability

annual  
financial outcome

**£6,111**

Miss B was referred to ourselves from the Trust Employability service as she needed some Better Off in Work advice. Based on her circumstances, Miss B would be entitled to Working Tax Credits (WTC) if she got back into work. Fortunately, Miss B managed to secure employment and we supported her to claim WTC which resulted in an annual financial outcome of £6,111.

Mrs K contacted ourselves initially for help in completing a Pension Credit application form. During the interview, Mrs K spoke of her health complaints and, as she was not in receipt of any disability benefits, she was advised to apply for Attendance Allowance. Both claims were successful resulting in a yearly financial gain of £6,989 and over £2,000 in backdated payments.

## elderly

total  
benefits accessed

**£8,989**



**"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

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 new Social Security Scotland 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

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.

"The additional money really helps. Before I was struggling but now I can pay my bills and make ends meet."

client

# How to Contact Us

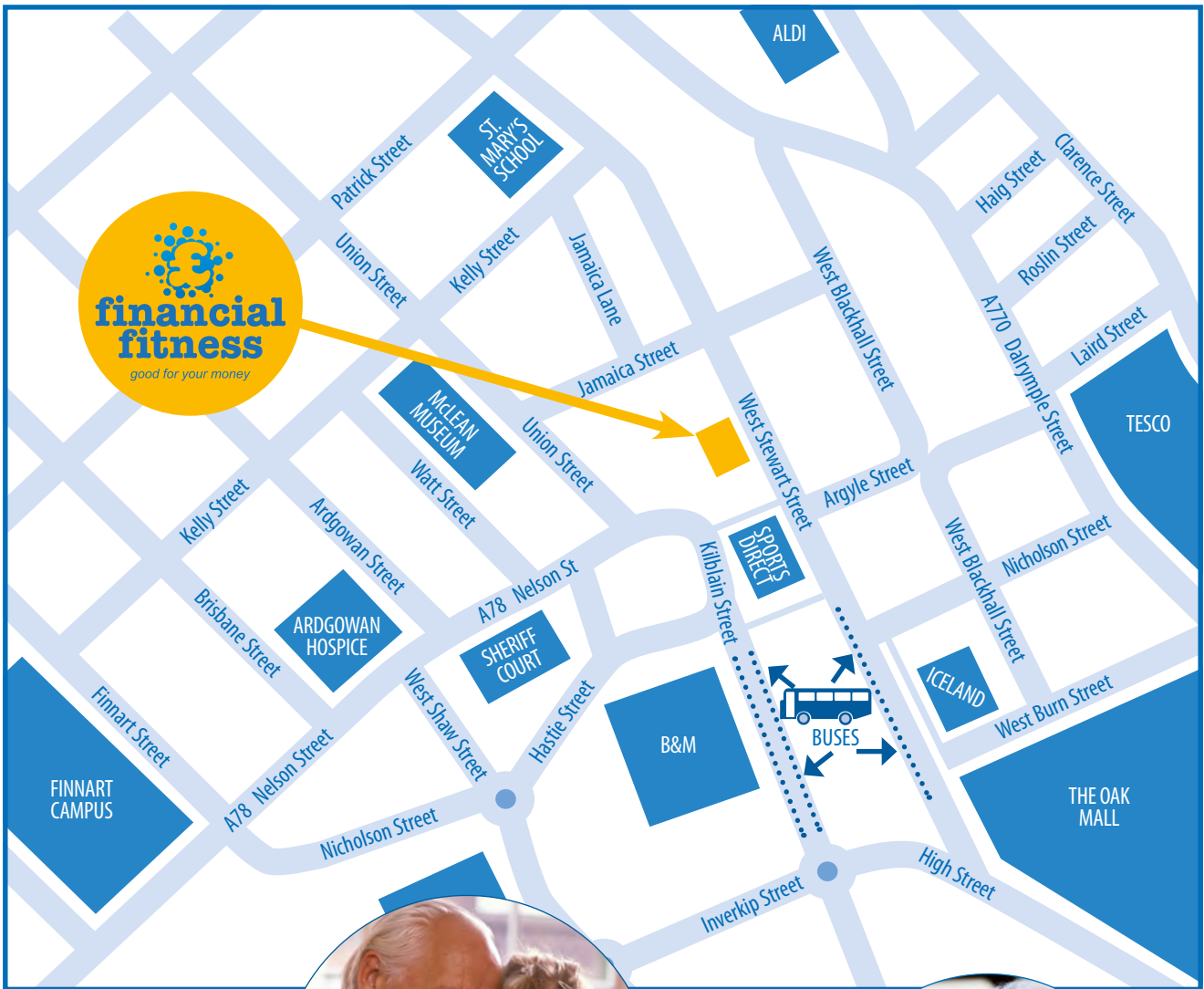
## Financial Fitness Resource Team

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

call us: 01475 729239

e-mail us: [finfitteam@yahoo.co.uk](mailto:finfitteam@yahoo.co.uk)

visit us online: [financialfitness.btck.co.uk](http://financialfitness.btck.co.uk)



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





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

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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