

IMPACT REPORT

SEPTEMBER 2019 - AUGUST 2020

IMPROVING FINANCIAL WELLBEING

“The bridge has stopped me from giving up during the tough times. I feel I can call on your support without judgement”

94 people supported

Main reason for debt

Mental Health	54%
Relationships	18%
Budgeting	14%
Health	6%
Unemployment	4%
Other	4%

Household Age Breakdown

Under 24	39%
25-60	46%
60+	15%

Finance overview

665k total debt managed

136k priority debt

529k non priority debt

13k average household debt

195 Bridge Support interventions

Household overview

£1379 average monthly household income

£1283 average monthly household expenditure

£96 average monthly budget surplus

46% households have children

Rural 66%
Urban 34%

Bridge Support Development

The enhancement of our support team was one of the main developments this year, with us securing additional funding from the Scottish government to employ a Support Lead role. Manjeet started with us in March 20 and due to COVID has had to adapt the role to suite the current situation. Up until March we provided clients with a range of different support interventions, including:

Foodbank vouchers being distributed where appropriate and in the most vulnerable of cases delivering these directly :: provided bus tickets (from our client support fund) for a client who couldn't afford to travel for job interview :: linking in clients with other local agencies: Health in mind, professional support for smoking and alcohol, bereavement support groups, school uniform referral, Sunday lunch voucher :: accompanied clients for PIP assessment, hospital visit, Universal Credit appointment and food shop :: completed debt and mental health forms :: we provided our most vulnerable clients with a personalised Christmas Hamper

Since the start of COVID we have had to adapt our support options and were focused on 2 key areas:

- 1) Food security
- 2) Listening

Our support team completed an audit of all clients to ensure that all had access to food supplies. We were in contact with various local agencies to ensure that our most vulnerable clients were linked in directly with local efforts. We were also able to provide a listening ear to many of our clients who were isolated or needed someone to talk to during the lockdown period. Both of these areas continue to be offered and we have been able to start the process of implementing further support measures once again.

CLIENT STORY

Carol was referred to the Bridge in October 2019 by a mental health charity who discovered she was not opening any mail and not paying her bills.

Carol does not work and suffers from anxiety and depression, caused by numerous events over the past few years including the death, suicide and imprisonment of some close family members.

The money adviser visited Carol at her home and noted how her anxiety and stress was very evident. Over a period of 2 hours we managed to get an overview of her financial situation and with Carol's authority went through the large pile of unopened mail and sorted it out. At the end of this first meeting Carol felt much more positive and relieved. Her stress levels had been significantly reduced just knowing that help was on hand.

It became apparent that Carol had mental health issues that affected her ability to manage her finances, so with the completion of a Debt and Mental Health Evidence Form completed by her Doctor and then sent to each of her creditors, the creditors were then able to make an informed decision when the money adviser asked for a write off of the debts. The money adviser was delighted when each of the creditors decided that Carol's debts would all be written off. Carol could not believe this and was very grateful. This was all accomplished within 6 months of the initial meeting with Carol.

The money adviser also spent time with Carol regarding the payment of her bills, which have now been set up as direct debits, this gives Carol peace of mind that they are being paid and she does not need to worry about them.

Once Carol's initial money issues had been dealt with and her anxiety had been reduced, our money adviser invited our support adviser to accompany her on her next visit to Carol and help her to develop skills that would reduce the chance of future financial issues. Carol was still a little anxious, the good rapport between money adviser and client was obvious, as Carol quickly gave an update on the changes and concerns in her personal life as well as the new issues that had developed since their last meeting. Carol paced a little as she talked and found it taxing remembering where she had put information that she now wanted to share. These signs of reduced concentration and focus are common signs of stress and anxiety that our money advisers often see.

Carol shared her desire to reduce her smoking and possible need for affordable bereavement support that was accessible. Carol is unable to use public transport and drives as little as possible. She also felt she would need help to find the best car insurance deal and to renew or swap her policy. The support adviser and Carol made a plan that the adviser would go away and do some research into local services and do a preliminary search for car insurance and discuss it at their next meeting.

At the next meeting Carol & the support adviser discussed all available local bereavement and smoking cessation services that she could walk to, Carol was able to decide which services were most suitable to her. She appreciated the offer of someone to accompany her to the first session as we know that sometimes getting through the door initially can be difficult.

Lastly Carol was given information on appropriate available car insurance, pros and cons were discussed of each policy. Carol felt empowered and able to decide which policy to select and is now confident that the insurance she has covers her for all her needs.

This joined up working has reduced Carol's anxiety and taken her one step closer to being able to confidently make her own financial decisions.

VOLUNTEERS

We have seen our team increase in volunteer numbers this year with an additional 8 people joining different areas of our service. All of our volunteers receive the highest standard of induction and part of this is to identify appropriate training for the role. During this year our Financial Wellbeing volunteers benefited from the following training and support:

:: Suicide Awareness training :: Team building day at local outdoor charity :: Mental health training on anxiety and depression :: Social security training from Scottish Government :: Credit reference training :: Christmas evening for all volunteers :: Celebration evening for current and new volunteers to mark the Bridges 5th birthday :: Illegal lending team training :: Wiser adviser training for 3 new volunteers - online and in person :: Community Money Advice training



Some of our Financial Wellbeing team

One of volunteers comments:

the Bridge manages to fill an important need for a niche service in offering intensive, patient and unconditional help that goes wider than financial advice to those who for one reason or another aren't for the moment managing on their own.

The really important thing is that vulnerable people are being guided and supported to see a positive way through what seemed like insurmountable challenges, and to dare think that life is worth living again. We've seen this many times now. It's real, and it's giving people hope.

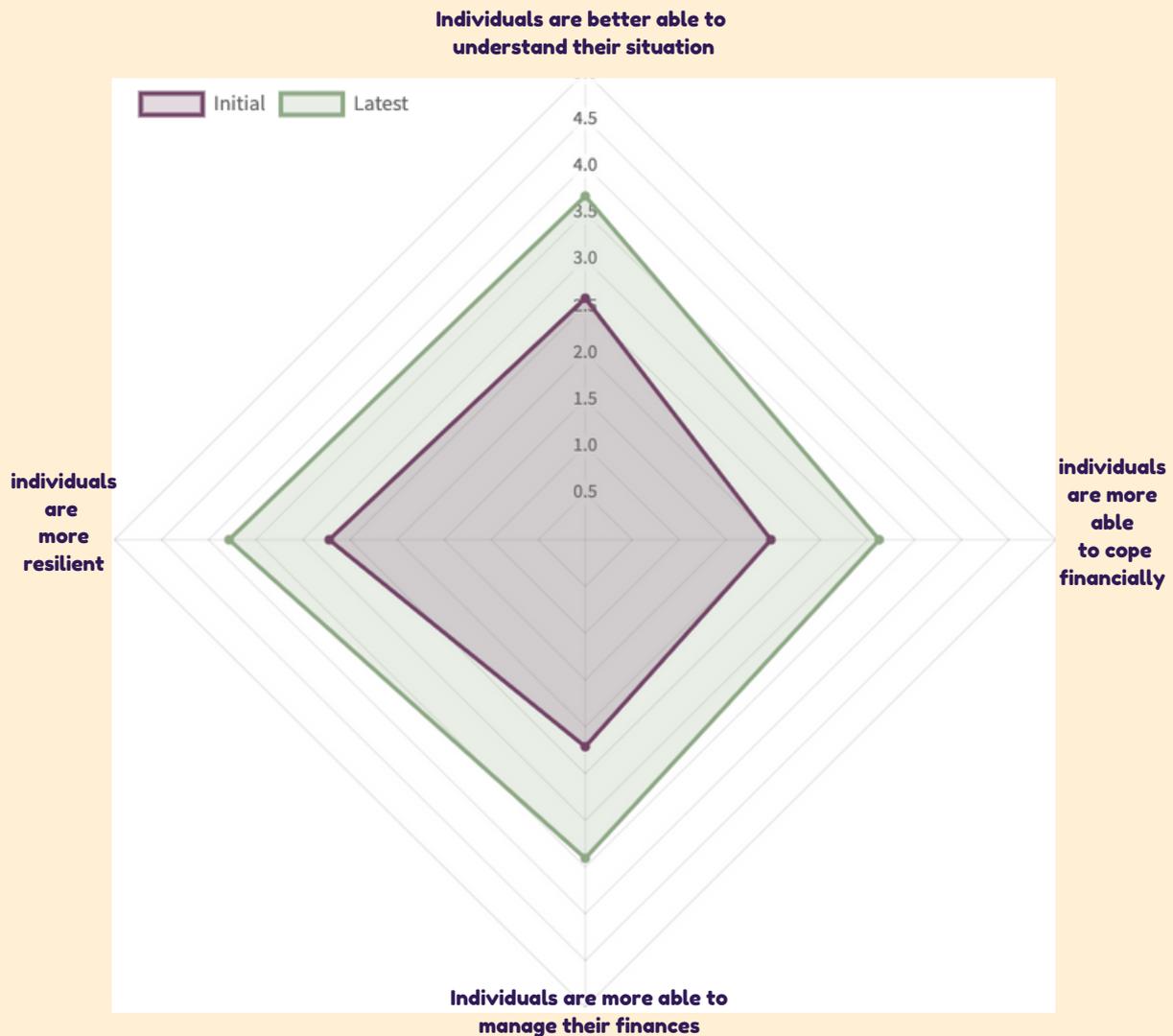
It's great to be involved in the team doing this work.

CLIENT IMPACT

Over the past year our advisers measure a range of data to show the impact that our work is having on the families that we are supporting. The graph below shows the average before and after scores (out of 5) against our main outcomes below. This data has been taken at an early stage of engagement and then again after 6 months.

We can say with confidence that our intervention ensures that:

- Individuals are better able to understand their situation
- Individuals are more able to cope financially
- Individuals are more able to manage their finances
- Individuals are more resilient



Our impact has ensured that clients:

- are less stressed
- have improved mental wellbeing
- make informed decisions
- keep on top of finances
- have budgets in place
- have less debt
- are more organised
- stick to a budget
- make payments on time
- improve independent decision making

IMPROVING EMOTIONAL WELLBEING

“ I feel more confident moving forward in my life and feel more sure of myself to make positive decisions and then sticking to them. I feel more confident asking what I want and need for myself. ”

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SERVICE STATISTICS

- 64** clients supported
- 525** sessions offered
-  193 completed face to face
-  115 completed by zoom
-  73 completed by telephone
-  101 cancelled in advance
- 43 non attendance

REFERRAL INFORMATION

REFERRAL REASON

Anxiety/depression	69%
Relationships	8%
Bereavement	8%
Trauma	8%
Other	7%

REFERRAL FROM:

GPs	31%
NHS Wellbeing HUB	20%
Internet Search	23%
Friend	11%
Voluntary Sector	8%
Previous client	3%
Employer	3%

OUR TEAM



Volunteers

- 5 qualified counsellors
- 3 student counsellors
- 7 welcome team

Staff

- Part time Counselling Coordinator
- Part time Wellbeing Administrator
- 1 Counselling Supervisor

CLIENT STATISTICS

Male	21%
Female	76%
Unspecified	3%

18-24 year old	13%
25-60 year old	81%
60 years +	1%



Livingston	39%
Rural/Small Town	61%

Has counselling enabled you to make positive changes in your life? **Yes 100%** **No 0%**

"I HAVE LEARNED TO ACCEPT WHO I AM."
 "I HAVE A DIFFERENT WAY OF THINKING".
 "I FELT LISTENED TO AND THEY MADE ME FEEL AT EASE."
 "I AM STARTING TO LIVE NOW"
 "I UNDERSTAND MY FEELINGS BETTER"
 "I HAVE HAD A MINDSET CHANGE, I AM NOT BEING SO HARD ON MYSELF."
 "ITS OKAY TO ASK FOR HELP"
 "AT TIMES WHEN USING ZOOM I ALMOST FORGOT WE WERE NOT IN THE SAME ROOM."

CLIENT STORIES

“ Before coming to The Bridge for counselling I was in a very dark place, I was struggling with suicidal thoughts and had maxed out on anti depressants.

Life had been tough for a while with several ongoing challenges; looking after a family member with dementia, both mine and partners business went under, we had to sell and move home, working full time, grandchild with mental health issues and it all felt out with my control.

I had completely lost all sense of myself and spent my life running around in circles trying to keep everything going.

That hour a week with my counsellor, a woman I will be forever grateful to, gave me the time and space to examine and sort through the carnage going on in my head and learn to understand myself better and find a healthier way of looking at life. ”

“

I have had serious amounts of traumatic events in my life and the best way I thought to deal with these was to not talk about them and just continue on with my life.

The more I went on in life the worse my sadness and anger became.

I had my initial consultation and felt at ease talking and sharing my thoughts and feelings, at no point did I feel awkward or judged.

Through my 16 week journey I had alot of ups and downs but due to the counsellors knowledge they helped me overcome a lot of emotions. Due to me being a visual learner they made our sessions visual which helped me understand better.

Throughout my journey I felt i was talking to a friend about my troubles as they gave honest help and suggestions, I will always feel grateful to the counsellor for how far I have come as without them I would have taken a different path. The Bridge Community Project will always have a special place in my heart!

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SERVICE CHANGES

Over the past year we have seen a number of important changes as part of our counselling service.

- We have had to close our waiting list due to the increasing demand for our work
- We have been able to increase the hours of our core staff team
- We have taken on 3 counselling students
- We moved to a new client system on salesforce, building it from the ground up to ensure that it meets our needs
- After a comprehensive review we have decided to move to offering up to 12 sessions
- Thanks to some funding we have invested in sound proofing in our rooms, now giving us 3 usable counselling rooms

COVID

Recent events have had a huge impact on our ability to deliver our work in a way that we would like too. We are fortunate in that all of our systems are setup for cloud working and have been able to adapt very quickly:

- All current clients are supported remotely through zoom or telephone.
- We have implemented new policies and procedures for counselling to ensure safety while doing this remotely.
- We can now offer clients the option of counselling over zoom, telephone or face to face when it is safe to do so
- We have increased the hours of our service coordinator

The coming year ahead will no doubt bring an increase in referrals to our work, something we are aware of and preparing for.

LEARNING & CHALLENGES

Service Demand: The demand for both of our services continues to grow and managing this has been very challenging. Both waiting lists have had to close during the year to ensure that we don't overstretch the team.

New Opportunities: We have developed some key new partnerships this year with us now working with WESLO housing supporting their tenants within rural areas with Financial Wellbeing and also providing direct counselling support to those referred by West Calder and Harburn Community Development trust.

Volunteers: Last year we had **17** new volunteers! It has been great to have so many new people join our work and settling into the various roles we can now offer. We have developed new volunteer opportunities around admin support and counselling welcome team.

Bereavement Support

Our Stepping Stones bereavement support courses in partnership with Livingston United Parish Church and Co-op Funeral care were run this year. These are 6 week practically focused courses for people who have been through a recent bereavement.

This year we ran 4 courses, 2 in the evening and 2 during the day. The first 3 courses averaged 5 people per course, with the most recent course seeing 10 people regularly attend, before making the decision to postpone it due to covid.

For those involved in the courses they provide a much needed safe space to explore some of the practical and emotional challenges of living with grief.

We have recently secured funding from Awards for All and Foundation Scotland to build on our group work aspirations. Stepping Stones to Wellbeing will be our new service offering mental health, bereavement and skills for life group based work. We are excited to start this new work soon!

COVID response

Much of this year has been focussed on adapting to the COVID situation and ensuring that clients could still access all of our services. Staff and volunteers worked tirelessly to ensure that we could continue to offer a high level of service, we adapted in the following ways:

- All existing clients were supported remotely across our services using zoom or telephone.
- We implemented new policies and procedures for both services and communicated these to all staff/ volunteers and clients.
- We completed an audit of all existing financial wellbeing clients, linking in people with access to local food distributions, hot daily meals, shopping provision and free sanitary products. Most importantly our team has been phoning people on a regular basis to keep in contact and provide essential listening.
- Our counselling team continued to meet people on a weekly basis using zoom and telephone, providing essential mental health support.
- once we settled into a new way of working, we started to take on new clients across both services using remote working and access to remote forms

As the COVID situation continues to develop, we will now move into our recovery stage and seek ways of supporting our most vulnerable clients on a face to face basis following the appropriate government guidance. We are aware how important our services will be for many over the coming months and we are seeking ways of increasing our capacity to support with this.

FUTURE PLANS

We will continue to develop our services over the coming year with an expectation of an increase in demand. We will also seek to develop in the following areas:

Stepping Stones to Wellbeing: Building on our stepping stones course we would like to develop group based work which comes under the title of Stepping stones to wellbeing. Offering group courses around areas such as mental health, bereavement and life skills.

Social Enterprise: We will also seek to develop a counselling Social Enterprise, with the hope of providing a space for private counsellors to grow their private practices while creating a counselling community.