

their Oranga Tamariki counterparts, had a regional-level view and were able to compare staff knowledge about BFC.

Importantly however, it was the local service centre managers (or branch manager in the case of Porirua) and the case managers (staff) who had to make things happen on the ground. These people were part of the local community – their children attend local schools and their spouses work in the area. They drove local collaborations and there was strong interaction between clients, service providers and Work and Income staff.

8.2. FinCap was established to support service providers and have oversight of the whole sector

The role of FinCap was to offer support to all financial capability and budget advice services in New Zealand – not just to services funded through BFC. The Trust is a not for profit charity and is supported by MSD as part of the BFC initiative. According to the Trust's website²¹ the main services offered were:

- Training – for new financial mentors and for regular professional development
- Client Voices – administration of a purpose-built Client Management System to support financial capability providers to manage their client information and to provide reports at both a local and national level
- Communities of practice – for services to come together to share knowledge and improve delivery for clients
- Setting standards – setting high standards of practice to ensure the wellbeing and safety of clients
- Supporting operations – through a help line and being a voice for the sector.

The Trust was itself part of the BFC initiative and interviews in the communities highlighted an awareness of the transition from the New Zealand Federation of Family Budgeting Services (NZFFBS) to the Trust as an overarching national body.

It was the role of the Trust to have a nation-wide view of the finance sector to help build financial capability in New Zealand. In our discussion with the Trust, the main areas of importance for them was that they understood the challenges and achievements within the sector, provided consistent and quality communication, and were responsive to the needs of service providers in the sector.

Most providers interacted with the Trust through training run by the Trust. Findings indicated that when the BFC programme was rolled out, quality and consistent

^{*21} <http://www.nbfcc.com/about-us.html>

training content and facilitation was not fully in place. However, training has improved and was now considered valuable and of good quality.

For some staff however, that early training was the only interaction they have had with the Trust. Consequently, there was mixed feedback and some confusion about the Trust's role. Clarity about the Trust's role differed depending on whether the interviewee was a manager or frontline staff. Some providers were very positive, for example:

The Trust, we have built up good relationships with them especially with (staff) and (staff), also IT guy and training manager. We keep in touch quite often. (Provider)

Others were waiting to see how the role of the Trust would evolve and in what ways they would support the sector.

Previously we were a member of the Federation which was not good, we were at a point of pulling out. We hope it will be different. The Trust has brought all of the financial sector together but the non-BFC providers still have a really big voice. (Provider)

For other providers there was a lack of clarity about the role of the Trust and no clear understanding why they would interact with them

I think our goals aren't the same as the BFC Trust, there's no real benefits to interacting with them outside of the training (Provider)

MSD keeps washing their hands of all of this. They keep referring us back to these guys, and we sat in a meeting here with MSD, them – they're now the National Budgeting Federation, whatever they are, the Capability Trust – and ourselves, about this training with these guys, and I ended up saying to MSD, "Why am I even talking to these guys? We've got a contract with you guys. All this should be done directly with you guys. You guys should be talking to them. Why are we doing this?" And they keep referring us – "Oh, go talk to them, go talk to them." So it's quite frustrating, that part of it. (Provider)

Maintaining good communication channels and communicating on topics that will suit all levels within provider organisations will assist the Trust to build a positive reputation and enable a supportive culture within the sector.

8.3. Communication from national to local and back again

The perceived value of communication depended on where the interviewee sat within the system. For instance, one of the Work and Income regional directors considered one of the biggest advantages of the BFC system was the central point within MSD national and the Trust.

The same information is now coming through to all regions. We've got information on providers who can do Step-Up loans – never had that before. The information is now consistent and of a very good quality, very clear. The Trust sends information to providers and the structure and discipline to inform seems to have been put in place. (Work and Income, regional)

However, comments from staff further down in the system (local level) were mixed and this was largely dependent on the conduit of information flow from regional, to local management to frontline staff.

Things changing too often, so hard to keep up and get the information from national-level to staff. (Work and Income staff)

Communication between up there and down here seriously needs to improve. (Work and Income staff)

It was evident that communication needs to flow across the system as well. We noted a communication gap between the Partnering for Outcomes advisors and Work and Income regional directors – both had a clear view of BFC services across their region. Continuous improvement of BFC would benefit through stronger interaction and communication at this level and this would flow down to the local communities.

The providers' views about the quality and usefulness of information was also mixed.

We get the newsletter which is really informative. We have attended regional hui and more are coming up. They ask for surveys to be completed regularly on different subjects. (Provider)

BFC sends out the monthly newsletters, some of which is relevant. Don't really engage with them. Our main information comes from Work and Income meetings. (Provider)

I think they're doing the best that they can at this time. Regional meetings are made more accessible. They are useful but can have about 60 affiliated services. It's good for broad objects but depending on the topic, can be quite in-depth. You can get a lot of information or not enough. (Provider)

The accessibility of information to frontline staff (as opposed to provider management) depended on organisational culture. For instance, it was evident from discussions with staff from one provider organisation that they were unhappy with the internal communication channels within their organisation rather than the flow and quality of information about BFC.

Most providers indicated the Trust was approachable and was the obvious channel for communication to go back up to national level.

BFC Trust is very good, they have an open ear. (Provider)

Findings from the interviews highlighted the importance of consistent communication flows in both directions – information from national to regional to local and opportunities to provide feedback about challenges and successes from the local level back to national. Suggestions to engage providers included sharing local success stories in the newsletter as well as providing information about training and regional hui.

8.4. Funding BFC services

Similar to findings in the evaluation of the BFC Plus²² formative evaluation report, the providers appreciated the session funding model rather than per client funding and the recognition of the need for more intensive services. However, there was general agreement that the amount per session was not sufficient.

Unfunded travel time was a challenge for the rural providers. For instance, the Central Otago provider staff spent one week in four travelling to outlying districts to work with clients.

We travel to clients in Cromwell and other areas and its helpful for those who live further out. We spend lots of time driving – between me and [name], we spend about one week a month driving. (Provider)

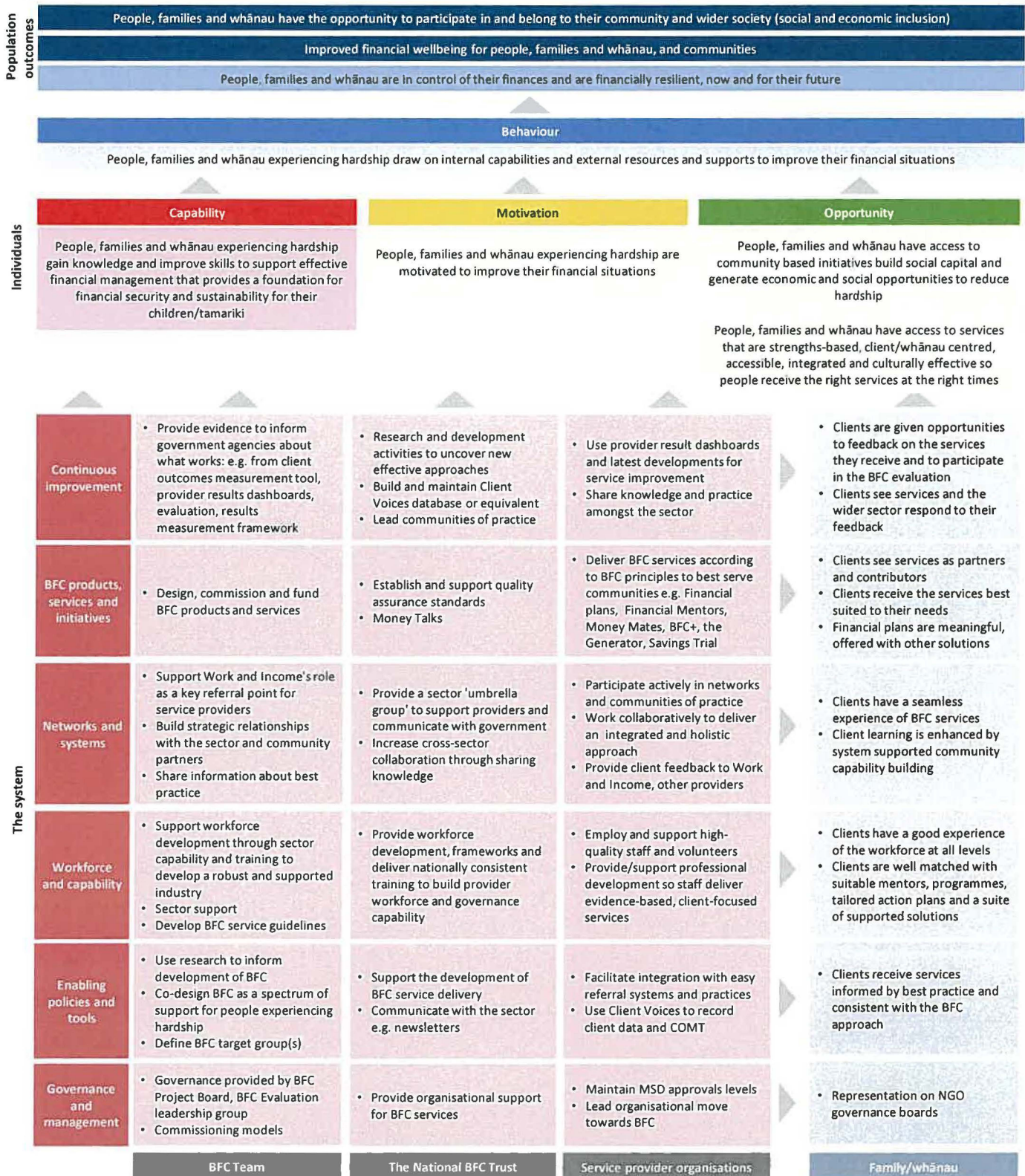
Some of the Porirua providers also spent time travelling (although arguably less distance than their Central Otago counterparts) for house visits with clients. This was part of a strategy to minimise 'no shows'.

We visit clients at their homes or at the local Work and Income office if it is more safe. Clients often don't show up, it can be a waste of staff time and we're only able to charge for half under the contract – not financially viable as a business. We have to be creative, we're doing big drives to get people to come in, using other services, etc. (Provider)

At the community level, the availability of an array of financial services was important and this had implications for MSD funding of BFC services. We think there is a need to look across communities to gauge the variety of services available – financial, wrap-around social services, kaupapa Māori services – as well as taking into consideration the socio-demographics and geographic location of communities when allocating funding for BFC.

²² See Building Financial Capability Plus, Malatest International, March 2018.

Appendix A: Logic model to guide the evaluation



Appendix B: Summary of client interviews

Table 2. Summary of client interview demographics across community case studies

Characteristics	Eastern Bay of Plenty	Central Otago	Porirua	Total
Participants	13	15	16	44
Age	52 (31-72)	46 (24-72)	44 (28-75)	47 (24-75)
Gender				
Male	30.8% (n = 4)	33.3% (n = 5)	18.8% (n = 3)	27.3% (n = 12)
Female	69.2% (n = 9)	66.7% (n = 10)	81.3% (n = 13)	72.7% (n = 32)
Non-binary	0.0% (n = 0)	0.0% (n = 0)	0.0% (n = 0)	0.0% (n = 0)
Ethnicity ²³				
New Zealand European	38.5% (n = 5)	80.0% (n = 12)	31.3% (n = 5)	50.0% (n = 22)
Māori	76.9% (n = 10)	0.0% (n = 0)	56.3% (n = 9)	43.2% (n = 19)
Pacific Peoples	0.0% (n = 0)	0.0% (n = 0)	25.0% (n = 4)	9.1% (n = 4)
Asian	0.0% (n = 0)	0.0% (n = 0)	0.0% (n = 0)	0.0% (n = 0)
Other	7.7% (n = 1)	33.3% (n = 5)	0.0% (n = 0)	13.6% (n = 6)
BFC				
BFC clients	69.2% (n = 9)	80.0% (n = 12)	100.0% (n = 16)	84.1% (n = 37)
Non-BFC clients	30.8% (n = 4)	20.0% (n = 3)	0.0% (n = 0)	15.9% (n = 7)

²³ Survey participants were given the option to select multiple ethnicities.

Appendix C: Community profiles

Table 3. Community profile data for community case study locations²⁴

Indicator	East Bay of Plenty		Porirua	Central Otago
	Kawerau	Ōpōtiki		
Age bands	N = 9,222	N = 8,919	N = 35,625	N = 15,675
0-14	22.0%	22.2%	24.1%	16.3%
15-24	13.4%	12.8%	14.8%	9.0%
25-34	11.2%	11.8%	14.1%	10.3%
35-44	10.0%	9.8%	13.0%	10.8%
45-54	12.3%	12.4%	12.7%	13.0%
55-64	13.3%	14.1%	10.2%	14.9%
> 64	17.8%	16.8%	11.1%	25.7%
Prioritised ethnicity	N = 9,216	N = 8,922	N = 35,625	N = 15,678
European	31.6%	28.3%	29.2%	83.5%
Maori	63.8%	65.6%	29.3%	8.7%
Pacific Peoples	1.2%	1.5%	31.0%	1.3%

²⁴ Data for the community profiles are from the Social Investment Agency between July 2016 and June 2017 except for the main benefit breakdown and number of Hardship Grants which has been supplemented by Work and Income data. NZDep scores are derived from 2013 census data and have been converted from deciles to quintiles.

Asian	2.0%	2.3%	7.5%	2.2%
Middle Eastern/Latin/African	0.5%	0.5%	1.7%	1.0%
Other or unknown	0.5%	0.5%	1.2%	3.3%
Circumstance changes	N = 9,213	N = 8,910	N = 35,622	N = 15,675
2 or more address changes	9.1%	9.1%	6.2%	5.5%
Gross income bands	N = 9,213	N = 8,910	N = 35,625	N = 15,675
Not applicable / Not recorded	32.8%	32.4%	34.6%	26.7%
\$0-\$10,000	8.1%	9.4%	7.1%	7.7%
\$10,000-\$20,000	23.3%	20.8%	16.3%	17.3%
\$20,000-\$30,000	12.9%	13.6%	9.9%	13.0%
\$30,000-\$45,000	8.1%	10.4%	10.9%	11.9%
\$45,000-\$70,000	8.2%	8.8%	12.4%	14.0%
> \$70,000	6.6%	4.5%	8.8%	9.4%
Benefit received	N = 9,219	N = 8,916	N = 35,626	N = 15,678
Main benefit received	22.0%	19.1%	15.9%	4.0%
Supplementary benefit received	20.1%	15.9%	13.7% (N = 35,622)	5.0% (15,675)
Main benefit breakdown ²⁵	N = 1,057	N = 616	N = 4,585	N = 311
Jobseeker	54.2%	41.7%	46.7%	38.6%

²⁵ Data is from a Work and Income data extraction for the 12 months prior to 17 July 2018.

Supported Living Payment	20.0%	19.6%	25.8%	36.0%
Sole Parent Support	22.8%	28.9%	24.0%	22.8%
Other	3.0%	9.7% ²⁶	3.4%	2.6%
Additional supplements	N = 9,222	N = 8,919	N = 35,625	N = 15,678
Accommodation Supplement received	18.2%	14.0%	10.4%	4.3%
Number of Hardship Grants	2580	1325	11733	3093
NZDep Scores	N = 6,360	N = 8,454	N = 51,405	N = 17,853
Quintiles 3-5 (Economically deprived)	100%	88.2%	53.2%	30.5%
Quintile 5 (Most economically deprived)	88.6%	66.0%	38.8%	0%

²⁶ Ōpōtiki had a much higher rate of Emergency Benefit (EB) receipt (7.6%).



Malatest
International

Evaluation overview:

Evaluation of Building Financial Capability

Progress to October 2018



1. Evaluation overview

The Ministry of Social Development (MSD) rolled out Building Financial Capability (BFC) services in November 2016 and contracted Malatest International to evaluate the initiative. The evaluation began in late 2017 and will run for five years.

1.1. The objectives of the BFC services evaluation

The purpose of the evaluation is to walk alongside the BFC sector, supporting the continuous improvement of services to build the financial capability and resilience of people experiencing hardship, and to assess the effectiveness and impact of BFC services. It has four main objectives:

- **Targeting:** Assess the extent BFC services are well targeted to building the financial capability and resilience of the New Zealanders experiencing the highest levels of hardship.
- **Client experience:** Explore how well BFC services are working for those receiving the services and what improvements are needed.
- **Effectiveness:** Examine the effectiveness of the BFC services in building the financial capability and resilience of New Zealanders experiencing hardship.
- **Impact and return on investment:** Review the long-term impact and return on investment of BFC services for New Zealanders experiencing hardship.

1.2. The purpose of this report

The purpose of this report is to review and synthesise the findings from the first year of the evaluation and to review evaluation priorities for the coming year.

This overview is based only on the information collected to date. The data from Client Voices represents only six providers.

1.3. Overview of evaluation activities to date

The first year of the BFC evaluation has completed:

- **Planning and development:** Detailed evaluation workplan developed with the Ministry and stakeholders including logic model, evaluation framework and overarching ethics review.
- **Measurement:** Provided advice and participated in workshops to discuss client outcomes measures.

- Community case studies: Visits to four communities with data collection from agency staff, BFC and other community service providers, clients and other stakeholders.
- National provider results dashboards: Innovative dashboards drawing on the data recorded by providers in FinCap's Client Voices tool used by many of the BFC providers.

Work completed on individual BFC services includes:

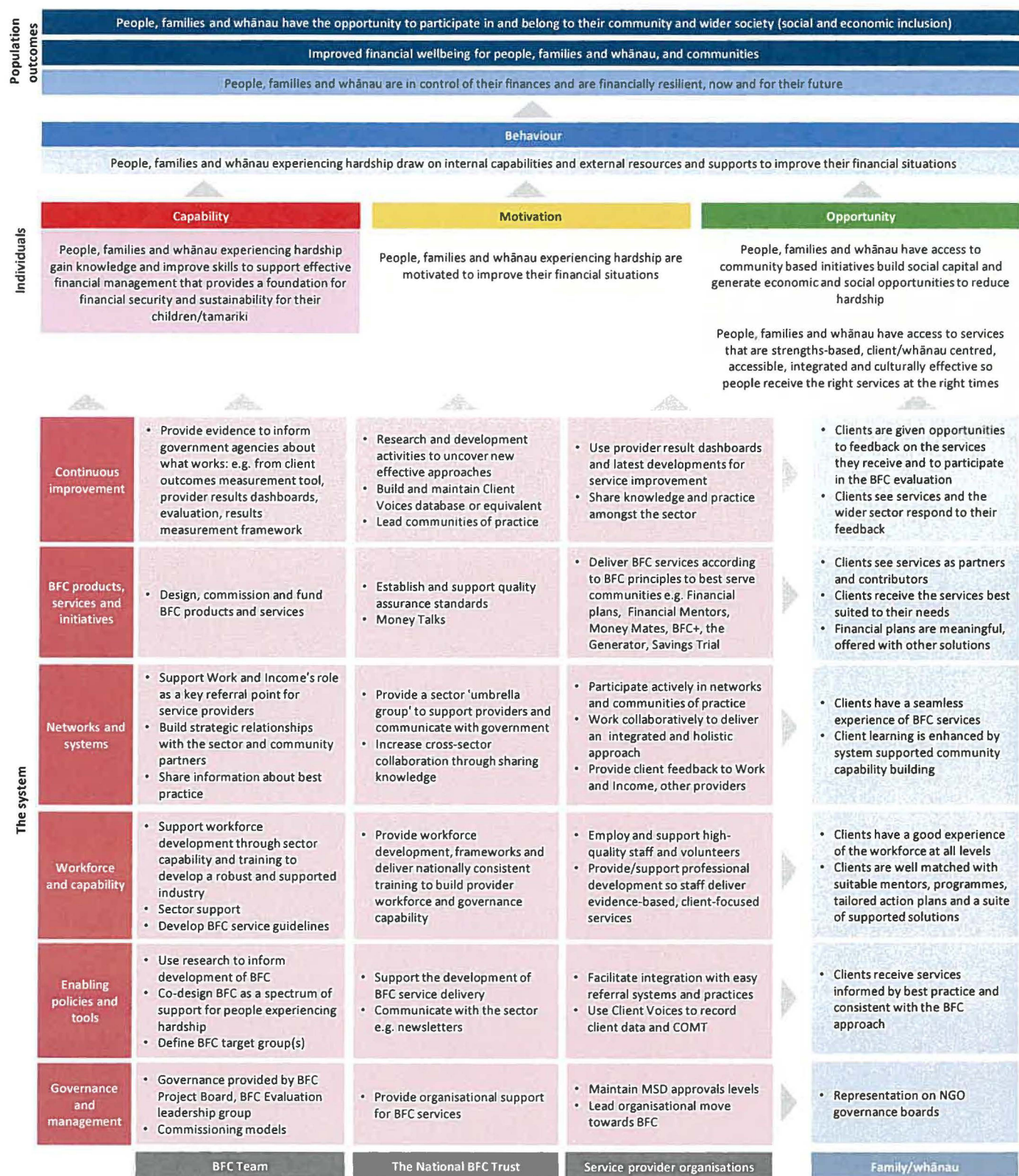
- Provider results dashboards: Dashboard design and consultation with the Ministry and stakeholders. Review of Client Voices and analysis to develop Pilot dashboards. Development of production process and pilot with six providers.
- BFC Plus: Literature review, phone interviews with 50 provider staff from 38 providers, interviews with six representatives of Disabled People's Organisations and site visits to four providers with 25 client interviews. First evaluation report has been completed.
- Work and Income practices: Development of logic model, evaluation framework and first report complete based on interviews with 30 clients. First evaluation report has been completed.
- MoneyMates and Financial Mentors: Phone interviews complete with 50 providers including a mix of providers delivering one or both services. Site visits scheduled with six providers but not yet completed. Report to be completed in November.
- Evaluation work with Ngāti Kahungunu ki Poneke Whānau Services (KWS) on their Mauri Oho initiative.

In addition, evaluation planning is complete for the Generator, MoneyTalks and the MoneyMates Fund.

1.4. Evaluation logic model

An overarching logic model for BFC services was developed to provide a theoretical foundation for the evaluation.

Logic models outline the 'building blocks' to achieve the project outcomes. This report provides an overview of progress in the different components of the project to the end of October 2018.



2. The system

2.1. Governance and management

MSD is the agency responsible for the delivery of the BFC project. The change of focus from budget advice to building financial capability was innovative, based on evidence and a major shift for the sector. The transition was driven by champions committed to the new approach to lead change. The new approach was developed by MSD leaders working closely with providers.

The commitment of the MSD team to developing new solutions to improve financial capability and co-design with providers were strengths. There is widespread support for the move to financial capability building.

... Lots of interest from others in the sector about this kind of work and getting things right for our vulnerable people so I would really encourage them to keep going because it's awesome. It's about fine tuning it really. But they've really nailed the timing and direction. (Sector stakeholder)

As BFC moved into business as usual, the governance and management focus shifted to implementation. Support from senior leadership within MSD is an important element of BFC governance and leadership.

Regular cross-agency meetings and inclusion of other key sector stakeholders such as financial institutions and organisation are integrating BFC with other initiatives. There is the potential to further integrate BFC with other initiatives targeting financial aspects of people's lives (including microfinance and responses to unethical lenders) as well as health and social services aiming to improve wider wellbeing outcomes.

I was really excited just last week at the MoneyTalks launch, and seeing who was there, which was a really diverse and highly skilled board now, plus a whole lot of industry representatives. (BFC leadership stakeholder)

FinCap has an important role in sector leadership in representing the BFC providers and supporting the development of the BFC workforce. FinCap is still developing and stakeholders noted that over time there is the opportunity to continue to clearly define FinCap's role and how it relates to other agencies and organisations working in the sector.

We also need to have our trusted partner that can tell us when we do stupid stuff, or have good conversations, ...So that then the provider voice can be collated and brought to the table, one on one with us, and we can talk to each other about that. (BFC leadership stakeholder)

Stakeholders saw the transition to BFC as consistent with the approach adopted by the Commission for Financial Capability. Stakeholders identified continuing

uncertainty about the overlap and boundaries between the roles of the Commission for Financial Capability, FinCap and the BFC project. Potential points of difference included:

- Building financial capability over the life span and responses to people and whānau in financial hardship
- Strategic versus delivery services
- Defining client target groups – degree of financial need, life stage – and types of services delivered
- Sector leadership and development.

There are opportunities to strengthen leadership in the sector by clarifying the roles of each organisation and thereby improving their integration.

There is a bit of a divide in government between the BFC work based on people on low incomes and as a kind of anti-poverty measure, and then the financial capability is part of MBIE and commerce, and the wider financial literacy of the community, and those two have never really been brought together properly. (BFC leadership stakeholder)

2.1.1. Procurement

MSD used a new procurement process to provide transparency in the allocation of BFC resources to each community and the selection of BFC service providers.

Changes to the mix of services and providers contracted to the Ministry changed community dynamics and relationships because of which providers were funded.

Stakeholders were concerned about who the procurement process advantaged or disadvantaged. Many providers included in different parts of the BFC evaluation found the tender process challenging. It was time consuming and smaller providers felt disadvantaged because they did not have the resources and/or capability to respond to the tender. Māori and Pacific providers often felt they were not able to show the value of the differences in approach compared to mainstream providers within the process. Potential providers of holistic services may have not been aware of opportunities to also provide financial capability services.

We put small NGOs through a commercial model. People who can write it well and maybe not deliver were successful. We don't provide enough support (BFC leadership stakeholder)

A common theme across all conversations with providers was that funding levels were insufficient to meet demand. Longer-term provider contracts have provided more certainty for providers and are building trust.

I think our role is to try to create the infrastructure for providers to be able to collaborate. (BFC leadership stakeholder)

2.2. Networks and systems

BFC services form part of local networks of services working with clients with needs spanning the different domains of wellbeing. They depend on relationships with other services in their communities as sources for referrals, as well as destinations for referrals for support with other issues in clients' lives. Financial issues are often intertwined with other health and social issues, particularly for higher need clients.

Procurement decisions should consider how BFC services will contribute to the mix of different types of services to support the complex needs of people living in hardship, including kaupapa Māori services.

2.3. Workforce and capability

The shift from providing budget advice to building financial capability was a major change for some providers whereas others were already delivering strengths-based approaches with a focus on building client financial capability.

The communities in the case studies were working at different speeds in fully understanding the goals of BFC and embedding local systems. Discussions with BFC providers as part of the evaluation of Financial Mentors and MoneyMates also demonstrated variation in what was being provided.

They are not all trained to deal with the complex needs of people coming through the door. (BFC leadership stakeholder)

There is an important and ongoing role for FinCap to build provider capability and consistency in delivering BFC services. Levers include the development of accreditation standards for BFC workforce. However, some parts of the workforce, particularly volunteers, may be reluctant to change the way they have always supported clients.

From what I can also see from the BFC provider side of the world. They still are trying to work out what it is that they are meant to be doing, some of them still seem to be operating as just a budget service, without. So the training and that, they're still developing it, it's not going to be ready until December, this many years on and it's still in development. (BFC stakeholder)

In the community case studies, providers asked for more opportunities to share information with each other as well as sessions led by FinCap and/or MSD. Discussions reassured providers that their challenges were faced by other providers and solutions can be jointly discussed.

2.4. Enabling policies and tools

Although referrals to BFC are a small part of Work and Income's responsibilities, they are key referrers and an important part of local networks.

The Work and Income regional advisors have been effective in promoting understanding of BFC. BFC champions will complement their role. However, there is still work needed to support Work and Income staff through:

- Building Work and Income frontline staff understanding of BFC services and of the need to frame BFC services positively in conversations with clients to move away from perceptions of referral to BFC services as a punitive response or a box-ticking exercise.
- Strengthening Work and Income policies and tools such as a standardised referral process and a way of recording who has been referred.
- Providing clarity about the number of different BFC products and services as uncertainty may also be contributing to confusion about BFC services

We did a whole stock take of that stuff was them, the relationship stuff, the providers, and work and income people on the ground not talking to each other, not meeting with each other ... this whole thing was about referring clients over, but actually we didn't give them the resources to do it. The front line went out and developed their own, they have all their own referral forms, all of their own referral processes that they've worked out on an individual basis because that's what they were left with. There is no standardized things... (BFC leadership stakeholder)

Data collection infrastructure is an essential aspect of effective delivery as it provides the foundation for monitoring and evaluation and continuous improvement. While many providers contribute data to Client Voices, the infrastructure is not up to date and there is a high degree of variation in how providers use it.

Referrals to BFC services are not easy to identify within the Work and Income administrative data system. Staff do not record whether clients successfully engage with a BFC provider or what the outcomes of the engagement may be.

Systematically recording this data would strengthen the evaluation and may contribute to increasing awareness of the purpose of BFC amongst Work and Income staff.

2.5. Continuous improvement

Continuous improvement has been an integral part of the development of rollout of BFC services. Evaluation findings are considered and responded to by the BFC team. Summaries of key messages and learnings are provided to the evaluation leadership group and the implications discussed.

We're actually about learning and talking and making sure that if things aren't sort of going so great, having a look and working with people to work out what we can do to make it better. (BFC leadership stakeholder)

The development of provider results dashboards has progressed substantially as a tool for provider continuous improvement. The summary dashboards have been well received by providers. Providers have already reported responding to the dashboards to consider aspects of their practice and to improve their data recording.

A challenge for the evaluation has been the resource required to develop the dashboards. The re-development of Client Voices provides an opportunity to improve the quality of reporting and to integrate dashboard production into business as usual activities for FinCap. Additional evaluation expertise may be required for an annual review of provider dashboards and some longitudinal analysis that will be beyond the scope of BAU activities.

3. BFC products and services

BFC products and services	Overview of progress
Work and Income practices	<p>Work and Income is a key referral point for BFC services. The law indirectly requires¹ Work and Income to refer all clients who have received at least six hardship grants in the last twelve months to a BFC service provider, although they can be referred earlier.</p> <p>A focus on budgeting to get hardship grant approval is not consistent with the BFC approach of providing holistic support.</p> <p>Clients appeared more likely to access BFC services when they were given details about what BFC services were and how they could access one. They also appeared more likely to engage with BFC where they saw the Work and Income staff they had encountered as friendly, compassionate, and non-judgemental. It was important for clients to feel that Work and Income staff had empathy for their situations and a good understanding of their wider financial and societal context.</p>
Financial mentors	<p>The focus of BFC providers has been on financial mentoring. The one-on-one approach is most familiar for providers and is seen as the core of the BFC initiative.</p>

¹ Section 132K of the Social Security Act 1964. Retrieved from: http://www.legislation.govt.nz/act/public/1964/0136/latest/DLM3204112.html?search=qs_a ct%40bill%40regulation%40deemedreg_social+security_resel_25_h&p=1

Evaluation work focusing on Financial Mentors is still underway but initial results are consistent with those for BFC Plus.

The model of building trust and rapport through resolving initial crises, moving to a longer-term focus through planning, building capability then exiting was consistent for financial mentoring and BFC Plus. Financial mentoring was intended to reach lower-need clients and on the whole the clients tended to be less complex and severe in terms of their level of need for financial capability and wider wellbeing. However, providers without BFC Plus contracts still saw themselves as delivering services to high-need clients, even where that meant working with them intensively.

Of note is that many clients are recorded in Client Voices (for six providers FY17/18) as having had one session with the financial capability service. Is one session consistent with approaches to build financial capability? The larger Client Voices dataset will provide information to profile the clients who are receiving one intervention.

MoneyMates MoneyMates currently represents only a small part of the work of BFC providers. A small number of the MoneyMates providers interviewed were very positive and had been successful in running MoneyMates groups. A small number were very negative and did not see MoneyMates as an approach that could be successful, often due to objections about the appropriateness of discussing financial matters in a group setting.

Most providers were either ambivalent about MoneyMates or had not been successful in forming groups. Provider saw group formation as the principle challenge in delivering the service. They also report challenges in forming groups. Some challenges were related to stigma and people's reluctance to discuss financial issues in front of other people. However, the main issues were logistical. Getting people together as a group for a regular session sustained over time was very difficult. Where they were successful, providers offered support such as transport, childcare or food to reduce barriers to attendance. The administration cost in managing groups and providing these additional incentives were not covered by the MoneyMates funding.

Successful providers most often worked with groups of people from a single source (for example, all the mothers at a teen parent unit or staff from a single employer) rather than forming a new group of people from varied sources.

The development and evaluation of the Sorted Whānau pilot demonstrated the strengths of group financial capability building but in the context of naturally formed groups of people already being supported by a provider. A wider focus on whakawhanaungatanga and understanding financial behaviours before discussing

personal budgets and challenges was important in developing a group. The groups continued to support each other after the 'formal' programme ended.

MoneyMates Fund/ BFC Fund The evaluation is in its early stages. We have developed an analysis framework for reviewing the provider reports from the completed rounds of funding and will be contacting a selection of providers for more in-depth discussion of their work including their achievements and lessons learned with a focus on Māori and Pacific clients.

BFC Plus BFC Plus is an intensive product designed for people with the highest levels of financial hardship and other social and health challenges. The interface with other services such as social workers is particularly important for the BFC Plus clients.

The evaluation identified provider issues with the procurement approach and funding. Most providers reported the funding for the service was not sufficient, particularly considering the expertise required to work effectively with clients with such a high level of need. The funding per session provided a degree of flexibility to adapt the intensity of the service to client need.

BFC Plus required a workforce with empathy, a non-judgemental attitude, ability to identify a range of client issues and financial expertise. Clients were often in crisis situations financially while also dealing with multiple other health and social issues. The stress of financial difficulties exacerbated other issues, and vice versa. Self-referred clients were easiest to engage, while those coming from Work and Income could be more challenging.

The client pathway through BFC Plus followed a similar process across providers:

- Stage one: Listening to clients, building trust and addressing crisis issues
- Stage two: Planning financial capability building activity and addressing wider wellbeing issues
- Stage three: Setting goals, monitoring progress and celebrating achievements
- Stage four: Exiting, continuing through low-intensity monitoring period or transitioning to other services.

Client outcomes included improvements in financial situations and financial capability as well as improvement in wider wellbeing.

Hard to reach workstream Ngāti Kahungunu ki Poneke Whānau Services (KWS) has been the focus of work for this part of the project. There were originally six whānau who were interested in being part of this mahi, but day to day life prevented some from participating. Hospital admissions, training opportunities and other events meant that the programme started with three participants but ended with two. The original three were all women and staff thought it would have been more representative to have the input of tāne as well as wāhine.