



**MINISTRY OF SOCIAL  
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

Building Financial Capability Services

# Guidelines

Last updated 2 August 2021



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# 1. About these Services Guidelines

## *What are these Services Guidelines for?*

These Building Financial Capability Services Guidelines (Guidelines) are for the Providers that the Ministry of Social Development (the Ministry) contracts with to provide Building Financial Capability services.

Outcome Agreements with providers for these Building Financial Capability services require that they are delivered in accordance with these Guidelines. These Guidelines form part of the Outcome Agreement.

These Guidelines provide:

- a set of practice principles to guide service delivery
- an outline of service delivery and practice
- a resource tool to help providers deliver services consistently
- a resource tool to assist providers in meeting the desired service outcomes
- a way for the Ministry to improve its responsiveness to feedback regarding changes to the service delivery component of the Outcome Agreement.

## *Who are these Guidelines for?*

These Guidelines are intended to be used by:

- Contracted Building Financial Capability Core Providers

## *How should these Guidelines be used?*

The Guidelines set the minimum standard for service delivery, from which each Provider can develop a service that reflects their philosophical base, incorporating local need and the culture within which they work.

## **Updates to the Guidelines**

This is a living document and will be updated as required. The Ministry will keep Providers informed of any changes and revisions. These are listed on **page 5** for easy reference.

## Changes in this edition at a glance

This 2 August 2021 edition for the 2021/22 financial year includes the new Client-led Outcomes forms and instructions and the Wellbeing-Hauora reflection tool. This edition has more information on manual reporting for Providers who do not use Client Voices.

Changes made in 2021 are listed below:

Updated service description →Page 8	Wider definition of BFC clients →Page 11	Additional advice on charging for services →Page 15
Changes to relevant legislation →Page 16	Requirements on Providers as employers →Page 18	The Ministry's contract management role →Page 19
Automatic reporting for Providers using Client Voices →Page 22 →Appendix One, p 33	Quarterly reporting for Providers using Excel →Page 22 →Appendix One, p38	Quarterly Questionnaire reporting →Page 22
Sessions increased for longer client meetings →Page 27	Reporting Client-led Outcomes →Appendix Three, p 50	Reporting Haora – Reflection outcomes → Appendix Three, p 51

### Further information on these Guidelines

For further information on these Guidelines please contact the Relationship Manager identified in your Outcome Agreement.

### Providing feedback on these Guidelines

Feedback on these Guidelines is welcome at any time using the attached Feedback Form **Appendix Five** and sending it back to the BFC team at [Financial\\_Capability@msd.govt.nz](mailto:Financial_Capability@msd.govt.nz)

## 2. Relationships

### Relationship principles

Both parties to the Outcome Agreement shall collaborate to ensure the services are effective and accessible. Both parties have a shared goal to achieve positive benefits for the Building Financial Capability (BFC) services target group and recognise that the service is a joint endeavour.

The following principles guide all our dealings under the Outcome Agreement. Both parties agree to:

- act honestly and in good faith
- communicate openly and in a timely manner
- work in a collaborative and constructive manner
- recognise each other's responsibilities
- encourage quality and innovation to achieve positive outcomes.

Both parties shall appoint contract managers who will be responsible for effectively managing the contract relationship between us, by providing assistance and support as required.

The Outcome Agreement does not constitute a partnership in the legal sense nor does it mean that the Provider is an employee or agent of the Ministry.

### Cultural responsiveness

Both parties recognise the needs of all people, including Māori, Pacific, ethnic communities and all other communities, to have BFC services provided in a way that is consistent with their social, economic, political, cultural and spiritual values.

### Accessibility

Increased participation is supported by enhanced accessibility and recognises the diverse needs of all people through:

- ease of communication
- flow of information
- physical accessibility.

## Good practice approach

Both parties support the development of good practice in the delivery of the service. This includes:

- using current good practice approaches, taking into account the local context, community and the knowledge and skills relevant to the purpose and focus of this service
- being client focused, by:
  - involving clients appropriately in decisions about the delivery of the support they receive and,
  - recognising the importance of cultural responsiveness in service delivery
- designing services and physical facilities in a way that supports accessibility to services for clients
- using a collaborative approach across services and agencies where possible
- regularly reviewing, reflecting and monitoring of the effectiveness of the service, including client, staff and external feedback, and changing and modifying practice in response
- using formal feedback processes for reporting purposes and ensuring that clients are aware of how information they provide will be used. This includes obtaining permission from the client to discuss or share their details with creditors, external agencies or other third parties, as provided by the Privacy Act 2020
- providing relevant training, professional development and (where appropriate) supervision, and utilising appropriate resources and support
- engaging with a 'community of practice' to share ideas, information and build professional practice knowledge.

### 3. About Building Financial Capability

The Ministry funds the delivery of Building Financial Capability (BFC) services aimed at building the financial wellbeing of all New Zealanders.

BFC services help people, families and whānau achieve their financial goals, and gain control of their lives to make positive changes, through access to financial advice, support, education and mentoring. BFC services take a strengths-based approach to empower people to get control of their money, set goals and achieve long-term, sustainable change.

#### What are the Building Financial Capability services?

The Ministry aims to develop and maintain a consistent set of services with the BFC sector. These services must be adaptable to reflect the needs of the clients accessing BFC services and support.

BFC services include:

- Financial Mentoring – one-on-one service focused on helping people, families and whānau with their personal finances delivered by Financial Mentors.
- MoneyMates – peer-led support group programme that encourages people to learn from others as they talk about money and finances in a group situation delivered by MoneyMates Facilitators.
- BFC Plus<sup>1</sup> – intensive service aimed at helping people with multiple and complex needs delivered by Kahukura.

These Guidelines are specifically for Financial Mentoring and MoneyMates which are covered under the BFC Core Service Description<sup>2</sup>. The BFC Plus service has its own Guidelines under the BFC Plus Service Description.

Other BFC initiatives and interventions include:

- MoneyTalks – a multi-modal helpline connecting people free of charge to existing BFC services.
- Microfinance lending (Good Loans and Ngā Tāngata Microfinance) which provides safe, affordable credit to people, families and whānau on lower incomes.

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<sup>1</sup> BFC Plus Service Guidelines <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/bfc-plus-service-guidelines.pdf>

<sup>2</sup> BFC Core Service Description:

“The delivery of one to one Financial Mentoring and MoneyMates peer-led group support for clients, families and whānau, with the aim of enabling them to become more financially capable, gain control over their financial lives, and make long-term change. Mentoring supports and empowers clients to identify their aspirations and develop a strengths-based financial plan. MoneyMates enables clients to talk about and de-stigmatise financial hardship, while learning from others.”



- Debt Solution Services<sup>3</sup> – specialist debt support to develop ethical debt restructuring and repayment agreements between debtors and creditors; and debt consolidation loans or help with variations to high-cost loans.
- The Generator – a community initiative aimed at generating prosperity through community action and enterprise in New Zealand communities that are most vulnerable to poverty.

### **Specialist interventions**

Some BFC providers may offer specialist interventions that could include: <sup>4</sup>

- insolvency services (Debt Repayment Orders, No Asset Procedures, Bankruptcy)
- averting mortgagee sales, variations to complex contracts, etc.
- KiwiSaver hardship applications
- significant financial issues related to mental health, addiction, literacy, disability etc.

### *Safety provisions*

In providing specialist interventions the Provider should ensure three key safety provisions are in place. These are :

1. that the staff involved have had specific training and hold relevant qualifications (including those offered by FinCap) where applicable
2. suitable governance and administration systems are in place to manage the higher risks involved
3. clients are not being taken advantage of.

If Providers who are delivering specialist interventions are unable to demonstrate these safety provisions are in place, they should refer to specialist providers (e.g. Debt Solution services listed on the Ministry website at <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/microfinance-debt-solutions.html> .)

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<sup>3</sup> *Debt Solution Services Guidelines* – <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/debt-solution-services-service-guidelines.pdf>

## What do we want to achieve from BFC services?

BFC services aim to achieve the following vision, long term outcomes and results for people, families and whānau.

### BFC Vision

Our vision is to build the financial capability and resilience of people, families and whānau.

### BFC Outcomes

- Improved well-being of people, families and whānau
- Improved opportunities and life outcomes for tamariki
- Improved social and economic inclusion.

### BFC Results

- reduced bad debt
- reduced stress caused by financial problems
- improved resilience to cope with financial shocks
- improved financial confidence and capability
- increased short and long term savings
- improved financial and material well-being
- increased confidence, competence and coping skills
- the ability to set goals
- improved financial decision-making skills
- people have their basic needs protected, such as a warm home and food
- people are connected to the right supports that they need, when they need them
- people's longer-term financial capability is improved
- knowledge of the support that is available
- people have access to appropriate financial products and services when and how they need them
- involvement in resource and/or income generation activities
- smart use of debt and financial products.

## Clients

BFC services are targeted to people, families and whānau in New Zealand who need help with their personal financial situation.

The BFC approach to delivery of services is underpinned by the belief that clients, families and their whānau are the experts in their own lives and have control over their own journey to becoming financially capable.

### *Eligibility*

Any person, family or whānau is eligible to receive BFC services, regardless of their financial situation, provided the person or family/whānau leader is aged 18 or older and is Lawfully in New Zealand.<sup>5</sup>

Providers must focus on clients' household/personal finances. BFC funding cannot be claimed for assistance with clients' business or commercial finances.

Providers can be contracted to provide one or more of the BFC services. Therefore, clients may engage with more than one BFC service at any one time. Clients can choose to switch from one BFC Provider to another at their discretion.

### **Tailoring services for clients' experiences**

Providers should take into account the varying information and support needs of people as they experience their financial situation and should be able to tailor their services appropriately. People can slip in and out of hardship at different stages of their lives. They may also be experiencing other issues that could impact building their financial capability.

A fuller discussion of the range of clients' experiences with financial hardship and their pathways to seeking BFC assistance is available in *The Voices of People, Families and Whānau Experiencing Hardship*.<sup>6</sup>

### *Client complaints*

BFC Providers use an effective process to resolve any complaints per the Ministry of Social Development Social Services Accreditation or the FinCap policies.

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<sup>5</sup> This is the most inclusive definition possible and includes New Zealand citizens, refugees or permanent or temporary residents, provided they hold current visas.

<sup>6</sup> *The Voices of People, Families and Whānau Experiencing Hardship*, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf>

## **BFC Financial Mentor and MoneyMates Facilitator practice**

Financial Mentors and MoneyMates Facilitators apply a range of skills to carry out their roles. They must be clear about their role and the boundaries of their tasks and be prepared to refer clients to other appropriate services.

The core principles that underpin BFC services are strengths-based and client led. The principles are represented by the following<sup>7</sup>:

- Empowering people works best when processes and services are meaningful and actively help people build their own financial capability.
- Working with people's natural supports including family, whānau, peers, local communities and social and health navigators for behaviour change through and with these relationships.
- We celebrate and build on people's small and large successes (which may also be non-financial). Our language and approaches are future-focused and we support resource generation and debt reduction.
- Services and initiatives recognise that there are differing approaches and understanding of financial capability. Delivery is meaningful across a range of cultures.
- Services are integrated across the social sector, easy to navigate, continuously improved and focused on client outcomes. People get the right support, when and how they need it.
- Services are easily accessible, appropriate, and can respond to people's cultural contexts, languages, diversity and personal situations, including any impairments or disabilities.

### *Components of practice*

BFC services include the following Financial Mentoring and MoneyMates components of practice<sup>8</sup>.

### **Financial Mentoring**

Financial Mentors work with people, families and whānau through case management to build financial capability. Components of the Financial Mentoring service include:

- developing supportive, trusting relationships with people, families and whānau which in turn will help to make positive change

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<sup>7</sup> *Building Financial Capability, Services for people, families and whānau experiencing hardship*, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf> page 9

<sup>8</sup> *Guidance and resources for BFC providers*, <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

- carrying out an initial assessment of people’s needs and supporting them to remove pressures of immediate crises. For example, food security, eviction and/or disconnected power
- helping people identify their aspirations and encouraging them to develop a plan to achieve those goals
- working with people, families and whānau to develop a Financial Plan of Action<sup>9</sup> using a strengths-based approach<sup>10</sup>
- providing specialist interventions where applicable (or referring appropriately if the BFC Provider cannot offer a Specialist Intervention due to not bring able to achieve the required safety provisions – see **page 9**)
- supporting and empowering them in negotiations with financial services (i.e. reduced repayment amounts or extended due dates)
- referring people to other social services depending on their needs. For example, mental health services, addiction programmes, violence programmes etc.
- support and empower them to navigate local financial and social services as appropriate. For example, supporting them to get all their Work and Income entitlements.

Financial Mentors will deliver services at a frequency and for the duration needed to help people achieve their goals. The Financial Mentor and client will work together to collectively agree when the client has built their financial capability to be independent and become a ‘Closed client’ (see **page 28**). Closed clients can become active clients again if there is a BFC need.

Financial Mentors shall record client progress and review results in Client Voices.

## **MoneyMates**

MoneyMates Facilitators work with people through group facilitation. Components of the MoneyMates service are the same as Financial Mentoring but also include:

- marketing to and recruiting ‘like-minded’ people to form MoneyMates groups (e.g. sole parents of <18 year olds, youth 18 – 24 year olds, kaumatua etc.)
- creating trusting environments for your MoneyMates participants to feel able to discuss financial hardships openly

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<sup>9</sup> *Financial Plan of Action information*, <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/the-financial-plan-of-action.html>

<sup>10</sup> *Building Financial Capability, Services for people, families and whānau experiencing hardship*, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf> **page 10**

- planning, coordinating and delivering MoneyMates programmes that respond to the needs of the group participants
- encouraging participants to share knowledge with each other, learn from each other and build support networks with people going through the same experiences.

Ideal MoneyMates group sizes are four to eight people (with a minimum of four) attending. A suggested programme length is eight group sessions over eight weeks but this can be longer to meet the group's needs.

## Referrals into BFC services

Referrals to BFC services can include: self-referral, Whānau Ora navigators, Work and Income, MoneyTalks, word-of-mouth, social media groups, finance companies, banks, etc.

Changes to provisions of the Credit Contracts and Consumer Finance Act 2003 (CCCFA) in October 2021 will require lenders to provide “the name and contact details of a building financial capability service funded by the Ministry of Social Development at the same time as a payment reminder or request for payment”<sup>11</sup>.

## Reporting to the Commerce Commission

Where the Provider becomes aware that indicate a person's rights may be breached under the Fair Trading Act or the Credit Contract and Consumer Finance Act the Provider will:

- discuss this breach with the client,
- ask if they would like to have a report registered with the Commerce Commission.

Permission from the client is required if their personal information is to be included in the report to the Ministry as provided by the Privacy Act 2020.

A report may be made:

- by the client
- by the Provider on behalf of the client
- by the Provider, with the client being kept anonymous.

More information is available on the Commerce Commission's website:

<http://www.comcom.govt.nz/the-commission/making-a-complaint/>

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<sup>11</sup> 2021, *Responsible Lending Code* <https://www.consumerprotection.govt.nz/assets/PDFs/responsible-lending-code-2021.pdf>

## Charging for services

Ministry funded BFC services are free. Therefore, Providers will not charge clients for BFC services where the Providers claim funding from the Ministry for those same services. This includes receiving fees, commissions, donations, gifts or koha or tithes (or any other term referring to money received) from BFC service users. If service users attempt to make such payments, they should be returned in full to the user.

## Related businesses

Any BFC Provider that shares its staff, premises or business ownership structure with an entity that charges for financial services should ensure the boundaries between free and paid services are absolutely clear to all parties including clients, referrers, other providers and the Ministry.

If there is any possibility that clients will be charged fees, reimbursements, or commissions for any services outside of BFC advice, there must be full disclosure before the opening of a client file. Clients must have the ability to opt out of all additional charges and still receive the BFC services specified in these Guidelines.

Any BFC clients who agree to purchase non-BFC chargeable services must agree in writing to the terms of service including a clearly defined structure of fees and charges as part of the opening of a client file.

## Waiting lists

If clients need to be placed on waiting lists after a triage assessment of their needs and the resources available, Providers must not offer any mechanism to advance clients' position up the list through payments.

## Receiving clients' gifts

Generally speaking, Providers should politely decline anything other than 'token' gifts from clients or their families/whānau. Token gifts are things such as chocolates or flowers, generally designed to be shared amongst a team. Cash gifts or anything of large value should never be accepted.

There may be situations where refusing a gift may be difficult, impolite, or appear culturally insensitive. The giving of gifts may be an expectation under certain circumstances or within some cultures. Providers should have a gifting policy in place to assist with such situations.<sup>12</sup>

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<sup>12</sup> This advice is adapted from the Social Workers Registration Board Code of Conduct, <https://swrb.govt.nz/public-and-employers/code-of-conduct> and the Ministry recommends that BFC Providers follow the Board's approach (Principle 6.4) to client payments and gifts.

## Relevant legislation

It is also important that Providers do not charge for services, as unregulated financial advice could be a breach of Financial Markets Conduct legislation.

Financial Mentors or MoneyMates facilitators are able to provide limited information to their clients without providing a financial advice service as defined. It is not intended that they will be making recommendations or giving opinions in relation to acquiring or disposing of a financial product. It is also not intended that they will be providing an investment planning service, once the client's financial situation has been analysed, to identify their investment goals and to make recommendations or give opinions on how to realise those goals.

The previous Financial Advisers Act 2008 no longer applies. Exemption for the advice provided by Financial Mentors is now covered by clause 13 of new schedule 5 of the Financial Markets Conduct Act as follows:

### **13 Non-financial not-for-profit organisation**

- (1) Financial advice is not regulated financial advice if it is given—
  - (a) in the ordinary course of the business of a non-financial not-for-profit organisation; and
  - (b) for no charge.
- (2) In this clause, **non-financial not-for-profit organisation** means an organisation—
  - (a) that operates other than for the purposes of profit or gain to an owner, a member, or a shareholder; and
  - (b) that is not the product provider (or related to the product provider) of a financial advice product.

Compare: 2008 No 91 s 14(1)(f)

<https://www.legislation.govt.nz/act/public/2019/0008/latest/DLM7386671.html>

## Family Services Directory

Throughout the term of an Outcome Agreement with the Ministry, Providers must ensure that their organisation is listed in the Ministry's Family Services Directory

(<http://www.familyservices.govt.nz/directory>) and that necessary information is updated when required.

## Social Services Accreditation

Providers delivering Financial Mentoring and/or MoneyMates services are required to meet at least **Level Four** of the Social Services Accreditation Standards<sup>13</sup>. Providers are required to maintain their Accreditation according to Social Services Accreditation Standards.

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<sup>13</sup> Accreditation Standards, <https://www.msd.govt.nz/what-we-can-do/providers/social-services-accreditation/accreditation-standards.html>



## 4. Service delivery

### The role of Providers

Providers are contracted by the Ministry to deliver BFC services. This includes employing Financial Mentors and/or MoneyMates facilitators and managing BFC services in accordance with the Outcome Agreement and these Service Guidelines.

Providers work in collaboration with other community service providers and government agencies to ensure BFC services are delivered in a coordinated way.

Providers are key to the success of BFC services. To achieve positive outcomes for people, families and whānau, Providers must deliver services that assist clients to:

- feel supported and able to connect with their community and local services
- develop and acquire new skills
- be confident and motivated
- access support when needed
- feel safe.

Providers should:

- employ and support competent staff capable of delivering a quality service (see the employment requirements on **page 18**)
- provide opportunities for on-going training and professional development
- ensure appropriate community collaboration and networking links are made to support staff and clients
- actively participate in any regional networking, information sharing and knowledge building activities to gain comprehensive understanding of the needs of the community
- develop and maintain effective collaborative working relationships with local Work and Income offices
- operate a viable service which is able to support all staff and professional development, in accordance with Ministry Accreditation Standards and these Guidelines
- participate in training and up-skilling activities to keep up to date with financial capability information
- measure the outcomes that clients are achieving through the services, and seek to continuously improve on these
- ensure systems and processes are in place to utilise and report on funds and outcomes in line with the Outcome Agreement and these Guidelines.

## **Employing and supporting Financial Mentors and MoneyMates Facilitators**

To support the delivery of a professional BFC service, the Provider is responsible for employing appropriate staff.

The Provider carries out employment processes including:

- the recruitment and induction and employment processes
- supervision and management
- training and professional development

The Provider should employ people who are capable of delivering quality BFC services and have a passion for a career in financial capability.

### **When recruiting, Providers should ensure that:**

- vetting and employment processes conform to Social Services Accreditation Standards
- representatives from the community and Maori and/or Pacific representation participate in the interview process (if appropriate)
- remuneration for Financial Mentors and/or MoneyMates Facilitators reflects their qualifications, experience and skills
- Financial Mentors and/or MoneyMates Facilitators are able to work flexible hours (this should be reflected in an employment agreement) to enable them to support people, families and whānau outside normal work hours.

### **Financial Mentor and MoneyMates Facilitator competencies**

The most important factor in the success of BFC services is the ability of the Financial Mentor and/or MoneyMates Facilitator to establish a professional, supportive and effective working relationship with each person, family and whānau. It is important that Financial Mentors and/or MoneyMates Facilitators:

- work well within their communities and with other NGOs where required
- are committed to best practice – can demonstrate strengths-based support and act at all times in the best interests of the person, family and/or whānau
- are able to explain and promote BFC services in the community
- are able to manage their workloads effectively
- demonstrate confidence and skill in group programme planning and facilitation.

While the Provider has discretion to develop the position descriptions, FinCap have also created Recruitment and Induction Guidelines for Providers to use where required<sup>14</sup>.

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<sup>14</sup> Repository of policies that meet Social Services Accreditation requirements, <https://tepapahou.co.nz/policies/>

## **Supervision and training**

The Provider is responsible for the quality of supervision, the support the Financial Mentor and/or MoneyMates Facilitator receives and their access to appropriate training and development opportunities. The Provider is responsible for having someone (e.g. Senior Financial Mentor) available who can provide supervision to new staff. The Provider is also responsible for ensuring the supervision plan is appropriate and working with Financial Mentor and/or MoneyMates Facilitator to create a professional development plan.

From 1 July 2021, all Providers should:

- ensure that staff who deliver BFC services have completed the Financial Mentor Introductory Course (FMIC or the historical equivalent) as delivered by FinCap within six months of commencing employment
- ensure all paid and volunteer Financial Mentors and MoneyMates Facilitators have signed themselves on to the FinCap list of staff within six months of their commencing employment.

## **Service Support**

The Provider will supply:

- appropriate office space and administrative support
- internet access and office supplies
- Client Voices access
- support for Financial Mentors and/or MoneyMates Facilitators if they work off site.

## **What other organisations are involved?**

### *The Ministry of Social Development*

The role of the Ministry is to:

- approve Providers
- manage the funding allocated to BFC services
- monitor the performance and contractual management of each Provider
- ensure national coverage and quality of services through a fair and equitable funding allocation process
- seek continuous improvement of service delivery
- report back to Government on the BFC services and outcomes
- develop resources to support the service (in consultation with the BFC sector)
- work with BFC Providers to share knowledge and expertise.

Since 1 July 2021, the Ministry has also undertaken:

- negotiation and contract development
- receipt and assessment of Provider returns
- invoicing and payments
- monitoring of service delivery per these Guidelines
- Provider relationship management.

### *Oranga Tamariki–Ministry for Children*

Oranga Tamariki will complete the process of transferring the management of MSD funding and contracts to the Ministry. As part of this process Providers may have contact with both Oranga Tamariki and the Ministry.

### *FinCap*

FinCap<sup>15</sup> (also known as The National Building Financial Capability Trust) will provide the key financial training, training resources and other workforce capability requirements for BFC Providers and their staff (Financial Mentors and/or MoneyMates facilitators).

FinCap also maintains a register of staff including their certifications, qualifications, training and professional development.

### *How do providers work with other agencies?*

The Provider builds connections, network, collaborate and maintain effective relationships with other relevant services and stakeholders. This includes community and social service agencies that are able to provide complementary assistance to clients as appropriate to their needs. Referrals to and from these agencies are encouraged.

The Provider should use, where relevant, existing service coordination mechanisms such as Whānau Ora collectives, Children's Teams, Iwi Authority social service arms and other social service networks.

Each Provider should have a referral process in place; this includes information to be distributed throughout their community so that other people, families and whānau and agencies know how to access the service, and so that people, families and whānau are able to self-refer to the service.

### *How do BFC Providers work with Work and Income?*

It is important for BFC Providers to have consistent collaboration with the local Work and Income offices. Work and Income play a key role in referrals to BFC services. Work and Income staff (likely Case Managers) can identify people, families and whānau who would benefit from using BFC services.

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<sup>15</sup> FinCap website, <https://www.fincap.org.nz/>

Many people, families and whānau who Providers encounter through BFC will be receiving some form of financial assistance from Work and Income. This could be in the form of a main benefit or hardship grant or supplementary assistance. It's important to build and maintain good relationships with local Work and Income offices.

Providers can do this by:

- Getting to know the Work and Income Service Centre Managers and their BFC Champions
- Understanding the role of the different Case Managers (e.g. Integrated Case Managers and Social Housing Case Managers)
- Timely feedback to Work and Income on the outcomes of their referrals
- Collaborating with local Work and Income offices to tailor a referral process that suits all parties involved
- Setting up regular meetings with Work and Income to build a presence in the offices This could include but is not limited to presenting at the Work and Income Weekly Brief and meeting with the Work and Income BFC Champions
- Discussing with the Work and Income managers about having rostered time in the office to meet clients on-site (dependent on site policies and desk availability)
- Ensuring Work and Income staff have knowledge and resources about BFC services to be able to talk about them with clients
- Promoting BFC services to Work and Income staff in various ways on a regular basis.

## **Promotion of BFC services**

Promotion of BFC services is important. Promotion is the joint responsibility of Financial Mentors, MoneyMates Facilitators, BFC Providers, MoneyTalks and the Ministry.

All BFC Providers should maintain an up-to-date online identity. This can be through a standalone website or regularly updated social media presence.

Editable marketing material is available on the Ministry website:

<https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

## 5. Measuring results and reporting

The Ministry needs to understand who is using BFC services. We must also demonstrate that the BFC services have a positive impact on people, families and whānau.

The Ministry relies on Providers collecting consistent and standardised data to build the evidence base about BFC services' effectiveness.

*How do we know if BFC services are working?*

The Ministry demonstrates that BFC achieves outcomes and results for people, families and whānau through results based on a Result Based Accountability (RBA) approach<sup>16</sup>. These are reflected in the Provider Report and Performance Measures attached to the Outcome Agreement.

### Reporting to the Ministry

Reporting is required to meet the contractual obligations set out in the Outcome Agreement. to ensure accountability to Government for the funding provided. The Ministry has agreed on the quantity and nature of the services the funding supports, and is required to report to Government that this has been achieved.

### Collecting service data

The Ministry collects BFC service data through two reporting options:

- Automatic Reporting by entering relevant data into Client Voices OR
- Using an Excel template (required for non-users of Client Voices).

All Providers will also use an on-line quarterly questionnaire.

The new collection methods are summarised in Table One, overleaf.

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<sup>16</sup> RBA at MSD: <https://www.msd.govt.nz/what-we-can-do/providers/results-based-accountability/index.html>  
RBA in the social sector: <https://www.procurement.govt.nz/procurement/specialised-procurement/social-services-procurement/developing-a-social-services-procurement-plan/how-to-measure-outcomes-and-outputs/>

<b>Table One: BFC service data collection methods</b>		
Method	How it works	Mandatory after
<u>Quantitative:</u> Automatic Reporting <b>OR:</b>	Anonymised data is derived automatically from Client Voices, no less than 10 working days after each month's end. <b>OR:</b>	1 July 2021
<u>Quantitative:</u> Reporting using Excel (required for non-users of Client Voices)	Providers report to the Ministry using an Excel template at least quarterly on 10 October; 5 December; 10 March and 10 July each year	1 July 2021 First report required 10 October 2021
<u>Qualitative:</u> QQ (Quarterly Questionnaire)	All BFC providers report on their situations through an online questionnaire  First report required 10 October 2021, and quarterly thereafter	1 July 2021 The first QQ link will be sent out to all Providers on 1 October 2021

## Automatic Reporting

This reporting includes performance measures, referrals and client measures. This anonymised information is derived from Client Voices and submitted to the Ministry automatically using a secure method, 10 working days after each month's end. Providers should ensure that their Client Voices information is always up-to-date.

The information to be collected is shown in **Appendix One**.

**The Ministry will never receive any individual client data.**

All Providers using Automatic Reporting will be sent a quarterly feedback report so they can see how their Contract Reporting is being recorded.

## Reporting using Excel

All Providers will report quarterly.

Automatic Reporting using Client Voices data is the default reporting method.

Providers may also submit quantitative reports using an Excel spreadsheet supplied by the Ministry. Any Providers wanting to use this opt-out should send an email request to [financial\\_capability@msd.govt.nz](mailto:financial_capability@msd.govt.nz).

The information to be collected is shown in **Appendix One**.

## QQ (Quarterly Questionnaire)

This information is provided to the Ministry via an online questionnaire at the beginning of each quarter, and should reflect the activities of the previous quarter.

Providers are sent a link to the survey on the first working day of each quarter. The survey must be completed and submitted within 10 working days of receipt of the link.

## Measuring client outcomes

New BFC client outcomes measurement methods are being rolled out progressively.

These are:

- The Client-led Outcomes tool
- The Wellbeing - Hauora reflection, *comprising*
  - 1) Pre- and post- impact of the service intervention, *and*
  - 2) Client Satisfaction Net Promoter Score.

These tools are summarised in **Table Two**, overleaf.

Their use is mandatory for all BFC Providers from 2 August 2021. The only non-mandatory Client outcomes component is the Client Satisfaction Net Promoter Score in the Wellbeing - Hauora reflection, as this is primarily for Providers' use.

The new collection methods replace the former Client Outcomes Measurement Tool (COMT) which should be removed. See **Appendix Two** for detailed information on client work using the tools.

### *Working with clients using the tools*

Although Appendix Two contains paper-based forms, Client Voices is the preferred method to administer the questions to clients. Additional fields in Client Voices are available to supplement or replace the use of paper forms from 2 August 2021. When working with clients using the tools, Providers should make a screen visible to clients so they can dictate or input their responses directly into Client Voices.



Table Two: BFC Client Outcomes tools	
Method	How it works
Client-led Outcomes tool	<p>Clients set their own financial capability goal/s and then track their progress towards achieving this/these.</p> <p>Once the goal is established, clients rate initial progress towards their goal/s on a 0 to 10 scale.</p> <p>Closed goals are recorded as finalised and the difference between the first and last score is recorded for each client. This is the client progress measure.</p> <p>Mandatory from 2 August 2021.</p> <p>First report required 10 October 2021, and quarterly thereafter.</p>
Wellbeing - Hauora reflection 1) <i>Pre- and post- impact of the service intervention</i>	<p>Administered in one session (preferably the near-final or final meeting)</p> <p>Clients are asked how they felt on a 1 to 5 scale before and then after engaging with the Financial Mentor/Kahukura.</p> <p>Mandatory (for multi-session clients) from 2 August 2021.</p>
Wellbeing - Hauora reflection 2) <i>Client Satisfaction Net Promoter Score</i>	<p>An opportunity for the client to rate their satisfaction with the service they received.</p> <p>Clients must be given the opportunity to complete the net promoter score question <b>alone</b> if possible.</p> <p>No reporting to the Ministry is required.</p>

## Reporting client outcomes

See **Appendix Three** for detailed information on reporting client outcomes.

### *Recording the data in Client Voices*

- Only the goal, financial capability target, and score will be collected by the Ministry
- No Client specific information should be sent to the Ministry.

### *Recording data without using Client Voices*

- For Providers who do not use Client Voices, the manual data collection process is shown on **page 50**.

## Reporting the Wellbeing - Hauora reflection scores

See **Appendix Three** for detailed information on reporting client wellbeing.

- The scores for the four before-and-after questions are calculated by Client Voices

- For Providers who do not use Client Voices, the manual score collection process is shown on **page 51**.
- The second component of the Wellbeing - Hauora reflection, the Client Satisfaction Net Promoter Score, does not need to be reported, but key observations or trends should be communicated with the Ministry.

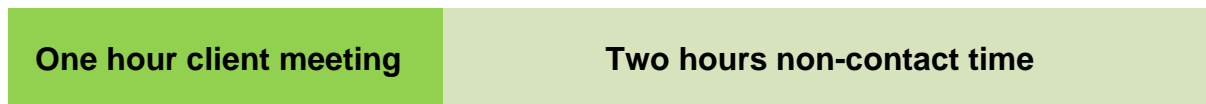
## Sessions as a unit of measure

The contracted volume measure for Building Financial Capability services is ‘Sessions’. A Session is considered a client meeting that provides strengths-based support contributing to achieving the BFC results.

### How to measure a Session

One Session is made up of approximately three hours of work time. This work time includes a client meeting and non-contact time.

The ratio of client meeting to non-contact time is approximately one hour client meeting and two hours non-contact time.



A client meeting has four characteristics:

1. substantial meeting (in person, video conference, phone, text chat etc.)
2. with a person, couple, family or whānau
3. provides strengths-based support
4. contributes to achieving BFC Results (refer to **page 10**)

Follow the flowchart in **Appendix Four** to find out if your client meeting is counted as a reportable Session.

Non-contact time<sup>‡</sup> might include, but is not limited to:

- client management administration
- liaison/negotiation work on behalf of people, families and whanau
- general research
- supervision, training and professional development
- liaison/meetings with colleagues and
- communities of practice.

**‡ There is no contractual obligation to record non-contact time.**

<b>One Financial Mentor client meeting = One Session*</b>
<b>One MoneyMates group meeting = One Session**</b>
<b>No show clients (defined on page 28) = Half a Session</b>

\*Note: If the client requests a meeting considerably longer than one hour, i.e. 75 minutes or more, this may be claimed as two Sessions.

\*\*Note: If there are two MoneyMates Facilitators attending a group meeting, this would be counted as two Sessions. If there are three MoneyMates Facilitators, this would be counted as three Sessions etc.

## **Evaluation**

The Provider agrees to cooperate with, and participate in, any evaluation of BFC services that is undertaken by the Ministry (or by a third party appointed by the Ministry) to facilitate such an evaluation.

More information on the BFC Evaluation can be found on the Ministry's website:

<https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/evaluation-of-bfc-services.html>

## **Provider obligations under the Privacy Act**

In supplying information to the Ministry, providers are required to comply with their obligations under the Privacy Act 2020.

In line with the Privacy Act 2020 it is a requirement that providers let their BFC workers know (prior to collection) what additional information is being requested for the reporting measures and why.

## 6. Definitions

### Client

An eligible person, family or whānau who agree to engage with the Provider's BFC services. Eligibility requirements are shown on **page 11**.

The term 'client' can encompass family and whānau, or others deemed by that person as relevant to that person's financial situation.

### Closed clients

A client should be recorded as 'closed' when:

- they have completed their plan/achieved the goals they set with their Financial Mentor, and they no longer require support
- they have completed a MoneyMates group and no longer require further support
- they have not initiated contact or responded to contact requests for a period of time, and the Provider considers it appropriate to close their file (see No show clients for further information).

### No show clients

A no show client (also known as Failed to Engage) is defined as:

- a client who does not arrive for a Financial Mentoring within the specified appointment time
- when a client cancels a Financial Mentoring meeting within 24 hours of the specified appointment time
- when all clients do not arrive for a MoneyMates group meeting within the specified appointment time
- when all clients cancel for a MoneyMates group meeting within 24 hours of the specified appointment time.

### Financial capability

The ability to make informed judgements and effective decisions about the use and management of money. It includes financial planning and budgeting, dealing with debt, informed use of financial services, saving and investing.

### Financial hardship

Having insufficient resources to meet basic needs and being excluded from a minimum acceptable way of life in one's own society.

### Financial resilience

The ability to access and draw on inherent capabilities and appropriate, acceptable and accessible external resources and support in times of financial adversity. This enables people to bounce back after adverse events and experiences, adapt to changing circumstances and deal with environmental stress.

### Hard to reach communities

These are communities that do not connect to the existing support services under the BFC framework.

### Net Promoter Score (NPS)

A metric used worldwide in customer experience programs to measure the loyalty of users to a company/organisation. NPS scores are measured by survey and reported with a number on a scale 0 to 10 (a higher score is desirable) and a supplementary open text question.

### Strengths-based approach

This approach values the capacity, skills, knowledge, connections and potential in people and communities by emphasising their determination and strengths. It also views people as resourceful and resilient in the face of adversity, and as the experts in their own lives.

### Third tier lenders

Lenders defined by the Ministry of Consumer Affairs as finance companies (other than those who offer finance exclusively to businesses), pawn brokers and mobile lending trucks that provide consumer credit. It excludes building societies and credit unions (defined as second tier lenders) and registered banks (first tier lenders).

## 7. More information and useful web links

Client outcomes reporting input (Survey Monkey)	<a href="https://www.surveymonkey.com/r/N8WL2XL">https://www.surveymonkey.com/r/N8WL2XL</a>
Services for people, families and whānau experiencing hardship (key elements of practice)	<a href="https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf">https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf</a>
The Voices of People, Families and Whānau Experiencing Hardship (understanding those who use BFC services)	<a href="https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf">https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf</a>
The Voices of People in Hard-to-Reach Communities (how to tailor BFC services to meet the needs of hard-to-reach )	<a href="https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/cultural-and-social-inclusion/the-voices-of-people-in-hard-to-reach-communities.pdf">https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/cultural-and-social-inclusion/the-voices-of-people-in-hard-to-reach-communities.pdf</a>
Editable marketing material on the Ministry website	<a href="https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html">https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html</a>
MoneyMates Guide for Facilitators	<a href="https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/moneymates-2017-guide-for-facilitators.pdf">https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/moneymates-2017-guide-for-facilitators.pdf</a>
More information on results based accountability (RBA)	<a href="https://www.msd.govt.nz/what-we-can-do/providers/results-based-accountability/index.html">https://www.msd.govt.nz/what-we-can-do/providers/results-based-accountability/index.html</a> <a href="https://www.procurement.govt.nz/procurement/specialised-procurement/social-services-procurement/developing-a-social-services-procurement-plan/how-to-measure-outcomes-and-outputs/">https://www.procurement.govt.nz/procurement/specialised-procurement/social-services-procurement/developing-a-social-services-procurement-plan/how-to-measure-outcomes-and-outputs/</a>
Financial Mentoring resources	<a href="https://tepapahou.co.nz/resources/">https://tepapahou.co.nz/resources/</a>
FinCap's repository of policies that meet Social Sector Accreditation requirements	<a href="https://tepapahou.co.nz/policies/">https://tepapahou.co.nz/policies/</a>
FinCap BFC staff listing	<a href="https://www.fincap.org.nz/financial-mentor-registration/">https://www.fincap.org.nz/financial-mentor-registration/</a>
Health and Safety information	<a href="https://worksafe.govt.nz/">https://worksafe.govt.nz/</a>
Privacy Act 2020 information	<a href="https://www.privacy.org.nz/privacy-act-2020/privacy-act-2020/">https://www.privacy.org.nz/privacy-act-2020/privacy-act-2020/</a>

## Appendix One – Provider Report and Performance Measures

### Automatic data transfer

If your organisation uses Client Voices, the table below shows a breakdown of the information the Ministry requires. As this is an automatic transfer, **no action is required from you**, aside from ensuring client records are up to date by the 10th of each month.

If you do NOT use Client Voices, refer to the table of data requirements on **pages 36-40**.

F22 Performance Measure	How are we [the Ministry] collecting this?	Why are we collecting this?
<b>Sessions</b>	<b>All data is derived from the CMS. No manual collection is required.</b>	
Total number of sessions	<i>Total sessions = Financial Mentor sessions + group sessions + (no-shows /2).</i>	To know the full number of sessions completed in the quarter. To compare the number of sessions contracted with the number delivered, and ensure this meets demand. <b>RESULT:</b> ✓ We fund the number of sessions, per findings in the reporting.
Number of Financial Mentor sessions	<i>Total count of Financial Mentor sessions which take place from first day of quarter through to last day of quarter (inclusive).</i>	
Number of group (MoneyMates) sessions	<i>Total count of group sessions which take place from first day of quarter through to last day of quarter (inclusive).</i>	
Number of No-shows to meetings (claim as 0.5 of a session)	<i>Total count of meetings which had been agreed to by client and Provider but cancelled within 24 hours of the specified appointment time, and have been marked as a “no-show” by Provider.</i>	To know the number of sessions not attended by clients without advising Provider, and how many to fund (½ value). <b>RESULT:</b> ✓ We add a half session for each no-show to the number of sessions funded for the respective Provider. ✓ We are able to track how many sessions are missed. This information can be used to inform the evaluation, when we delve into <i>why</i> clients may be missing sessions. This will then influence future service development.

Referrals and clients	<b>All data is derived from the CMS. No manual collection is required.</b>	
Total number of clients (new or pre-existing) who used the service	<i>A total count of clients who attended at least one session since the first day of the quarter, regardless of whether or not they had their case files closed by the last day of the quarter.</i>	To know the full number of clients who started, returned and are active. <b>RESULT:</b> ✓ We are able to compare against previous reporting periods, to understand trends and progression of service.
Number of clients active at the end of the reporting period	<i>A total count of clients who attended at least one session since the first day of the quarter, and had not had their case files closed by the last day of the quarter.</i>	To compare the number of clients who closed the service within the same period. <b>RESULT:</b> ✓ We will be able to identify the “exit rate” of the service. The trends identified will help further understand the demand for the service.
Number of new clients in the reporting period	<i>A total count of new clients who attended at least one session from the first to the last day of the quarter, regardless of whether they were referred by another service or self referred (inclusive).</i>	
Number of clients who closed	<i>A total count of clients whose case files were closed between the first and last day of the quarter.</i>	
Total number of new clients referred	<i>A total count of new clients who attended at least one session since the first day of the quarter, who were referred by another organisation.</i>	To know the number of new clients referred by other services/businesses. To know the number of clients referred to communities / other providers. <b>RESULT:</b> ✓ We have better visibility of partnerships being formed, and therefore will be able to better support these partnerships.
Who clients are referred by i.e. the services/organisations referring clients to BFC	<i>A total count of each organisation/service which referred the client.</i>	
Total number of clients referred to other community services e.g. specialist services, family violence providers	<i>A total count of all clients referred to another community service, since the first day of the quarter.</i>	



Who the clients are referred to i.e. the services /organisations that BFC providers refer clients to	<i>A total count of each organisation/service which clients are referred to.</i>	
Number of clients who attend no more than one session	<i>A total count of clients who attended no more than one session since the first, and up to the last day of the quarter (inclusive).</i>	To understand the frequency that clients access the BFC service. <b>RESULT:</b> ✓ We are able to analyse the most frequent level of use by clients, which will help inform future service development.
Number of clients who attend 2-3 sessions	<i>A total count of clients who attended more than one but fewer than four since the first, and up to the last day of the quarter (inclusive).</i>	
Number of clients who attend four or more sessions	<i>A total count of clients who attended four or more sessions since the first, and up to the last day of the quarter (inclusive).</i>	
Number of clients waitlisted  Of the waitlisted clients, number referred to different BFC provider	<i>A total count of clients who requested an appointment but had not yet had a meeting scheduled due to limited capacity.  Have been noted by the Provider as on a “waitlist”.</i>	To understand the waitlist and strain on the service. <b>RESULT:</b> ✓ We are able to show demand for the service, and influence future funding.  We are able to identify areas where improvement in support provided by MSD is required.
<p style="text-align: center;"><i>Waitlist information will be collected through the QQ quarterly survey, not Client Voices.</i></p>		

Number of attempts at following up no-shows	<i>An approximate number of attempts to contact a client who does not show at a meeting (following an already missed meeting).</i>	To know the process used by each provider to follow up clients who don't attend booked appointments. <b>RESULT:</b> ✓ By cross referencing this information against the measure "number of clients who reengage the service after one or more no shows", we will be able to assess the effectiveness of follow ups.  This can also help inform future evaluations, as we can then delve further into why clients miss appointments.
<b>Results / Client satisfaction</b>		
<b>Outcome Measure</b>	<b>How are we [the Ministry] collecting this?</b>	<b>Why are we collecting this?</b>
Client Progress Measure	<i>Using the Client-led Outcomes tool: Clients set their own financial capability goal/s and then track their progress towards achieving this/these. Once the goal is established, clients rate initial progress towards their goal/s on a 0 to 10 scale. Closed goals are recorded as finalised and the difference between the first and last score is recorded for each client. This is the Client Progress Measure.</i>	To know the process used by each provider to follow up clients who don't attend booked appointments. <b>RESULT:</b> ✓ By cross referencing this information against the measure "number of clients who reengage the service after one or more no shows", we will be able to assess the effectiveness of follow ups.  This can also help inform future evaluations, as we can then delve further into why clients miss appointments.
<b>Outcome Measure</b> Wellbeing - Hauora reflection		
1. Pre- and post- impact of the service intervention ("how do I feel")	<i>Clients' self-assessed wellbeing scores across four 'before' and four 'after' questions, using a 1 to 5 scale (a higher score is desirable). Scores are calculated by Client Voices.</i>	To provide a way for clients to feed back to the Provider (and the Ministry) the pre- and post- impact of the service intervention on their lives.

<p>2. Net Promoter Score (NPS)</p>	<p><i>The second component of the Wellbeing - Hauora reflection, the NPS score is measured by survey and reported with a number from 0 to 10 (a higher score is desirable) and a supplementary open text question.</i></p> <p><i>Does not need to be reported to the Ministry.</i></p>	<p>To provide a way for clients to feed back to the Provider their experience using the service.</p>
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## Manual data collection using Excel

If your organisation does not use Client Voices, the table below shows a breakdown of the information the Ministry requires.

Please complete your reporting in the Excel spreadsheet which the Ministry will provide.

The information in the **grey cells** is not compulsory, but if you are able to provide it, please do so.

F22 Performance Measure	How are we [the Ministry] collecting this?	Why are we collecting this?
<b>Sessions</b>	<b>Please complete the Excel template supplied.</b>	
Total number of sessions	<i>Total sessions = Financial Mentor sessions + group sessions + (no-shows /2).</i>	To know the full number of sessions completed in the quarter. To compare the number of sessions contracted with the number delivered, and ensure this meets demand. <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ We fund the number of sessions, per findings in the reporting.</li> </ul>
Number of Financial Mentor sessions	<i>Total count of Financial Mentor sessions which take place from first day of quarter through to last day of quarter (inclusive).</i>	
Number of group (MoneyMates) sessions	<i>Total count of group sessions which take place from first day of quarter through to last day of quarter (inclusive).</i>	
Number of No-shows to meetings (claim as 0.5 of a session)	<i>Total count of meetings which had been agreed to by client and Provider but cancelled within 24 hours of the specified appointment time, and have been marked as a “no-show” by Provider.</i>	To know the number of sessions not attended by clients without advising Provider, and how many to fund (½ value). <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ We add a half session for each no-show to the number of sessions funded for the respective Provider.</li> <li>✓ We are able to track how many sessions are missed. This information can be used to inform the evaluation, when we delve into <i>why</i> clients may be missing sessions. This will then influence future service development.</li> </ul>

Referrals and clients	Please complete the Excel template supplied.	
Total number of clients (new or pre-existing) who used the service	<i>A total count of clients who attended at least one session since the first day of the quarter, regardless of whether or not they had their case files closed by the last day of the quarter.</i>	To know the full number of clients who started, returned and are active. <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ We are able to compare against previous reporting periods, to understand trends and progression of service.</li> </ul>
Number of clients active at the end of the reporting period	<i>A total count of clients who attended at least one session since the first day of the quarter, and had not had their case files closed by the last day of the quarter.</i>	
Number of new clients in the reporting period	<i>A total count of new clients who attended at least one session from the first to the last day of the quarter, regardless of whether they were referred by another service or self referred (inclusive).</i>	To compare the number of clients who closed the service within the same period. <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ We will be able to identify the “exit rate” of the service. The trends identified will help further understand the demand for the service.</li> </ul>
The information in the grey cells is not compulsory, but if you are able to provide it, please do so.		
Number of clients who closed	<i>A total count of clients whose case files were closed between the first and last day of the quarter.</i>	To compare the number of clients who closed the service within the same period. <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ We will be able to identify the “exit rate” of the service. The trends identified will help further understand the demand for the service.</li> </ul>
Total number of new clients referred	<i>A total count of new clients who attended at least one session since the first day of the quarter, who were referred by another organisation.</i>	To know the number of new clients referred by other services/businesses. To know the number of clients referred to communities / other providers.

<p>Total number of clients referred to other community services</p> <p>e.g. specialist services, family violence providers</p>	<p><i>A total count of all clients referred to another community service, since the first day of the quarter.</i></p>	<p><b>RESULT:</b></p> <ul style="list-style-type: none"> <li>✓ We have better visibility of partnerships being formed, and therefore will be able to better support these partnerships.</li> </ul>
<p>Number of clients who attend no more than one session</p>	<p><i>A total count of clients who attended no more than one session since the first, and up to the last day of the quarter (inclusive).</i></p>	<p>To understand the frequency that clients access the BFC service.</p> <p><b>RESULT:</b></p> <ul style="list-style-type: none"> <li>✓ We are able to analyse the most frequent level of use by clients, which will help inform future service development.</li> </ul>
<p>Number of clients who attend 2-3 sessions</p>	<p><i>A total count of clients who attended more than one but fewer than four since the first, and up to the last day of the quarter (inclusive).</i></p>	
<p>Number of clients who attend four or more sessions</p>	<p><i>A total count of clients who attended four or more sessions since the first, and up to the last day of the quarter (inclusive).</i></p>	
<p>Number of attempts at following up no-shows</p>	<p><i>An approximate number of attempts to contact a client who does not show at a meeting (following an already missed meeting).</i></p>	<p>To know the process used by each provider to follow up clients who don't attend booked appointments.</p> <p><b>RESULT:</b></p> <ul style="list-style-type: none"> <li>✓ By cross referencing this information against the measure "number of clients who reengage the service after one or more no shows", we will be able to assess the effectiveness of follow ups. This can also help inform future evaluations, as we can then delve further into why clients miss appointments.</li> </ul>

<b>Waitlist information</b> will be collected through the QQ quarterly survey		
Number of clients waitlisted Of the waitlisted clients, number referred to different BFC provider	<i>A total count of clients who requested an appointment but had not yet had a meeting scheduled due to limited capacity.</i>  <i>Have been noted by the Provider as on a "waitlist".</i>	To understand the waitlist and demand being experienced by the service. <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ We are able to show demand for the service, and influence future funding.</li> <li>✓ We are able to identify areas where improvement in support provided by the Ministry is required.</li> </ul>
<b>Results / Client satisfaction</b> (non Client Voices users)		
<b>Outcomes Measure</b>	<b>How are we [the Ministry] collecting this?</b>	<b>Why are we collecting this?</b>
Client Progress Measure	<i>Clients set their own financial capability goal/s and then track their progress towards achieving this/these.</i>  <i>Once the goal is established, clients rate initial progress towards their goal/s on a 0 to 10 scale.</i>  <i>Closed goals are recorded as finalised and the difference between the first and last score is recorded for each client. This is the Client Progress Measure.</i>  <b>Providers use SurveyMonkey to enter the Goal, dates, and the first and last scores.</b>	To know the process used by each provider to follow up clients who don't attend booked appointments. <b>RESULT:</b> <ul style="list-style-type: none"> <li>✓ By cross referencing this information against the measure "number of clients who reengage the service after one or more no shows", we will be able to assess the effectiveness of follow-up strategies.</li> </ul> <p>This can also help inform future evaluations, as we can then delve further into why clients miss appointments.</p>
<b>Outcomes Measure:</b> Wellbeing - Hauora reflection (non Client Voices users)		
1. Pre- and post- impact of the service intervention ("how do I feel")	<i>Clients' self-assessed wellbeing scores across four 'before' and four 'after' questions, using a 1 to 5 score (a higher score is desirable).</i>  <b>Providers use SurveyMonkey to enter the eight scores.</b>	To provide a way for clients to feed back to the Provider (and the Ministry) the pre- and post- impact of the service intervention on their lives.

<p>2. Net Promoter Score (NPS)</p>	<p><i>The second component of the Wellbeing - Hauora reflection, the NPS score is measured by survey and reported with a number from 0 to 10 (a higher score is desirable) and a supplementary open text question.</i></p> <p><b>Does not need to be reported to the Ministry.</b></p>	<p>To provide a way for clients to feed back to the Provider their experience using the service.</p>
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## Appendix Two – Measuring Outcomes

New tools to measure BFC client outcomes are being rolled out progressively.

These are:

- The Client-led Outcomes tool
- The Wellbeing - Hauora reflection, *comprising*
  - 1) Pre- and post- impact of the service intervention, *and*
  - 2) Client Satisfaction Net Promoter Score.

Examples of these tools as paper-based forms are shown overleaf.

Excerpts from the *Building Financial Capability Client-led Outcomes: background and technical guide* are also included to assist Providers using the tools.<sup>17</sup>

### Reporting to the Ministry

Client Voices can be used to record results. The Ministry has also developed a way of recording results for BFC services that do not use Client Voices.

- see Appendix Three, **page 50**, for information on both methods.

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<sup>17</sup> Available at <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

## Client-led outcomes

Client name:

Date:

My Goal is:

### Provider use only

Key financial capability target (✓ tick one):

- Immediate one-session need
- Budgeting to help keep track and stabilise
- Strategies to increase income
- Strategies to decrease spending
- Starting a savings plan
- Understanding and reducing debt
- Learning new money skills / updating knowledge
- Other

Client engagement (✓ tick one):  1 session     2-3 sessions     4+ sessions  
 Kahukura     Did not complete

### How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2												
3												
4												
5												
6												
7												
8												
9												
Final session												

Please tick (✓) how you feel about your progress towards reaching your goal today

**Note:** The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

## Client-led outcomes measurement

### Purpose

The objective is for clients to set their own financial capability goals, and then to track their progress towards achieving these goals at subsequent sessions. A positive outcome is progress toward achieving goals.

### Step 1: Creating and recording client goals

Create a minimum of one goal, and maximum of three goals, with your client. Each goal is recorded on a separate Client-led Outcomes page.

#### When to discuss goals with clients

Goals do not need to be discussed upfront at the first client visit.

Creating and tracking progress towards goals has been shown to improve motivation and engagement with making positive change. For financial mentors, goals may be discussed in the first session with clients, but more realistically they are developed after establishing a good working relationship and understanding of current financial situation (two-plus sessions). This will be longer for Kahukura.

The flexibility of timing to establish goals acknowledges that many clients are in an immediate financial or other crisis. Many clients have mental health challenges, anxieties, or are highly sensitized and feel shame by their inability to cope. Their first act of bravery is entering the service and asking for help. Therefore, the first step with the financial mentor or Kahukura is to establish a trusted relationship.

#### Setting goals

In strengths-based practice, goals are worked collaboratively between clients and Financial Mentors/Kahukura building on the strengths, opportunities and talents of the client, and empowering them to take the lead.

Most providers already work methodically with clients, families and whānau to establish short term (weeks/months) financial capability goals or longer term Kahukura client goals (months).

Examples of other approaches that can be used to work through options and establish goals include:

- The MSD Financial Plan of Action
- PATH (planning alternative tomorrows with hope)
- The GROW strengths-based approach: Goals; Realistic; Opportunities; Way Forward
- Pathway Plan to Financial Freedom: Now, Barriers, Staying on Track, People support, Actions, Steps to Goals/Dreams.

Regardless of goal-creation method, as a guide, goals should focus on behaviour that the client wants to change, using most or all of the key aspects of the SMART goal setting:

- **Specific:** e.g. “I want to reduce my debts”
- **Measurable:** e.g. “I want to pay off \$20 a fortnight”
- **Achievable:** e.g. “Looking at my budget if I can reduce spending, this is achievable”
- **Relevant:** e.g. “It’s important because it’s making me feel stressed; I can’t pay for food”
- **Time bound:** e.g. “After eight weeks my debt will be reduced by \$...”

Client name: *Sina*

Date: *1 July 2021*

Once a goal is agreed it’s important to write it down as expressed by the client.

My Goal is: *to pay \$200 off my debt in the next 3 months*

### Step 2: Provider use only – targeting financial capability

Providers use their professional judgement to broadly categorise the goal into the area of financial capability that this goal is targeting. This supports reporting options for providers and the Ministry.

**Provider use only**

Key financial capability target (tick one):

- Immediate one-session need
- Budgeting to help keep track and stabilise
- Strategies to increase income
- Strategies to decrease spending
- Starting a savings plan
- Understanding and reducing debt
- Learning new money skills/updating knowledge
- Other

### Step 3: Client start point

Once the goal is established, clients rate how they feel in terms of initial progress towards their goal/s.

This rating is the first rating and base number from which to measure progress towards outcomes (goals). It is expected that the initial rating will be low. If you have more than one goal, use a separate sheet for each goal and rating.

Record this rating against their start goal.

**How do you feel about your progress towards reaching your goal today?**

Session	Date	0	1	2	3	4	5	6	7	8	9	10
		I've just started my journey					Halfway there					I've fully reached my goal
Start session	<i>1 July</i>	<i>X</i>										
2												

**Note:** the scale used to rate progress is purposely a 0-10 scale. It cannot be changed.

## Step 4: Client check in - rating progress in subsequent sessions

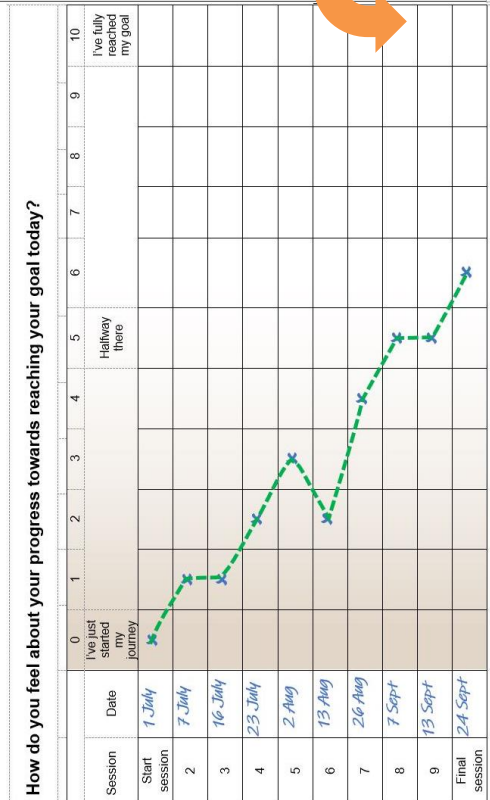
There must be a minimum of two points on the scale. Ideally, this is the start rating (baseline), and a near-final or final rating. However, client-led outcomes are designed to be used in every session. It serves as a visual guide as well as a way to monitor to ups and down of progress. As such there is room for up to 10 sessions. This is optional but recommended part of service delivery.

Client-led outcomes hope to support progress toward goals. Progress is any positive movement (regardless of number), and this is considered a positive outcome. A client does not have to score 10/10 to show "success."

The visual journey supports client engagement and becomes a way to reflect on and discuss barriers and roadblocks, as well as celebrate successes towards achieving their goal. The timing of identifying progress can be agreed between client and provider.

How do you feel about your progress towards reaching your goal today?												
Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session	1 July	✓										
2	7 July		✓									
3	16 July		✓									
4	23 July			✓								
5	2 Aug				✓							
6	13 Aug			✓								
7	26 Aug					✓						
8	7 Sept						✓					
9	13 Sept						✓					
Final session	24 Sept							✓				

Please tick (✓) how you feel about your progress towards reaching your goal today.  
 Note: The scale is from dark to light (0 to 10). The darkest shade means you've only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

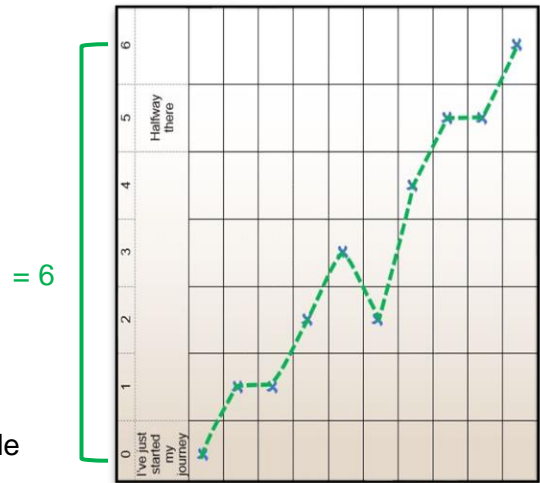


### Step 5: Clients finalise goals and close engagement (or create new goals)

A client may feel satisfied with their work towards goals and not require further support from a financial mentor or Kahukura.

They may not necessarily have marked 10/10 but this is fine. As noted, success is defined by the client and a positive outcome is reflected in positive movement toward achieving goals.

If a provider and client decide to close a goal this will be recorded as finalised and the difference between the first and last score will be recorded for this client. This will be the client progress measure [6 in the example shown].



If the client has more than one goal and closes all goals, then the average difference will be calculated across the total number of goals for this client. This will be the client progress measure (average).

### Step 6: Provider use only – session engagement

Providers categorise the number of sessions that the client has engaged.

Being able to report outcomes against session engagement is important. Five options are available for providers to mark:

- 1 session only                      clients who enter service with specific needs. For example, a budget for housing arrears or a food parcel.
- 2 - 3 sessions                      clients enter a service for a specific need but may continue for a short period.
- 4 plus sessions                      clients who are engaging longer term to build financial capability. For example, working on debt reduction, or minimising expenses.
- Kahukura                              longer term clients of Kahukura
- DNC (did not complete)          clients who may not come back or unexpectedly drop out without noting final progress marker.

Client engagement (tick one):  1 session     2-3 sessions     4+ sessions  
 Kahukura     Did not complete

This enables analysis of data by mode of engagement which is useful to understanding how clients progress against engagement.

## Wellbeing - Hauora reflection

### 1) Thinking about your time with us ...

These four questions ask you how you felt BEFORE working with your Financial Mentor or Kahukura, and then how you felt AFTER working with your Financial Mentor or Kahukura.

For each question, please tick (✓) how you felt before and how you felt after. There is no right or wrong answer.

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor or Kahukura					seeing the Financial Mentor or Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	a little	moderately	very	absolutely	not at all	a little	moderately	very	absolutely
I feel hopeful for the future										
I feel supported and empowered to make good decisions with money										
I feel positive about how money impacts my relationships										
I am confident I can achieve my money goals										

### 2) Would you recommend us to friends or whānau if they need support?

0 1 2 3 4 5 6 7 8 9 10



Not likely to recommend

Very likely to recommend

We'd love to hear why you gave this feedback:

## *Using the Wellbeing-Hauora reflection*

The Wellbeing-Hauora reflection is a way to celebrate success, and allow clients to reflect any positive changes they have experienced as a result of engaging with BFC services. It is also an efficient way to assess perceived short term changes for clients who have engaged with financial mentors/Kahukura.

**Note:** Only one form needs to be completed per client regardless of the number of their goals.

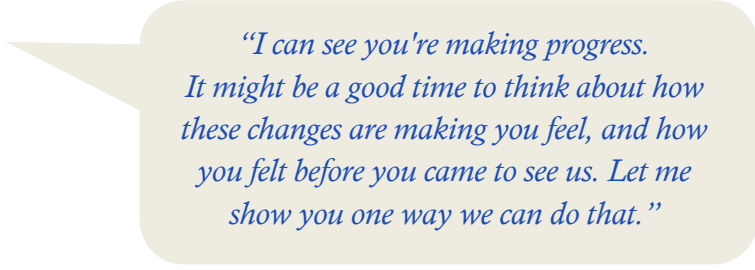
### **Step 1: Introducing Wellbeing-Hauora reflection**

As clients progress towards achieving goals, it's helpful to purposefully reflect on changes to their emotional wellbeing. Most providers note changes to the way clients feel stress, hope for the future, empowerment, mana, confidence, and connection as they shift their financial capabilities.

The approach is for clients to think about how they were feeling before they engaged with the financial mentor and Kahukura, and then think about the now, or after, and to subjectively rate the change. Once again change is defined from the client's perspective.

Providers may like to introduce the survey as clients start seeing solid progress towards their goals. The survey can be introduced as part of service delivery so clients have an opportunity to reflect on their success.

For example —



*“I can see you're making progress. It might be a good time to think about how these changes are making you feel, and how you felt before you came to see us. Let me show you one way we can do that.”*

### **Step 2: Wording on the wellbeing-hauora reflection**

There are four categories of questions on the reflection tool. The concepts underpinning these questions are:

- Hope for the future
- Mana-enhancing/empowered
- Support and connectedness / relationships
- Confidence

We have provided some options for wording. Depending on your clients, you may like to translate these questions to meet the needs of your community. Care must be taken to ensure the underlying concept remains the same.



### Step 3: How to complete

The tool is very simple to administer and complete, the Wellbeing-Hauora reflection is administered in one session (preferably the near-final or final session) but assesses two points at the same time. That is, clients are asked:

- how they felt BEFORE engaging with the Financial Mentor or Kahukura, then
- how they felt AFTER engaging with the Financial Mentor or Kahukura.

The difference between the scores reflects the perceived impact of the service intervention.

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor/Kahukura					seeing the Financial Mentor/Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely
I feel hopeful for the future (hope)	✓							✓		
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓								✓	
I feel positive about how money impacts my relationships (positive connections)		✓					✓			
I am confident I can achieve my money goals (confidence)	✓								✓	

### Component 2 of the Hauora – Reflection:

#### Net Promoter Score - Client Satisfaction with services

The Wellbeing-Hauora Reflection includes an opportunity for the client to rate their satisfaction of the service they have received.

This is a quality improvement tool that is used to enhance client engagement and support service improvement opportunities.

The Client Satisfaction Net Promoter Score consists of one question, and open feedback. It operates on a 0-10 scale and clients circle a number between 0-10 to indicate their level of satisfaction with the service. Clients are also asked to provide any further information on why they chose their score to help add meaning and context behind the rating.

2) Would you recommend us to friends or whānau if they needed similar support?



*This will not be used as a performance measure by MSD*

**We'd love to hear why you gave this feedback:**

*Very warm and knowledgeable at the same time.  
You treated me like a human not just another number.*

# Appendix Three – Reporting Outcomes

## Reporting Client-led Outcomes to the Ministry

### Reporting by Client Voices users

Anonymised information is derived from Client Voices and submitted to the Ministry automatically using a secure method, 10 working days after each month’s end. Providers should ensure that their Client Voices information is always up-to-date.

### Reporting by non-Client Voices users

The reporting process for Providers who do not use Client Voices is basically the same as above, with the variations outlined below:

### Recording client goals and scores

1. Complete the paper-based goal scoring chart during each client meeting. Complete one form for each goal.

How do you feel about your progress towards reaching your goal today?												
Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session	1 July	x										
2	7 July		x									
3	16 July		x									
4	23 July			x								
5	2 Aug				x							
6	13 Aug			x								
7	26 Aug					x						
8	7 Sept						x					
9	13 Sept							x				
Final session	24 Sept								x			

Please tick (✓) how you feel about your progress towards reaching your goal today  
**Note:** The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

= 6

2. After your client’s final session, use the SurveyMonkey link ( [click here](#) ) to complete the electronic form. Like the paper-based forms, Providers should complete an electronic form for each goal.

To simplify reporting, the SurveyMonkey form only requires the first and final visit scores. This report needs to be completed within the same reporting period (quarter) as the client’s final visit. This form can also be used to complete the Hauora Reflection scores.

3. Once you’ve completed the Client-Led Outcome Goals page, click the button at the bottom of the page:

**CLICK HERE TO GO TO THE NEXT SECTION**

That will take you to the next page, Hauora Reflection.

- 4. Store your paper-based forms as you normally would (there is no requirement to store them beyond a Regional Relationship Manager’s acceptance of your next quarterly report).

## Reporting Wellbeing - Hauora reflection results to the Ministry

### Reporting by Client Voices users

- The scores for the four before-and-after questions are calculated by Client Voices

How do I feel	BEFORE					AFTER					Score
	seeing the Financial Mentor/Kahukura					seeing the Financial Mentor/Kahukura					
	1	2	3	4	5	1	2	3	4	5	
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely	
I feel hopeful for the future (hope)	✓							✓			= +2
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓									✓	= +4
I feel positive about how money impacts my relationships (positive connections)		✓					✓				= 0
I am confident I can achieve my money goals (confidence)					✓				✓		= -1

- The second component of the Wellbeing - Hauora reflection, the Client Satisfaction Net Promoter Score, does not need to be reported, but key observations or trends should be communicated with the Ministry.

### Reporting by non-Client Voices users

Use the same SurveyMonkey link ( [click here](#) ) as the one used to record Goal scores to complete the electronic form.

1. Are you entering the Client-led Outcome Goal scores, Hauora Reflection scores or both?

Client-led outcome goals

Hauora Reflection

Both

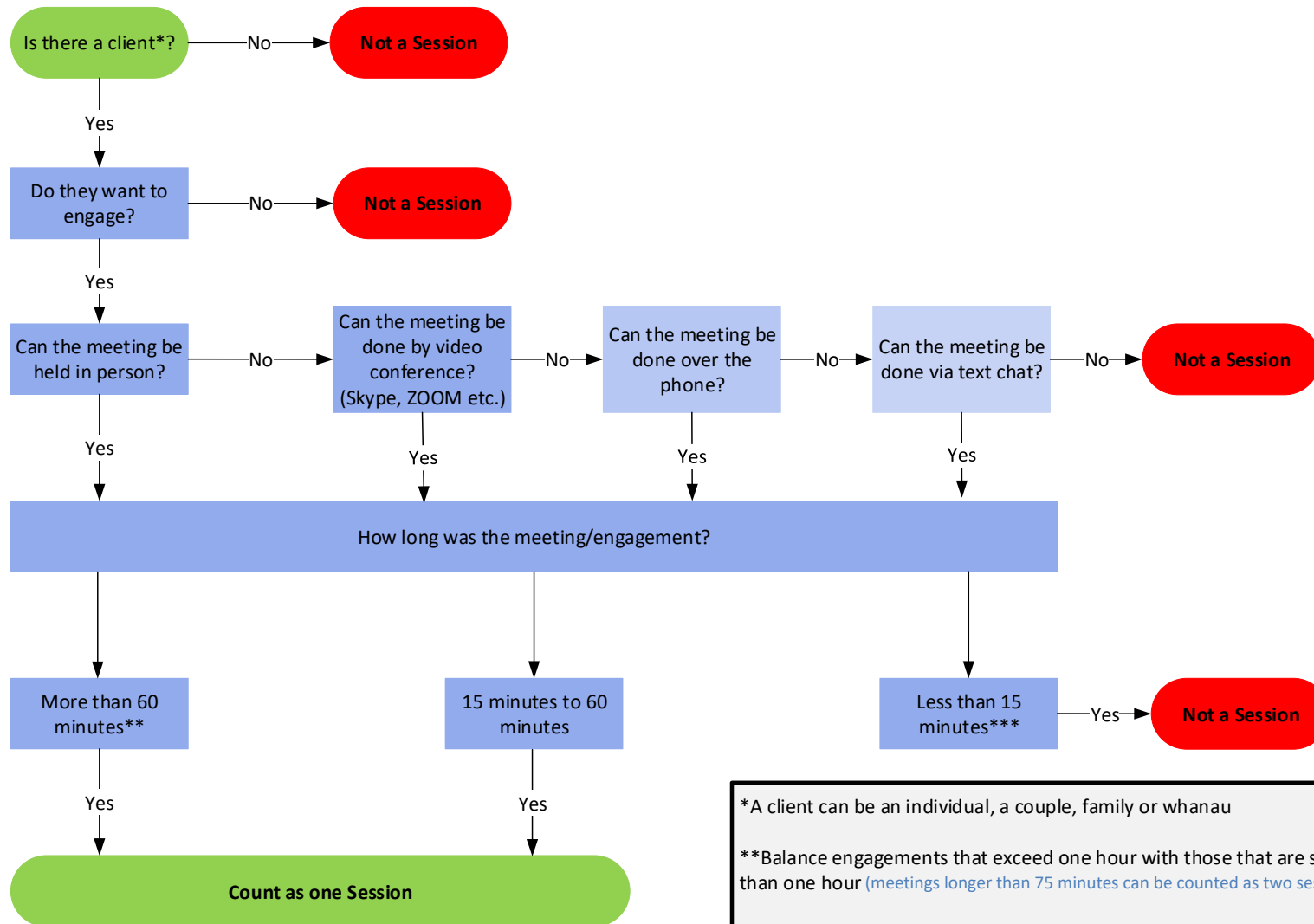
If you are entering Hauora Reflection data without using the Client-Led Outcome Goals page, click the “Hauora Reflection” option on question one – this will bypass the Goals entirely.

Once you’ve completed and submitted the form correctly, you will see this message:



That completes the form submission.

## Appendix Four – Is your client meeting considered a Session?



\*A client can be an individual, a couple, family or whanau  
 \*\*Balance engagements that exceed one hour with those that are shorter than one hour (meetings longer than 75 minutes can be counted as two sessions.)  
 \*\*\*Engagements less than 15 minutes **cannot be accumulated** to make one session

## Appendix Five – Provider Feedback Form

Provider Feedback Form		
Please email to the BFC team at <a href="mailto:Financial_Capability@msd.govt.nz">Financial_Capability@msd.govt.nz</a>		
Name of service		
Summary of, and reasons for, suggested change		
Topic	Reference (section/page)	Suggested change/description
Contact name:	Position:	
Provider name:		
Provider email:		
Provider phone:	Date submitted:	