

- Calculation of net present value, both for social outcome values and for costs, particularly multi-year costs
- Whether programme costs represent market value organizational costs or expand to include a wider range of social costs, including opportunity costs¹⁴
- Whether outcomes are prospective, in that immediate programme activities, outputs or changes draw on other information to estimate longer term impacts, or
- Whether outcome data collection is retrospective, measuring changes over longer periods of time.

Benefit valuation

While some benefits of financial capability and resilience building will be monetary (for example, reduction in debt or increased earnings), many will be non-monetary. In practice, a set of financial proxies are used to estimate the social value of non-monetary outcomes to different stakeholders.¹⁵ These proxies are the expression of translating non-monetary outcomes into monetary terms.

There are five approaches to social outcome valuation most commonly cited and applied to identifying or creating financial proxies, or estimates of social value. All have strengths and weaknesses.¹⁶

- 1) Cost/cash saving method: this is a simple approach when outcomes can be linked to, for example, reduction in emergency room visits, which have a known approximate or average cost.
- 2) Revealed preference methods: revealed preference can be used when there is information about actual choices and behaviour. A classic example is estimating the value of public amenities, such as parks, by examining the premium on homes located near parks compared to the same homes located elsewhere. Part of that premium reveals the preference, and value, of being located near a park.
- 3) Stated preference methods: stated preference involves asking people, directly or indirectly, about how much they value a certain outcome or indicator.
- 4) Contingent valuation: sometimes referred to as value based monetisation, this method links a value by discussing one's willingness to pay (WTP) for a desirable outcome (for example improved health, or reduction in traffic) or willingness to accept (WTA) an undesirable outcome (for example how much compensation would be required to live near a busy intersection)

¹⁴ See "The seven principle problems of SROI" for these and other technical challenges and limitations in applying SROI. For our purposes, the key consideration will be the range of costs that have been included in the calculation.

¹⁵ Daniel Fujiwara notes that "the value of a good, service or output is equal to the amount of money that induces the equivalent change in wellbeing for the individual" - Social Impact Evaluation, NZ Treasury

¹⁶ See "Measuring Social Value, A Social Metrics Primer" (Carleton Centre for Community Innovation, 2013) and "A guide to social return on investment" (The SROI Network, January 2012) for discussion.

- 5) Choice experiments: rather than asking directly about WTP, choice experiments present a combination of outcomes and financial values to people and ask them to select or rank their choices, which allows their value to be statistically inferred.
- 6) Travel cost method: the travel cost method derives an estimate of the value of something by assessing the cost people are willing to pay to more quickly access it (e.g., get there faster).
- 7) Average household spending: household spending across categories reveal how much people value these types of activities, relative to others. This method is usually supported by large-scale household surveys.

Approach to the SROI for BFC services

The SROI analysis of the BFC services will be integrated with the community case studies to enable the primary data collection required to understand and value the things that matter to stakeholders from different population groups. The first round of community case studies will be used to pilot the SROI approach and inform its application to the evaluation over time. The case studies will result in a set of SROI ratios, and a detailed understanding of how the motivation, choices and behaviours of clients lead to these results, and what they mean.

Table 4: A summary of the main steps in SROI methodology for the BFC services evaluation

Phase	Key tasks
Phase 1: Boundaries and Impact mapping	<ul style="list-style-type: none"> Establish the parameters for the SROI analysis Identify, prioritise and engage stakeholders for the community case studies Express the theory of change¹⁷ using the BFC logic model and COM-B model for behaviour change
Phase 2: Collecting data	<ul style="list-style-type: none"> Indicators are identified in the evaluation framework Monetary outcomes and established financial proxies will be identified in the evaluation framework as measures Costs (inputs), activities, outputs and outcomes will be collected through documents, administrative data, interviews and online surveys Community case studies will provide a chance for stakeholders to identify their outcomes, ensuring the SROI analysis considers relevant outcomes for different socio-demographic groups
Phase 3: Modelling and Calculating	<ul style="list-style-type: none"> Financial and in-kind programme resources will be identified through administrative data. Other inputs will be included as identified, particularly through community case studies, to form a "social investment" estimate, if possible. Where costs are borne in the future, Net Present Value (NPV) will be calculated. Programme benefits will be determined by impact and net impact assessment overall. Net impact estimates deadweight and attribution (data permitting). However, community case studies will collect alternate self-

¹⁷ For BFC, this is captured in the logic model and COM-B model.

**Phase 4:
Reporting and
embedding**

reported estimates of impact and attribution. In addition, it will explore displacement (as well as negative impacts in general) and, if clients have completed the programme, explore drop-off effects.

- Administrative data analysis and the literature may offer insight into duration of programme benefits. These will be triangulated with community case study exploration of drop-off to estimate future benefits. A range of discount rates will be applied to calculate NPV.
- The calculation of SROI will be transparent, with all assumptions and decisions documented for review. Data availability and information from stakeholders will determine the exact calculations.
- Sensitivity analysis will be informed by debate within the literature and information from stakeholders in the community case studies (for example about value or future generation outcomes and discount rates).
- The SROI report will be part of the final evaluation report. The communication strategy for final reporting will ensure findings are shared with stakeholders and embedded into institutional knowledge.

Information sources for the SROI

Information will be collected as part of the community case studies through:

- **Discussing individual, personal journeys vis a vis the theory of change:** BFC clients in the community case study locations will be asked what has changed for them. This process will validate or refine outcomes, indicators and measures of value to groups of stakeholders. It will also illuminate how the COM-B model works in practice, by exploring capability, opportunity and motivation for change. Data will be collected through in-person, key informant interviews with clients and other stakeholders (e.g., whānau and community). A semi-structured interview guide incorporating key elements of the logic model and COM-B will be used. Both positive and negative, expected and unexpected impacts of the programme will be explored.
- **A modified 'willingness to pay' Testing financial proxies using a modified stated choice methodology:** The translation of programme outcomes into monetary terms is a key component of SROI. Some techniques, such as revealed preference and willingness to pay, may be difficult to implement, misleading, or both when used with clients with limited financial capability who are engaged in a programme affecting spending behaviour. For this reason, we propose a modified methodology. There are approaches that will be tested during the pilot. Each will use data collected through in-person interviews with clients and use a 10-point scale to assess outcomes and impacts using a distance travelled approach.
 - **A modified willingness to pay approach.** Clients will be asked to think about the programme outcome areas and impacts and think about these outcomes relative to just receiving a sum of money. For example, "feeling in control of my debt" might be perceived as more or less valuable than a sum of money that would reduce or even pay off that debt. This forms the "base" of the monetization step".

This test can be expanded to other areas of reported outcomes (improved housing, social connectedness). The approach is to test the willingness to pay for “achievement” of these outcomes (even if the programme impact is only a step toward achievement) and then distribute that value to each step along the way. This is an approach with a stronger link to traditional monetization approaches, but seeks to capture the additional value of the programme to clients and families beyond the dollar change in their financial position. It is a client-led assessment and explanation of the value. This would provide additional information by seeking to monetize more specific programme outcomes.

- **A modified stated choice approach.** Clients will be asked to rank their current level of adequacy and programme impact across key indicators of social and financial inclusion (such as adequate quantities of nutritious food, safe and warm housing, ability to participate in social or recreational activities, ability to meet cultural or religious obligations, having enough money saved for an unexpected bill, etc.).¹⁸ They will then be asked to distribute a \$1,000 windfall among these or other areas. Researchers will probe for reasons why money was distributed that way, and whether they might have distributed it differently before the programme. This approach does not yield a monetised valuation the way that willingness to pay or other techniques may, however, it will identify relative valuations, priorities and values among different stakeholders. The intended approach is to use well established, population-based financial proxies, but adjust them according to the relative values identified from this exercise.
- **Estimate programme benefits by discussing deadweight, attribution, displacement and drop-off:** Clients and other stakeholders will be asked to provide their views on programme benefits. Clients’ responses will supply estimates of deadweight (their expected outcomes in absence of intervention), attribution (discussing other people, programmes or organisations that influenced outcomes, either positively or negatively), displacement (including trade-offs in other areas of life, and for community stakeholders, impacts on their programmes or organisations), and drop-off (including how long clients or other stakeholders expect to continue to derive benefits from the programme). Whereas some stakeholders may be able to provide a professional opinion on these issues, clients and most stakeholders will be asked these questions in very simple terms. For example, we may ask clients

“You said you are 1 point closer to achieving your goals. How much do you think BFC contributed to this change? 0% means it didn’t help at all to get 1 point closer, and 100% means it’s the whole reason you got 1 point closer.”

The result of these discussions will be a composite value (%) for deadweight loss and attribution, a value for displacement, and a time period for the estimation of future benefits.

¹⁸ There may be a good case for aligning these categories to the domains identified as contributing to multiple disadvantage by Superu, as per “Patterns of multiple disadvantage across New Zealand families”, June 2017

7. Evaluation reporting

Evaluation findings will also be provided to the BFC National Trust and BFC providers through six-monthly provider results dashboards and evaluation progress reports. Progress reports will bring together findings from evaluation activities, including evaluations of BFC initiatives and will include an A3 summary of progress to date.

The aims of evaluation reporting are to provide information that will support the continuous improvement approach that underpins BFC services.

The BFC Collective leadership group will¹⁹:

- Use evaluation findings to understand and learn:
 - Seek to understand problems and issues that are arising from evaluation findings
 - Gain alignment around what evaluation findings are saying
 - Learn what is working and what is not working
 - Track BFC progress using dashboards and evaluation findings.
- Use evaluation findings to make decisions and take action:
 - Set priorities to increase the collective impact of BFC
 - Make decisions that 'turn the curve' for people, families and whānau experiencing hardship
 - Agree on actions and plans to undertake collaboratively or individually to improve BFC's collective impact
- Share evaluation insights and leadership response:
 - Agree on how successes and learning will be promoted to support sector learning.
 - Agree on proceeding to publish key evaluation reports, along with the Collective Impact Leadership response to the report.

The BFC team will use evaluation findings:

- To inform contracting BFC initiatives
- For continuous improvement of service delivery
- To inform ongoing service development by identifying what is working well, any gaps and barriers to service delivery and access to services
- To make decisions about the overall achievement and value of the BFC initiative.

7.1. Six-monthly provider reporting - Provider Results Dashboards

Provider results dashboards will be the main way to monitor progress in implementing BFC services and in tracking who is reached, and the outcomes achieved.

¹⁹ BFC Collective Leadership Group Terms of Reference

Results dashboards will be developed for:

- BFC leadership including the evaluation leadership group and the project owner: Evaluative focused reporting summaries customised to each reporting date (not template based).
- BFC service providers: Information about providers' performance based primarily on data from the BFC Trust's "Client Voices" database once data are available. A draft of this dashboard is included in Appendix One.

7.2. Evaluations of BFC initiatives

Evaluation reports will be prepared for each BFC initiative evaluation. Reporting may include progress reports as well as a final evaluation report. A schedule for the timing and content of the reports is provided in Section 10. The schedule will be reviewed and may be adapted to meet the information needs of the BFC Collective Leadership Group and the BFC team.

7.3. Final reports

The BFC programme is a complex programme so it is important to explore how each component has interacted to produce the overall results. The final evaluation report will bring together the findings generated from all the work through the evaluation:

- BFC initiative evaluation results
- Analysis of provider results dashboards and BFC monitoring reports
- Locality case study reports
- Outcomes and impact evaluation analyses
- Return on investment analyses.

7.4. Report formats and content

We emphasise the importance of presenting information in different ways. We like to visualise data wherever possible to make the report easy to digest. We are conscious that different readers are attracted to different styles of presentation.

Our reporting structure will be aligned with the evaluation framework. A draft report outline will be provided to the BFC team for comment. All reports will be provided as a draft and a final will incorporate the team's feedback.

8. Principles underpinning the evaluation

The evaluation is a partnership between MSD, the BFC Trust, the BFC sector, clients receiving BFC services and the evaluation team. The evaluators will work collaboratively with the BFC team to deliver high quality feedback in a fast and efficient way to help the wide range of stakeholders to continue to improve and deliver the BFC programme.

The evaluation will adhere to the principles underpinning the BFC services, developed by the BFC team:

- **Client-centric and embedded with learning:** Primary data collection from clients, family and whānau are key to the evaluation. Client perspectives are included in the logic model and primary data collection will provide client perspectives on their experiences, the services they have received, and the differences BFC services have made for them and their family and whānau.
- **Integrated and connected:** The evaluation approach aims to be integrated with the BFC service design and delivery through collaboration with the BFC team and other key stakeholders. Individual product and service evaluations will examine client perspectives on the extent the services they receive are integrated across the social sector, easy to navigate, continuously improved, and focused on client outcomes.
- **Whānau-centred:** The BFC services initiative aims to improve outcomes for people, families and whānau. Evaluation data collection also includes the perspectives of family and whānau and considers the outcomes of BFC services for family and whānau.
- **Accessible:** The evaluation team emphasise the importance of accessibility to ensure the perspectives of all population groups are included in the evaluation. Different ways of data collection will be used to enhance access for clients: in-person interviews, telephone interviews, group discussions, surveys. A freephone number provides access to the evaluation team during working hours. Evaluation data collection approaches will be designed for clients' cultural context, language, diversity, and personal situations, including any impairments or disabilities.
- **Strengths-based and aspirational:** The language and approaches of BFC services are future-focused and support clients to focus on their strengths to build financial capability and resilience. The evaluation team emphasise the need for the evaluation to take a strengths-based approach to identify how to build financial capability services that meet the needs of the diverse client groups. Consultation with service providers and clients will ensure that our analysis takes client contexts into account.
- **Culturally responsive and relevant:** Cultural safety is at the forefront of our engagement with all populations. Culture is a broad concept that includes ethnicity, religion, sexuality, ability, gender and age. In Aotearoa/New Zealand, cultural safety recognises historical and contemporary contexts for Māori, including structural violence, loss of land and ability to access Te Ao Māori. In a research and evaluation context, culturally safe practice involves ensuring that all the people we engage with feel as safe as possible with us. This means

recognising power and control dynamics between the researcher and the researched when interviewing individuals and collectives. The people we engage with must feel able to decline an interview, stop the interview at any time, and within a reasonable timeframe, withdraw their korero. Our team of Māori, Pacific and Pakeha evaluators recognise that there are different world views, differing approaches and understandings of financial capability and resilience that will be considered in the evaluation. The proposed SROI analysis is one way of ensuring different values are incorporated in the evaluation.

9. Strengths, limitations and potential risks to the evaluation

The strengths of our proposed methodology include:

- Walking alongside the BFC services stakeholders to bring together different skills and knowledge in the planning phases of the evaluation and in applying evaluation findings to service development and delivery.
- The development of a logic model and evaluation framework to provide a theoretical foundation for the evaluation and the SROI analysis.
- A mixed methods approach to data collection that includes in-depth feedback from a range of stakeholders, analysis of administrative data as well as surveys to collect information from a breadth of participants. Information from different sources will enable triangulation of findings.
- Evaluation of individual BFC initiatives and how they contribute to the overall BFC services.
- The inclusion of community studies to inform the evaluation of the BFC programme in the context of local systems, and facilitators and barriers to accessing BFC services.
- The time frame for the evaluation provides sufficient time to observe outcomes for clients after receiving a BFC service.

The limitations of the methodology include:

- Dependence on service providers to consistently collect client feedback forms and to ask consent for the evaluators to contact a sample of clients for in-depth interviews.
- Dependence on service providers to include identifiers in their data sets to enable an impact evaluation.
- Challenges in identifying the impacts of the BFC services in the context of other programmes aiming to build financial capability. The community case studies will provide some understanding of the breadth of other building financial capability initiatives.
- SROI is proposed for the evaluation. SROI is an emerging field of study and analysis. Its key strength is in its principles, which guide and orient its application, while demanding a level of transparency and inclusiveness that reduces its risk. Specific limitation of the SROI in the BFC services evaluation include:
 - The BFC population may have barriers to undertaking some more common economic valuation techniques.
 - The SROI analysis draws on data made available through other components of the main evaluation, as well as the opportunity to collect additional data through case studies. However, the information available will be limited by the overall evaluation design and the specific community case study approach.
 - The BFC has some unique features that may influence standard application of some techniques. As mentioned above, some have challenged the notion of net present value as under-valuing future social outcomes. Similarly, BFC may influence saving behaviour, where interest rates and discount rates should be considered. Other

unique features include changes to behaviour and outcomes in area of tithing/donation and local spending, each of which may have more complex displacement effects than some other programmes.

9.1. Potential risks and mitigation

Risk identification and management are important aspects of quality. Potential risks to the evaluation and these are summarised in below.

Table 5: Potential risks to the evaluation

Risk identified	Our approach to mitigation
The evaluation does not capture the varied stakeholder and consumer perspectives on BFC	<p>Extensive stakeholder engagement in the planning phases. Engagement is particularly important given the long duration of the evaluation and the importance of service provider administrative data.</p> <p>Multiple and varied data sources: The evaluation will draw on qualitative and quantitative data sources allowing triangulation of findings. Our approach will capture the diverse perspectives of the BFC team, clients and service providers, and other stakeholders.</p>
Capacity and capability constraints	<p>Detailed project plans will assign times and tasks to evaluation team members and will be reviewed on an ongoing basis.</p> <p>In developing the evaluation plan, we have worked with the BFC team to understand their priorities for evaluation findings. We will be flexible and can review evaluation activities to meet any changing needs.</p>
The evaluation requirements change over time as services develop	<p>The workplan is a living document. We will review it on a regular basis internally but will also discuss it with the BFC team in monthly progress reports. While we have put together a detailed plan, we are flexible and will respond (with the Ministry's agreement) to opportunities and challenges arising as the evaluation progresses.</p>
The COMT is not widely adopted	<p>The COMT is an important source of information about client outcomes. We will monitor use of the COMT and report coverage in provider reporting dashboards. We will work with the BFC team and BFC Trust to develop strategies to communicate to providers the importance of using the COMT.</p> <p>We have also included a substantial amount of time in the evaluation plan to contact clients as part of the community case studies. This should contribute to a robust dataset on changes for clients after using BFC services in the case study communities.</p>
Clients are difficult to contact	<p>We will collect and use a range of contact details, from phone numbers for text messages and calls to email addresses and postal addresses.</p>

Risk Identified	Our approach to mitigation
Participants are not comfortable giving open and honest feedback	Our team has extensive experience interviewing people from all walks of life. We are skilled in putting people at ease and drawing out their genuine views. We will match gender and ethnicity between interviewers and interview participants if indicated to increase participant comfort.
The BFC leadership group is not up to date with evaluation progress	As described in the section below, we will prepare monthly project management reports for the BFC leadership team providing a full accounting of the month's activities and the activities planned for the month ahead.
Services are delayed in implementation	We are flexible in our timeframes. We will develop the evaluation plan as a living document and will update it to respond to implementation progress for the BFC services.
Providers are not prepared to give permission for the evaluation to use individual data	We will work with the Ministry and the Trust to adopt a communication strategy for explaining the benefits of providing individual level data, particularly for the impact evaluation. The evaluation has scope to explore alternative approaches if necessary.

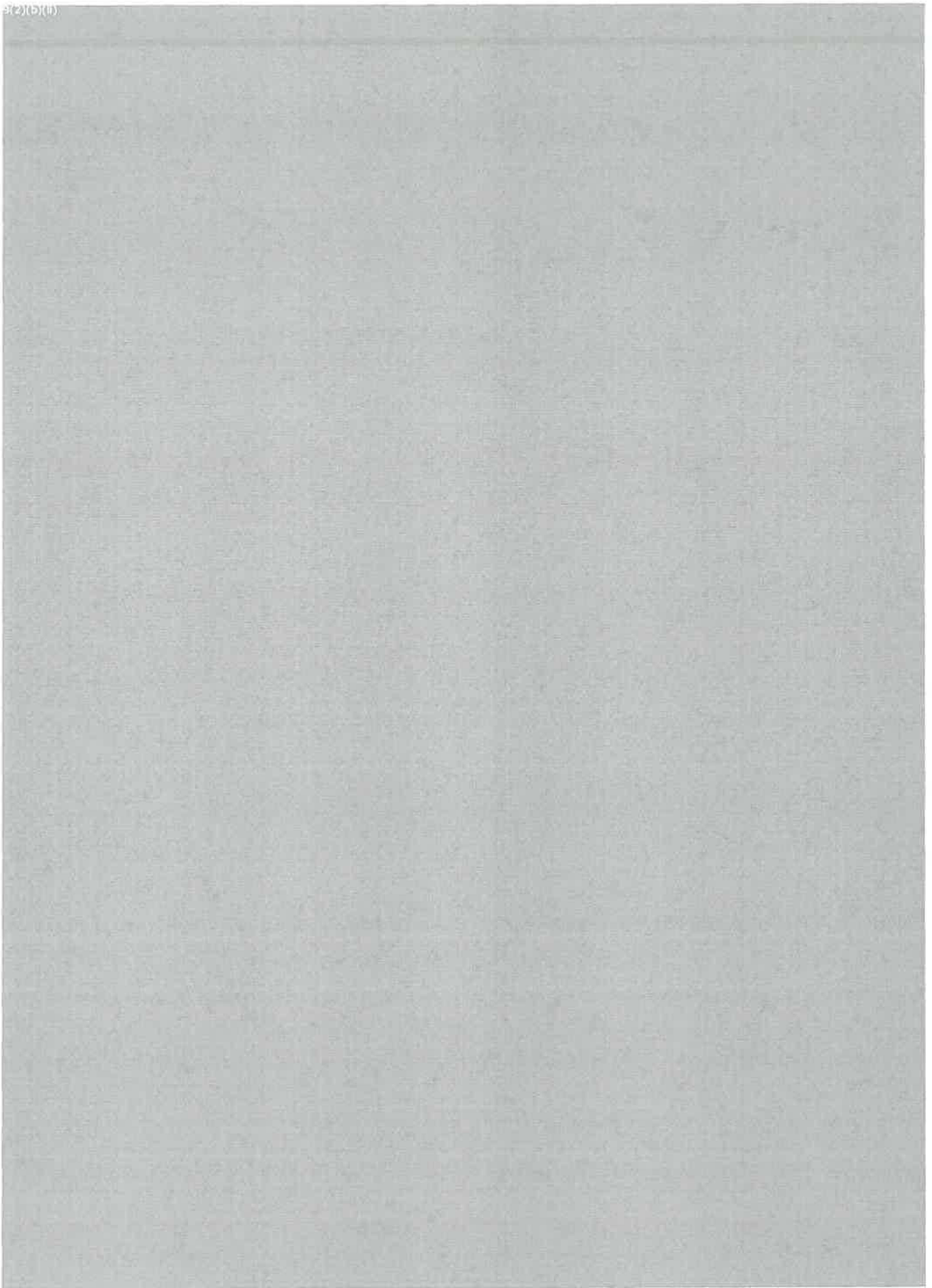
10. Evaluation timelines and budget

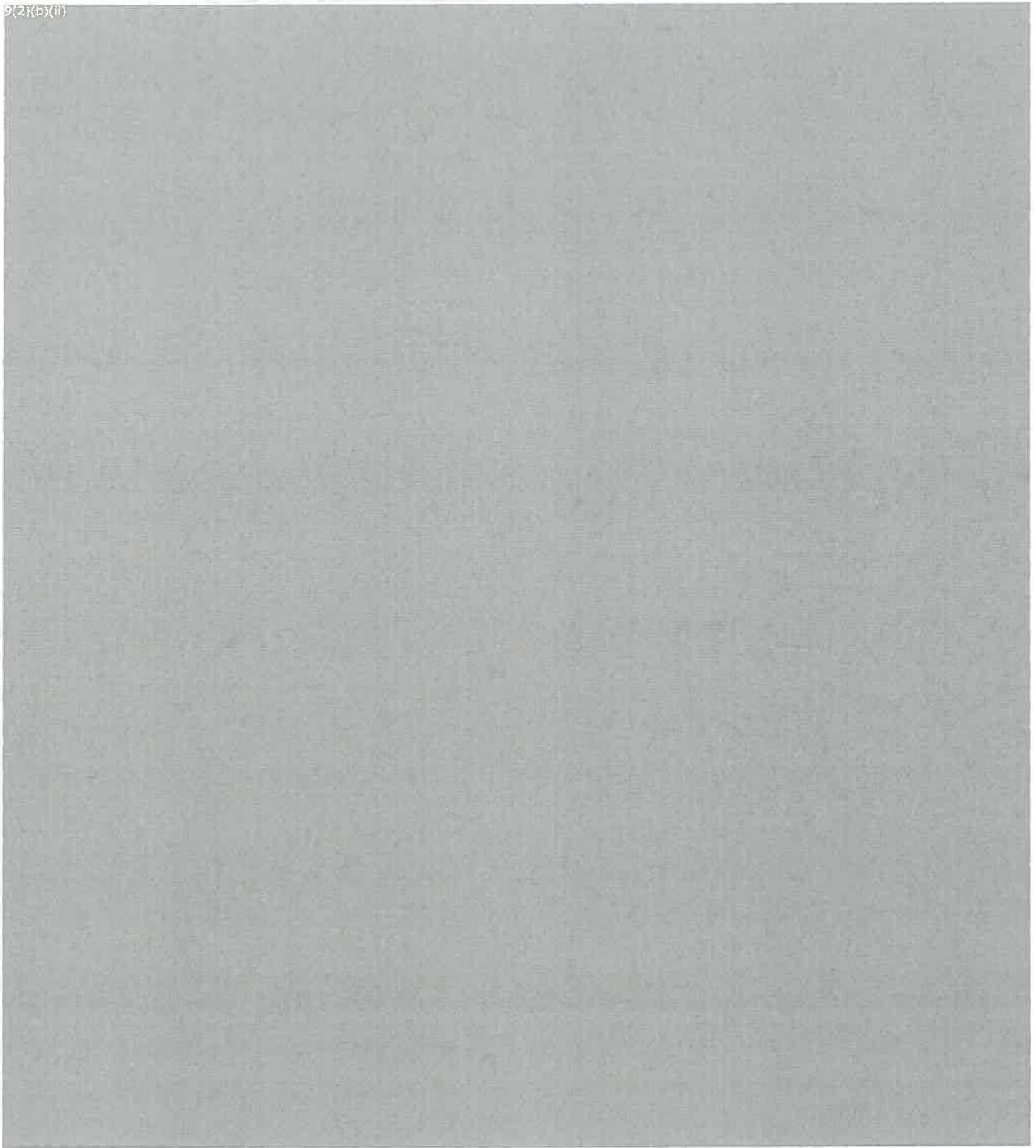
The following project plan sets timelines for the evaluation activities. The timelines will be reviewed and updated as necessary to align with the implementation of different BFC initiatives.

10.1. Project plan

	2017-18			2018-19				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Planning activity	Evaluation plan development, formation of the evaluation leadership team						Evaluation plan review	
Overall evaluation reporting				Preliminary evaluation findings report - analysis completed to date	Progress report. Update on SROI pilot		Progress report	
Provider dashboard monitoring	Draft provider results dashboard. Develop communication strategy. Access client voices database. Sector consultation.				Produce pilot dashboards with real data to end of Q3 2017-18 - timing		Provider results dashboards - data to end of Q2 2018-19 (Feb)	
Evaluation activities								
SROI	Development of analysis framework and agreement of overall approach. IDI data application.				Pilot SROI approach in first community studies			
Community case studies			Preparation and completion of initial three community case studies (budget implication). April - May visit for reporting before end of Q4. Possible sites: Eastern BOP, Christchurch, Central Otago location				Three more community studies - Generator focused selection (Porirua, Waitakere, Palmerston North).	
BFC Initiatives								
Financial mentors			Evaluation plan	Data collection in first community study. Provider interviews and workforce survey	First evaluation report			Workforce survey
Money Mates			Evaluation plan	Data collection in first community study. Provider interviews and workforce survey	First evaluation report			Workforce survey
BFC Plus		Formative evaluation - literature review, provider interviews, site visits. First report - Feb 2018						
Money Mates Fund		Formative evaluation support	Evaluation plan	Evaluation activities				Reporting
Work and Income policy and practice			Evaluation plan	Current practice explored in first community studies. Targeted client interviews - exploring current issues			Focus of data collection in second community case studies, plus wider site visits	
Generator		Familiarisation	Evaluation plan	Develop evidence platform			Evaluation data collection. Alignment with community case studies. Outcomes evaluation in 2020	
Savings Trial		Formative evaluation support						
Money talks			Evaluation plan	Design monitoring reporting	Formative evaluation data collection		Quarterly monitoring	Quarterly monitoring
Sector capability and training			Evaluation activities incorporated into the evaluation of BFC Initiatives					

2019-20				2020-21				2021-22			
Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Progress report		Evaluation plan review Progress report		Progress report		Evaluation plan review Progress report			Overall evaluation draft (November)		Final evaluation report (April). Workshop (June)
Provider results dashboards - data to end of Q4 2018-19 (August)		Provider results dashboards - data to end of Q2 2019-20		Provider results dashboards - data to end of Q4 2019-20		Provider results dashboards - data to end of Q2 2020-21		Provider results dashboards - data to end of Q4 2020-21			
		Revisit initial community case studies to check assess changes				Revisit second tranche of community sites					
Second evaluation report - adding data from second community visits			Workforce survey	Final reporting - outcomes focused			Workforce survey				
Second evaluation report - adding data from second community visits			Workforce survey	Final reporting - outcomes focused			Workforce survey				
Evaluation activity focusing on implementation of 2018-19 contracting changes and outcomes for participating clients				Final reporting - outcomes focused							
Reporting			Administrative data analysis	Final reporting							
Evaluation data collection and alignment with community case studies.											
Quarterly monitoring	Quarterly monitoring	Quarterly monitoring continues, outcomes data collection		Outcomes reporting							





11. Evaluation communication strategy

A communications plan has been developed with MSD and the BFC Trust. The joint development of the communications plan reflects the joint responsibility of Malatest International, MSD and the BFC Trust for achieving the communications objectives and ensuring stakeholders understand the purpose of the evaluation and how their participation will help build the financial capability and resilience of people experiencing hardship.

The communications plan sets out the purpose, approach and objectives of the communication activity required to support the Building Financial Capability five-year evaluation programme. The communication plan should be read in conjunction with the evaluation plan.

The objectives of the plan are to:

- Support effective engagement and communications with key stakeholders throughout the duration of the evaluation process
- Ensure that communication activities by MSD, the trust and Malatest International are undertaken in a planned, cohesive and consistent manner
- Contribute to stakeholder (service providers and clients) understanding of the objectives of the evaluation and the benefits to be gained from participation
- Encourage the provision by stakeholders of the information required to successfully carry out the evaluation, such as:
 - Administrative data from providers
 - In-depth interviews (with the BFC team, service providers, clients, other organisations e.g. Referring clients to BFC services)
 - The BFC client outcomes measurement tool (COMT), and
- Community case studies.
- Support the building of trust in the robustness of the evaluation process by addressing any concerns about the security and privacy of client data
- Proactively identify and manage communication opportunities and risks associated with the evaluation programme
- Ensure all communications are clear, concise, timely, consistent, and written in plain English.

The main communication strategies are:

- Jointly agreed key messages to guide all communications activity. Key messages will emphasise the purpose of the evaluation is to understand and learn about what works, and to continuously improve how we build the financial capability and resilience of people, families and whānau experiencing hardship, and to build a robust evidence base about the effectiveness of Building Financial Capability services.
- To effectively communicate the steps being taken to address any concerns about the security and privacy of client data, particularly the use of information held in the Client Voices database.

- Development of material such as a generic information sheet (which reinforces the key messages) and Q&As.
- Involvement of stakeholders, particularly providers, in the development of tools such as the dashboard and evaluation reports for their services to help develop trust
- To reinforce the need for providers to use the COMT – as this is one of the key information sources alongside Client Voices – that will provide standardised and consistent data for the evaluation.

11.1. Communication key messages

Overarching BFC messages

- Following a co-design with over 500 people including budgeting providers, their clients, Work and Income and many others, Building Financial Capability (BFC) services were launched in 2016.
- The aim of BFC is to build the financial capability and resilience of people, families and whānau experiencing hardship.
- A range of BFC initiatives are being rolled out, aiming to provide a spectrum of support from prevention to intensive support, that builds the financial capability and resilience of people, families and whānau experiencing hardship.

Key messages about the evaluation

- A five-year evaluation of BFC services is being carried out by independent research company Malatest International.
- The evaluation is a partnership between MSD, the BFC Trust, the Building Financial Capability provider sector, and the Malatest evaluation team.
- Clients' experiences and the difference BFC service make to their lives are the focus of the evaluation. There will be multiple culturally appropriate ways clients can inform the evaluation. Clients will be respected, and their information valued and protected.
- High quality feedback will be provided to stakeholders during the evaluation period to enable continuous improvement in the delivery of BFC products and services.
- Providers who opt in to receive a Provider Results Dashboard will be able to:
 - learn from their own six-monthly dashboard what difference they are making to their client's lives by knowing who is being reached/not reached by each service and the results being achieved
 - continuously improve their services based on the high quality analysis regularly carried out during the course of the evaluation period.
- MSD and the BFC Trust will be able to:
 - assess the effectiveness of various BFC services and products through progress reports provided by Malatest during the five-year period

- continuously improve services, by identifying what is working well, any gaps and barriers in the delivery and access to services, and then sharing what has been learnt, taking action and making changes
- At the conclusion of the evaluation, MSD in partnership with the BFC Trust, will be able to make an:
 - evidence-based decision about the overall effectiveness and impact of BFC.
- A draft version of the final evaluation report will be produced in November 2021 and a final version in April 2022.

Tailored messages for research participants

The above messages can be supplemented by the following messages:

- The following information is needed by Malatest International to successfully carry out the evaluation process:
 - client's de-identified administrative data from the Client Voices database
 - in-depth interviews (with the BFC team, service providers, clients, other organisations e.g. referring clients to BFC services)
 - the Client Outcomes Measurement Tool (COMT) –
 - community case studies.
- Malatest International is a New Zealand based, Pacific focused, evaluation and research specialist that has worked in the public, private and not-for-profit sectors for over five years. Specific messages about the use of data:
 - Malatest will ensure that the collection, use, disclosure, security and retention of any information provided to it during the course of the evaluation will be in compliance with New Zealand's privacy legislation.
 - Collected personal information will only be used by authorised staff at Malatest for the purpose for which it was originally collected or for a use consistent with that purpose. It will not share your information with other third parties including public bodies, corporate entities or individuals except as authorised by law or as directed by you.
- The Malatest International team welcome feedback and/or questions from BFC providers and clients at any time.
- Additional key messages will be developed for evaluation of BFC initiatives and will align with the communications plan for each initiative.

Tailored messages for Community Case Study participants

The above messages can be supplemented by the following messages:

- Community case studies will examine how the different BFC services and products and the environment or locality context work together 'on the ground' to build financial capability and resilience.
- The community case studies will begin with three communities in the first half of 2018, with three more communities being included in the first half of 2019. Communities will be revisited 12 to 18 months after the initial visit to see what has changed.
- The evaluation will draw on demographic and administration information to build a relevant profile of the community including different financial pressures for the population experiencing hardship (e.g. census data, employment, benefit receipt, housing prices, transport, high-interest lenders, casinos and other gambling venues).
- Malatest evaluators will interview service providers, local Work and Income staff, BFC services clients, and other key local people, especially Māori and Pacific community and church leaders. The evaluation will also examine local referral pathways to see who is referring clients to BFC services and where BFC providers are referring their clients.
- Community case studies will be key to understanding BFC services can be effectively delivered for Maori and Pacific communities. Referral pathways and provider networks will be analysed for Māori, Pacific and people from other ethnic groups.
- The client interviews in the community case studies will be one of the main information sources for the social return on investment analysis of BFC services.

Tailored messages for providers about the Provider Results Dashboards

The Building Financial Capability Provider Results Dashboards are to support conversations that enable providers, MSD and the BFC Trust to work together to continuously improve the results achieved with their clients.

Providers have previously expressed interest in receiving information that enables them to assess the effectiveness of their services.

Providers who opt in to receive a Provider Results Dashboard will be able to:

- Learn from their own six-monthly dashboard what difference they are making to their client's lives by knowing who is being reached/not reached by each service and the results being achieved
- Continuously improve their services based on the high quality analysis regularly carried out during the course of the evaluation.

The Provider Results Dashboard mainly reports findings based on data from the BFC Trust's Client Voices database.

To enable providers to participate, the cost of joining Client Voices is being waived for 30 BFC providers on a first-in, first-served basis.

The Provider Results Dashboard is provided on a six monthly basis to providers who wish to receive one and who:

- Use the Client Voices database for all their BFC clients

- Use the BFC Client Outcomes Measurement Tool pre and post intervention with every BFC client
- Sign an agreement to share their unidentifiable client data from the Client Voices database with Malatest International.

12. The evaluation team

We are a team of experienced evaluators who have demonstrated capability in building relationships with Māori and Pacific communities and working with government agencies, individuals and community members to successfully complete complex evaluation projects. We were selected as the evaluators of BFC services following a competitive tender process.

12.1. Roles and responsibilities

The evaluation team and their roles are briefly described below.

- **Dr Deborah McLeod (BSc Hons; PhD, Dip Public Health):** Director who will lead the project and provide strategic review and internal signoff throughout the project. Debbie's role will be focussed on planning and design and ensuring the quality of all deliverables. Debbie is based in Wellington.
- **Tim Rowland (BSc):** Tim will manage the project from planning to data collection and reporting. He will manage the evaluation team and report to Debbie. Tim is based in Wellington and has extensive experience in collecting and analysing qualitative and quantitative data for evaluation.
- **Dr Lana Perese (BA, BA Hons, PhD):** Lana will be the Pacific Advisor and will lead some of the service and product evaluations as well as completing work in Auckland. She will apply a Pacific perspective to the evaluation design and approaches to engage Pacific clients and service providers. She will lead Auckland based locality case studies.
- **Dr Tania Slater (BA; PhD; Dip Public Health):** Tania will be the Māori advisor and will lead some of the service and product evaluations and in-person data collection in site visits. Tania will take the lead on locality studies based out of Auckland.
- **Dr Gail Kelly (BSc, BA, PHD):** Gail will be the senior evaluator developing the community case studies. Gail's academic background in systems design will ensure the community case studies provide the required information.
- **Analysts Carmel Peteru (BA, MA), Stewart Graham (BSc, MSc Hons), Catherine Hay (BA, M BusMagmt), and Max Porozny (BA Economics):** will contribute to data collection and analysis throughout the project by supporting the senior team members. Carmel is based in Auckland. Stewart, Catherine and Max are based in Wellington.
- **Robert Malatest (BCOM) and Natalie Froese-Burns (MCOM):** will provide expert advice in the economic analysis and impact assessment phases of the project. Rob is the President of R.A. Malatest & Associates Ltd a large Canadian based evaluation company. Rob has completed many evaluations with economic analysis components. Natalie is an experienced evaluator and economist who has worked as an evaluator in New Zealand and therefore understands the New Zealand context.