



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

**BFC Plus
Service Guidelines**

Effective from 23 January 2025

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1. About these Service Guidelines

Who and what are these Service Guidelines for?

These Guidelines are for Providers that the Ministry of Social Development (MSD) contracts to deliver Building Financial Capability Plus (BFC Plus) services.

They give an overview and guidance of the service expectations for BFC Plus services.

These Guidelines will form part of the Outcome Agreement for BFC Plus services, and 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
 - assist Providers to meet service outcomes
- a way for MSD to improve its responsiveness to feedback regarding changes to the service delivery component of the Outcome Agreement.

How should these Guidelines be used?

These Guidelines set the minimum standard for service delivery of BFC Plus services. Providers should use them to assist them to deliver the service according to the Outcome Agreement requirements. Each Provider can develop a service underpinned by social work practice that reflects their philosophical base, incorporating local need and the culture within which they work.

Will these Guidelines be revised?

The Guidelines will be regularly reviewed to reflect Provider feedback and any other appropriate changes. MSD will keep Providers informed when a new version is published.

Feedback on the Guidelines is welcomed at any time and can be sent to the BFC team at Financial_Capability@msd.govt.nz.

Where can you go for more information?

Providers can obtain further information from their MSD Relationship Manager (RM), as identified in the Outcome Agreement.

2. Relationships

Relationship principles

The parties to the Outcome Agreement will collaborate to ensure the services are effective and accessible. The parties recognise that the service is a joint endeavour to achieve positive outcomes for the BFC Plus service's clients and whānau.

The following principles guide all MSD's dealings under the Outcome Agreement. The 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.

The parties shall appoint relationship managers to be responsible for managing the contract relationship between them, providing assistance and support as required. Details of the relationship managers nominated by the parties are set out in the Outcome Agreement.

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 MSD.

Cultural responsiveness

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

Accessibility

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

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

3. About Building Financial Capability

MSD funds the delivery of Building Financial Capability (BFC) services to improve the financial wellbeing of all New Zealanders.

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

What are the Building Financial Capability services?

MSD aims to develop and maintain a consistent set of flexible services with the BFC sector. These services must be adaptable to reflect the needs of the clients and whānau accessing BFC services and support. These Guidelines are specifically for BFC Plus which is covered under the BFC Plus Service Description¹.

BFC core services² include:

- Financial mentoring – one-on-one service focused on helping people 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.

Other BFC initiatives and interventions delivered separately to these Guidelines include:

- MoneyTalks – a helpline connecting people, free of charge, to existing BFC services via phone, webchat, email, or text
- Microfinance lending - provides safe, affordable credit to people, families and whānau on lower incomes
- The Generator – a community initiative aimed at generating prosperity through community action and enterprise in New Zealand communities that are most vulnerable to poverty.

¹ Building Financial Capability Plus sees the employment of one Kahukura to service the needs of a Cluster and community. The clients in this service have multiple and complex needs. This service may include some form of money management.

² BFC service guidelines <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/msd-bfc-service-guidelines.pdf>

Additional processes may be offered for BFC clients and whānau

Providers may also offer additional specialist interventions for clients and whānau that could include:

- insolvency services (Debt Repayment Orders, No Asset Procedures, Bankruptcy)
- averting mortgagee sales, variations to complex contracts.

Safety provisions

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

1. staff involved have had specific training and hold relevant qualifications (including those offered by FinCap³) where applicable
2. robust governance and administration systems are in place to manage the higher risks involved
3. systems and processes are in place to ensure clients and whānau financial wellbeing is not placed at risk.

Total Money Management is not an MSD funded service

Total Money Management (TMM) is not an MSD funded service and is not part of the scope of MSD funded BFC services. Further information about the legal obligations for TMM is available in this [TMM factsheet](#).

³ FinCap is non-government organisation which supports financial mentoring services in their work

4. About BFC Plus

Overview of BFC Plus service

The BFC Plus service is an intensive wraparound service for clients and whānau with multiple and complex needs experiencing (or at risk of experiencing) extreme financial hardship. It is a holistic approach to building financial resilience that acknowledges financial issues are not in isolation of an individual's wider social needs. Social needs could include (but are not limited to) housing, physical health, or relationships. See [Appendix One](#) for the BFC Plus referral criteria.

BFC Plus Providers employ Kahukura as specialist workers to deliver BFC Plus services for clients and whānau. Kahukura will provide an intensive one-to-one service with a financial lens.

The Kahukura will be able to:

- work intensively with clients and whānau without the barrier of specified time limits
- allow an open and trusting environment to understand multiple complexities of a client and whānau
- having the backing of the contracted BFC Plus Provider to support the delivery of the BFC Plus service.

Where specialised support is needed, Kahukura delivering BFC Plus will navigate and connect clients and whānau with other services in the community. This could include services such as ACC sensitive claims counselling or court ordered family violence programmes.

What do we want to achieve from BFC Plus?

The BFC Plus service seeks to achieve the following goal, long term outcomes and results for clients and whānau.

BFC Plus Goal

Build the financial resilience of clients through wrap-around support.

Clients are presenting with multiple and complex needs and also experiencing (or at risk of experiencing) severe financial hardship.

BFC Plus Outcomes

- Improved wellbeing
- Improved social and economic inclusion.

BFC Plus Results

- Collaboration between BFC Providers in Clusters to identify at-risk clients in respective communities
- Clients' immediate crises are identified and assessed
- Clients are motivated to participate in financial capability building activities
- Clients understand what it means to be financially resilient and capable
- Clients have some resilience to cope with financial shocks
- Clients are equipped to make sound financial decisions in times of crisis
- Reduced financial stress to support clients' long-term learning and planning
- Collaboration in the Clusters with other service Providers such as health and/or social to connect BFC Plus clients with specialists
- Clients are connected with other health and/or social services they may need
- Clients have improved social networks, relationships and connections
- Clients have positive social and cultural identity

Who is the client and whānau group for BFC Plus?

BFC Plus is targeted at New Zealanders who are considered to be highly deprived⁴ and experiencing (or at risk of experiencing) the highest levels of financial hardship.

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

BFC Plus is designed for clients and whānau who are likely to benefit from wraparound support including those who:

- are experiencing multiple crises including severe financial hardship
- need social work intervention to cope with sudden change in their life circumstances
- require multiple services including but not limited to Oranga Tamariki, family violence services or English language services
- are vulnerable to financial abuse or being taken advantage of
- have little/no financial literacy
- are Work and Income clients and whānau frequently requesting additional support
- are likely to have high referral rates to other BFC services from Work and Income
- have multiple social, economic and/or health issues such as:
 - isolation (little/no access to whānau or community resources/services)
 - addiction (drugs, alcohol, gambling)
 - low income/long term unemployment/government income dependency
 - unstable living situation/home environment/transience
 - family violence
 - basic needs not regularly met
 - recurring or chronic health issues/disability
 - mental health
 - lack of transport
 - a history of incarceration.

How do people access BFC Plus?

Intake criteria have been created to help identify clients and whānau who would most benefit from BFC Plus services. See [Appendix One](#) for the referral criteria.

Clients and whānau can self-refer to BFC Plus services or be referred by another party. Referrals may come from other BFC services, community organisations, government

⁴ people living in decile 9 & 10 meshblocks as defined by the NZDEP18 study:
<https://www.otago.ac.nz/wellington/departments/publichealth/research-groups-in-the-department-of-public-health/hirp/socioeconomic-deprivation-indexes-nzdep-and-nzidep-department-of-public-health>

agencies or anywhere else. Work and Income can identify clients and whānau who would benefit from using BFC Plus services and refer them or encourage them to engage.

Referrals to and from other BFC services

Where clients and whānau are identified as suitable for the BFC Plus service and are already engaged in another BFC service (within a target community), clients and whānau can be referred to BFC Plus for a needs assessment.

How does the BFC Plus service work?

BFC Plus has three key components delivered by the Kahukura:

- 1. Intensive one-to-one case management with clients and whānau**
 - Developing supportive, trusting relationships with clients and whānau to assist with change
 - Doing assessment and intervention planning with goals for change that build on the strengths and resilience of clients and whānau
 - Advocating for clients and whānau where appropriate
 - Connecting clients and whānau with the community and specialist services when identified
 - Empowering clients and whānau to set and achieve their own goals
 - Exiting clients when they meet appropriate criteria
- 2. Navigation and co-ordination services**
 - Working with other professionals for a more holistic support of the client and whānau needs and/or being the lead agent on the client wellbeing needs
 - Developing a collaborative relationship with MSD (including Work and Income) and Oranga Tamariki to facilitate information sharing and working together
 - Providing appropriate coordination support when clients and whānau require a multi-agency approach
- 3. Capability building of a Cluster of other BFC Providers**
 - Engaging with, and forming Clusters with other BFC Providers through well established relationships
 - Sharing knowledge and training opportunities with other BFC Providers to support their work with complex clients

5. Kahukura practice

Kahukura provides specialist financial intervention and navigation support services to clients and whānau with complex needs.

Kahukura best practice

- Kahukura works within a strengths-based framework to support clients and whānau to achieve their wellbeing goals.
- Kahukura practice will be client-centred, whānau-led, and culturally responsive.
- Kahukura work in partnership with clients and whānau in a relationship which respects the right of each whānau to participate in all aspects of service delivery (participation is voluntary)
- Clients and whānau are fully supported to achieve their goals
- Kahukura work in accordance with, and to support, the BFC core services and other BFC Providers in their respective localities to form cooperative Clusters.

Guidance about the Kahukura process can be found at [Appendix Two](#)

Kahukura workforce capability

- Suitably qualified and/or experienced in social work and financial capability
- Sound financial knowledge and skills to build financial capability
- Demonstrated ability to build and maintain strong relationships with clients and whānau, and external stakeholders
- Able to adapt communication style to a suit range of situations and/or stakeholders
- Demonstrated success in working with clients with multiple and complex needs to achieve successful outcomes
- Extensive knowledge of community networks (including health and/or social services) and referral pathways
- Up to date knowledge of the respective community and issues/opportunities in relation to clients and whānau
- Good understanding of Tikanga Māori and/or Pacific principles and cultural frameworks (e.g. Te Whare Tapa Wha or Fonofale) with ability to modify practice and meet the needs of others in the community
- Strong expertise in facilitation of multi-disciplinary meetings for whānau
- Strong self-management skills
- Effective interpersonal and team skills
- Take accountability for quality and accuracy

Key Accountabilities

Kahukura deliver the three components of the BFC Plus service:

Intensive Case Management	
Needs assessment	<ul style="list-style-type: none"> • Strong understanding and ability to respond to needs of people with complex needs. • Building trust and empathy, and revealing opportunities that offer crisis relief. • Undertaking a comprehensive-client centric needs assessment and strengths of the whānau, including whānau-led goals. • Able to make recommendations for whānau to participate in programmes or other services that are appropriate to their needs.
Development and Implementation of a Plan	<ul style="list-style-type: none"> • Supporting whānau in the development and implementation of a wellbeing plan, in collaboration with other agencies if appropriate.
Monitoring and reporting	<ul style="list-style-type: none"> • Monitoring progress and responding to client feedback on their progress and making any changes necessary to support whānau in achieving their goals. • Transitioning whānau to less intensive services when appropriate, and exiting whānau as appropriate. • Monitoring and reviewing the effectiveness of interventions to ensure services are appropriate, focussed and achieving goals for whānau. • Maintain up to date records
Navigation and Coordination Support	
Co-ordinated response Advocacy	<ul style="list-style-type: none"> • Provision of co-ordination and facilitating activities, services and opportunities to support the aspirations of whānau to becoming self-managing and in control of their wellbeing. • Acting as a whānau liaison and advocate on behalf of whānau in partnership with their Work and Income Case Manager. • Offering alternative opportunities and creative solutions to support Providers in meeting the overall BFC Plus outcomes.
Building Capability of Providers	
Relationship building	<ul style="list-style-type: none"> • Establishing and maintaining sound working relationships with Providers, FinCap, other government departments and/or agencies and other key stakeholders. • Facilitating communities of practice across all BFC Providers within the Cluster to ensure sharing of knowledge and building confidence and capability of the sector in their work with complex clients. • Establishing respectful and mutual relationships with other BFC Providers within the Cluster.
Facilitation	<ul style="list-style-type: none"> • Participating in and/or facilitating Cluster meetings with other BFC Providers within the Cluster. • Sharing knowledge, experience and client case studies to build capability across the sector in meeting the needs of whānau with complexities.

Training Support	<ul style="list-style-type: none"> • Ability to adapt training material to the needs of people (including: content, methodology, cultural relevance etc.).
Communication skills	<ul style="list-style-type: none"> • Ability to adapt communication style to the different needs of key stakeholders. • Use of different mediums to communicate messages e.g. written, presentation etc.

Kahukura also follow a Tikanga Māori framework and Pacific framework that have been developed specifically to deliver an optimum client experience. These are set out overleaf.

Tikanga Māori Framework

	Mana manaaki <i>Engagement and rapport: a positive experience every time</i>	Kotahitanga <i>Collective Unity: partnering for greater impact</i>	Kahukura <i>Leaders growing community leadership</i>
Client Facing	<ul style="list-style-type: none"> Creates open, safe, supportive learning environments for all whānau to engage and learn. Knowledge of behavioural change strategies to empower whānau to build their own capabilities. Acts with integrity and transparency with the ability to build whānau capability so they can understand, embed and uplift their own financial and resilience-based capabilities. 	<ul style="list-style-type: none"> Invest in trusting relationships and sharing of knowledge through effective dialogue to create greater impact and better outcomes for whānau Whānau are connected with other like-minded whānau to share knowledge such as through group programmes 	<ul style="list-style-type: none"> Respects and enables the different social connections and familial ties held by whānau. Capable of utilising different frameworks as required to meet the needs of whānau and community such as Te Whare Tapa Wha model and Manawaroa Resilience Model Mirrors the change expected of whānau, i.e. is able to demonstrate what they are asking whānau to do.
Navigation/ Coordination	<ul style="list-style-type: none"> Whānau are aware of, and know how to, access services. Whānau receive the right support, at the right time and for the right situation. 	<ul style="list-style-type: none"> Provides immediate crisis relief and advocates on behalf of the whānau where required. Is able to negotiate positive outcomes with other agencies for the benefit of the whānau such as debtors, power suppliers and the like The wider whānau, community and Providers are included in meeting whānau-led goals. 	<ul style="list-style-type: none"> Thorough understanding of other agencies, services and networks within community for a collective response to whānau need Facilitates communities of practice/Cluster meetings to share knowledge and expertise across the BFC sector.
Capability Building	<ul style="list-style-type: none"> Development opportunities are based on evidence of what works and the voice of clients and whānau. 	<ul style="list-style-type: none"> Strengthen ties with other organisations and agencies to ensure better outcomes for whānau Sharing of information through trusted databases and actively participating in collecting of data in order to facilitate a service of excellence Empowers communities to strengthen their knowledge and capability to be stewards of positive influence for their communities to become socially and economically independent. 	<ul style="list-style-type: none"> Community leaders are trained and empowered to lead the change in their own whānau and wider communities Inspires change in whānau and communities, including across a Provider sector. Is seen as a leader across the BFC sector for whānau with complex needs, providing leadership to a Cluster of Providers, empowering them to be leaders within their own communities.

Kia takatū tātou

Supporting long-term social and economic development by preparing whānau now for their future wellbeing

Pacific Framework

	Malamalamaaga <i>Awareness and understanding</i>	Aiga <i>Family</i>	Tu fa’atasi <i>Collectivism and Community</i>	Fa’aaloalo - Va <i>Respect / Inclusion</i>	Fa’ata’ita’iga mo aiga ma nu’u <i>Growing leadership within families and communities</i>
Client Facing	<ul style="list-style-type: none"> • Creating an honest, trustworthy environment to build rapport with clients particularly through shared talanoa/ storytelling. • Service interventions should incorporate in-depth Pacific cultural connection and awareness that are suited to the clients’ needs. 	<ul style="list-style-type: none"> • Every person belongs to a family and every family belongs to a person. Aiga is Pacific peoples’ identity and belonging. • Strong values in aiga can impact a client’s financial resilience due to responsibilities and interdependence. 	<ul style="list-style-type: none"> • Community is very important and takes a consensual-approach towards decision-making and contribution which may mean a more time-consuming process for clients and their families. 	<ul style="list-style-type: none"> • Embedding cultural practices and protocols into regular interactions such as greetings in their respective languages and pronouncing pacific names/words correctly. • Allow clients to guide and be part of the decision-making of the supports/ services they need. 	<ul style="list-style-type: none"> • Fosters an environment that allows clients to grow and prosper within their families and communities. • Embodies the change expected of clients and families
Navigation/ Coordination	<ul style="list-style-type: none"> • Broad knowledge of local resources and services that will adequately support clients and families where applicable. 	<ul style="list-style-type: none"> • Clients and families receive the right support, at the right time for the right situation. 	<ul style="list-style-type: none"> • Understanding and utilising the various alternative means of communication within the local area and the Pacific community. • Provide immediate crisis relief for clients and advocate on their behalf where required. 	<ul style="list-style-type: none"> • Engage clients and families with respect during crises situations. It is important to them to be able to keep their dignity. 	<ul style="list-style-type: none"> • Creating a supportive environment where Providers want to participate and contribute to clients’ sustainable wellbeing.
Capability Building	<ul style="list-style-type: none"> • Understanding Provider capability to deliver within their expert areas and how including them in a wrap-around service will best suit the needs of the clients and families. 	<ul style="list-style-type: none"> • Work in partnership with clients and their aiga to steer them towards independent behaviours and learn key skills to maintain financial resilience in times of crises. 	<ul style="list-style-type: none"> • Encourage and support the growth of community capability within the sector through suitable means 	<ul style="list-style-type: none"> • Promote an environment that allows Providers and communities to take charge of their learning and development. Be guided by their needs. 	<ul style="list-style-type: none"> • Facilitating/ participating in Cluster meetings to encourage Providers to share knowledge and expertise. • Support Provider capability through opportunities for on-going learning and development.

6. Service delivery

Where do BFC Plus providers fit in the BFC picture?

BFC Plus contributes to the overall success of all BFC services.

The role of the Provider is to:

- employ and support a suitable Kahukura capable of delivering a high quality service
- operate a viable service which is able to support all staff and professional development, in accordance with Te Kāhui Kāhu Social Sector Accreditation Standards⁵, and these Guidelines
- measure the outcomes that clients and whānau are achieving through BFC Plus, 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
- use a strengths-based approach that is both client and whānau centred
- provide administration support to the Kahukura.

Who are the key stakeholders involved?

The client and whānau

The client is defined as a person or whānau who agree to engage with the Kahukura regarding their financial situation through BFC Plus services. These services recognise that people are the experts in their own lives, and clients' expertise should be valued in order to make long term sustainable behaviour change. The client is at the centre of all services.

Provider

BFC Plus Providers are the non-government service Provider contracted by MSD and who employs Kahukura to carry out the BFC Plus services as set out in the Outcome Agreement.

Kahukura

Kahukura are the dedicated skilled/qualified workers employed by the BFC Plus Providers in the target communities to carry out the BFC Plus service.

⁵ <https://xn--tekhuiyku-7bbe.govt.nz/accreditation/standards.html>

Cluster

A Cluster is defined as one or more BFC Provider associated with a Kahukura and the Lead Provider in a specified community. Every BFC Provider in the target communities will belong to that respective Cluster. All Clusters will be supported by their respective Kahukura.

The Ministry of Social Development (MSD)

The role of MSD is to:

- contract and fund Providers
- seek continuous improvement of service delivery, including updating these Guidelines.
- negotiation and contract development
- receipt and assessment of Provider returns
- invoicing and payments
- monitoring of service delivery per these Guidelines
- Provider relationship management.

Te Kāhui Kāhu

Te Kāhui Kāhu provides Accreditation services to MSD. Providers delivering BFC Plus services are required to meet Level Three of Te Kāhui Kāhu Social Sector Accreditation Standards. Providers are required to obtain and maintain their accreditation level according to the accreditation obligations⁶.

FinCap

FinCap⁷ will provide the key financial training requirements and some other workforce capability requirements for BFC Plus services.

Employing and supporting a Kahukura

To support the delivery of the BFC Plus service, the Provider is responsible for employing a suitably skilled/qualified Kahukura to fill the role. The Provider must carry out all the employment processes including:

- the recruitment process
- supervision and management
- training and professional development.

The Provider will ensure that:

⁶ <https://xn--tekhuiyku-7bbe.govt.nz/accreditation/maintain/obligations.html>

⁷ <https://www.fincap.org.nz/>

- any changes in staff delivering BFC Plus is recorded in reporting requirements as required by the Outcome Agreement
- the recruitment process considers the applicant's competency to deliver BFC Plus in line with
- the interview panel has the skills, knowledge, and experience to assess relevant competencies
- each Kahukura has a clear and documented professional development plan
- remuneration for Kahukura will reflect their qualifications, skills and experience.

Service support, supervision, and professional development

The Provider is responsible for ensuring its Kahukura are provided with supervision and appropriate training and development opportunities.

Financial mentoring

All Providers must ensure:

- 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
- the subsequent supervision period to become a fully qualified financial mentor within twelve months
- Kahukura have signed themselves on to the FinCap database of staff within six months of their employment commencing.

The Provider is responsible for ensuring a financial mentor supervisor⁸ is available who can provide supervision to new staff. The Provider is also responsible for ensuring the supervision plan is appropriate.

General provisions

The Provider is responsible for working with Kahukura to create a professional development plan.

The Provider will provide Kahukura with:

- office space and administrative support
- internet access and general office supplies
- access to systems required, including a client management system and any data recording platforms

⁸ The supervisor must have completed supervisor training with FinCap and be able to assess the learning outcomes of Financial Mentor Introductory Course (FMIC) and to verify that the learning outcomes have been achieved.

- resources required for the Kahukura to be mobile and work remotely in the community when appropriate
- health and safety plan including risk assessment for while the Kahukura is working offsite.

What should a BFC Plus caseload look like?

Based on previous Provider feedback, MSD expects an average BFC Plus caseload could be 10-25 clients and whānau at any one time for one FTE, taking into account the complexities clients and whānau present with. The Provider and Kahukura should assess the needs of each client and whānau to determine a safe caseload for the Kahukura. A caseload could be allocated based on the following for clients and whānau eligible for BFC Plus:

- 15% of clients require lower intensity support
- 70% of clients require medium intensity support
- 15% of clients require high intensity support

This is an average guide, rather than a contractual requirement. It is expected as clients move through their BFC Plus journey and achieve their goals, they will require less intensive or frequent support over time.

How do Providers and Kahukura work with other agencies?

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

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

How can Kahukura work with Work and Income?

Kahukura can work together with Work and Income to connect eligible clients and whānau with strengths-based support. This can be achieved by:

- Work and Income staff having knowledge and resources about BFC Plus services to talk to clients and whānau they identify could benefit from a referral to BFC Plus

- using a consistent practice and approach for referring clients to BFC Plus services
- having robust communication channels between Kahukura and Work and Income.

Feedback to Work and Income on the outcomes of their referrals is crucial to ensure strong and consistent collaboration. The collaboration process can be agreed locally, and could take place through meetings, via email or phone calls, through regular networking meetings, or another channel deemed appropriate to the parties.

Reporting to the Commerce Commission

Where the Provider becomes aware of circumstances that indicate a person's rights may be or have been breached under the Fair Trading Act 1986 or the Credit Contract and Consumer Finance Act 2003 the Provider will:

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

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 about Reg Flag complaints is available on the Commerce Commission's website: <https://comcom.govt.nz/consumers/resources-for-consumer-organisations/red-flags>

Making a complaint to a dispute resolution service

There are four services which provide free, fair, and independent dispute resolution for complaints about financial services. Financial mentors are able to make complaints on their clients' behalf.

The dispute resolution services can help if something has gone wrong with a financial service provider and the provider has been unable to resolve the complaint. For example, they can help if:

- a lender has loaned money to someone who cannot afford to repay the loan
- a car has been repossessed or immobiliser turned on
- a KiwiSaver hardship application has been declined
- an insurance claim has been declined
- a customer has had transactions or withdrawals made from their account without their knowledge
- anything else that doesn't seem right.

All financial service providers are required to be registered with a dispute resolution service. Any of the below services can be contacted about a complaint, and they will direct you to the service responsible for the provider involved.

Banking Ombudsman Scheme www.bankomb.org.nz 0800 805 950

Financial Dispute Resolution Service www.fdrs.org.nz 0508 337 337

Financial Services Complaints www.fscl.org.nz 0800 347 257

Insurance & Financial Services Ombudsman Scheme www.ifso.nz 0800 888 202

Charging for services

The Provider is funded by MSD to provide BFC Plus services under the Outcome Agreement to BFC Plus clients and whānau. Accordingly, the Provider will provide the BFC Plus services free of charge to the clients and whānau. This includes receiving fees, commissions, donations, gifts or koha or tithes (or any other term referring to money received) from BFC Plus clients and whānau. If clients and whānau attempt to make such payments, they should be declined and/or returned in full to the client and whānau.

Related businesses

Any BFC Plus 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 and whānau, referrers, other providers and MSD.

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

Any BFC Plus clients and whānau 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. Evidence of this agreement must be provided upon request.

Receiving clients' gifts

Generally speaking, Providers should politely decline anything other than 'token' gifts from clients and 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.⁹

Unregulated financial advice could be a breach of Financial Markets Conduct legislation.

BFC Providers can offer 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 2013¹⁰ 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)

Family Services Directory

Throughout the term of an Outcome Agreement with MSD, all contracted Providers must ensure that their organisation is listed in MSD's Family Services Directory¹¹ and that necessary information is updated when required.

Social Sector Accreditation

Providers delivering BFC Plus services are required to meet at least Level Three of the Social Sector Accreditation Standards¹². Providers are required to hold and maintain their Accreditation for the full duration of their Outcome Agreement according to Social Sector Accreditation Standards.

⁹ The Social Workers Registration Board Code of Conduct provides guidance <https://swrb.govt.nz/public-and-employers/code-of-conduct>

¹⁰ <https://www.legislation.govt.nz/act/public/2019/0008/latest/DLM7386671.html>

¹¹ <https://www.familyservices.govt.nz/directory/>

¹² Accreditation Standards <https://xn--tekhuikhu-7bbe.govt.nz/accreditation/index.html>

7. Measuring outcomes and reporting

How do we know if BFC Plus is working?

We are all interested in being able to demonstrate that BFC Plus achieves outcomes for clients and whānau. MSD needs to understand who is using the BFC Plus services it funds, and to demonstrate that the services have a positive impact on clients and whānau.

What data needs to be collected for reporting?

To tell us if the service is making a difference MSD requires the Providers to collect data that will tell us:

- how much you did
- how well you did it
- what outcomes were achieved

What reporting is required?

- Quantitative data
Anonymised data is transferred from Client Voices
OR: Providers report to MSD using an alternate data collection method
- Narrative report
All Providers report on the template provided in the Outcome Agreement

Refer to Outcome Agreement for reporting frequency

How do we measure client outcomes

BFC client outcomes measurement methods are:

- The Client-led Outcomes tool¹³
- The Wellbeing - Hauora reflection, *comprising*
 - 1) Pre- and post- impact of the service intervention, *and*
 - 2) Client Satisfaction Net Promoter Score.

These tools are mandatory for all BFC Providers. The Client Satisfaction Net Promoter Score does not need to be reported for each client.

¹³ The previously used Client Outcomes Measurement Tool (COMT) is no longer in use.

Method	How it works	What MSD collects
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 this client. This is the client progress measure.</p>	Only the goal, financial capability target, and score will be collected by MSD
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 Kahukura.</p>	The scores for the four before-and-after questions calculated by Client Voices
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 alone if possible.</p>	<p>No reporting to MSD is required.</p> <p>Key observations or trends should be recorded in narrative reporting.</p>

Working with clients using the tools

Client Voices is the preferred method to administer the questions to clients. 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.

Guidance for how to use the tools is available at [Appendix Three](#)

Reporting using Client Voices

Client Voices is an electronic client management system (CMS) hosted by FinCap for BFC providers to use as:

- a client management system
- intelligent budget worksheet and debt organisation functionality
- service oversight for service managers.

The reporting produced by Client Voices includes performance measures, referrals, and client measures. Anonymised information is derived from Client Voices and submitted to MSD via FinCap 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.

MSD will not 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 for non-Client Voices users

Providers may wish to submit quantitative data using an alternate data collection method. Providers can send an email to financial_capability@msd.govt.nz requesting to report as a non-Client Voices user.

Guidance about how to complete quantitative reporting can be found at [Appendix Four](#)

Narrative reporting

The Provider Report and Performance Measures reporting template is provided in the Outcome Agreement and can be found at [Appendix Five](#). Refer to your Outcome Agreement for the required reporting frequency.

8. Definitions

Client and whānau

An eligible person or whānau who agree to engage with the Provider's BFC Plus service. Eligibility requirements are shown in [Appendix One](#).

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

Kahukura¹⁴

The origin of the term lies in the story of the Kuaka (Bar-tailed Godwit). When they fly into Aotearoa for the summer, they arrive in a swirling mass. Within that mass are small groups that each have a leader whose role is to cleave the air and provide the initial lift for those in their flock who are following. That lead bird, the Kahukura, provides the impetus for movement and change – as they move, they gather their group around them and, in doing so other leaders emerge.

Financial mentoring

Financial mentoring refers to services that are relevant for clients and whānau with an immediate crisis that requires assistance or on-going financial capability questions, concerns or challenges. The financial mentor will navigate and network the system and have connections with key groups, especially Work and Income case managers, other social services and debt agencies.

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 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.

¹⁴ The term, Kahukura, has been adopted with permission from E Tū Whānau: <http://etuwhanau.org.nz/get-involved/kahukura/>

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 Wellbeing

Financial capability leads to financial wellbeing. Financial capability services take a holistic approach that recognises that finances are inextricably linked with a person's individual and social wellbeing. This approach recognises the relationship between financial knowledge and financial behaviours. The main elements of financial wellbeing are:

- the ability to meet financial commitments, such as bills and loan payments
- the extent to which people feel comfortable with their current and future financial situation, and the extent to which their finances enable them to enjoy life
- resilience for the future, including coping with a significant unexpected expense or a fall in income.

Closed client

A client and whānau should be recorded as 'closed' when:

- they have completed their plan/achieved the goals they set with the Kahukura, and they no longer require Kahukura support
- they have failed to turn up for a period of time, and the Kahukura considers it appropriate to close their file
- outcomes have been reached and the client and whānau now has confidence and understanding to manage financial and social challenges that arise for them
- the client and whānau is transitioned to a BFC core service
- other:
 - the client and whānau has moved to another area
 - the client and whānau wishes to withdraw from BFC Plus
 - the client and whānau has left the country permanently

9. More information and useful web links

MSD Building Financial Capability Home Page	https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/index.html
The Voices of People in Hard-to-Reach Communities	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
MoneyMates guide for facilitators	https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/moneymates-2017-guide-for-facilitators.pdf
Financial mentoring resources	https://tepapahou.co.nz/resources/
Community Heart online learning	https://www.communityheart.co.nz/
FinCap	https://www.fincap.org.nz/
Health and Safety information	https://worksafe.govt.nz/
Privacy Act 2020 information	https://www.privacy.org.nz/privacy-act-2020/privacy-principles/

Appendix One – BFC Plus referral criteria

MUST HAVE 2+

No/low financial capability

Skills/literacy

- No plan, goals, direction
- Living day-to-day
- Spending more than income
- High debt compared with income

MUST HAVE 2+

In crisis due to basic human needs not met

- No food
- No shelter (e.g. homeless)
- No safety
- Unstable housing

MUST HAVE 2+

Psycho-social/health issues

- Poor mental health
- Poor physical health
- Stress and/or anxiety
- Addictions
 - Drugs
 - Alcohol
 - Shopping
 - Financial
 - Gambling
 - Other

MUST HAVE 1

No/low income

- No / low govt. support
- No /low source of income

Appendix Two – The Kahukura process

This is a guide as to how a process can develop for Kahukura; it should be shaped according to the requirements of clients and whānau within their respective communities.

Stage One	Referral to BFC Plus	<p>Referral to BFC Plus Service may come from other BFC Providers, community, government agencies, or self-referral</p> <p>Advise referrer of expected timeframe for making contact with family/whānau. If caseload is full, advise referrer of this and provide alternative options.</p>
	Initial contact	<p>Kahukura contacts/meets with clients and whānau to fully explain the Service</p> <p>Listen to clients' immediate needs and begin building the relationship</p> <p>Initial consent to Service/information sharing should be gained at this point</p> <p>If Service is denied/declined at this point, the reason for this needs to be documented and referrer advised of this outcome</p>
Stage Two	Gain written consent	<p>Face to face meeting to gain formal written consent to Service/information sharing with other services etc.</p> <p>Record all information</p> <p>If Service is denied/declined at this point, the reason for this needs to be documented</p>
	Strengths based assessment	<p>Collaboratively assess needs, issues, strengths, resources, risks of clients and whānau; both holistic and financial</p> <p>Document information including assessed level of risk at time of referral and again at assessment</p>

Stage Three	Developing and implementing the plan	<p>Support clients and whānau to develop goals and a plan for how these goals will be achieved</p> <p>Agree the frequency of contact and roles and responsibilities of those involved in achieving the goals.</p> <p>Help the clients and whānau picture a future in which the Kahukura will no longer be needed and where they are better able to manage the situation/s which prompted the referral</p> <p>Involve and make referrals to wider supports as appropriate</p> <p>Define roles, responsibilities and communication processes when other organisations/professionals are involved in supporting clients and whānau.</p>
	Reviewing and assessing the plan progress	<p>The plan/goals/strategies need to be regularly reviewed, progress assessed and adjustments made as required</p> <p>Track whether the initial goals are still relevant</p> <p>Identify any barriers to progress and opportunities to renegotiate tasks, goals, and partners to the process</p> <p>Wherever possible, short-term intervention with clear, achievable goals should be negotiated</p> <p>Strengths-based practice focuses on clients' achievement of goals and feeling better able to manage problems in their lives.</p> <p>Celebrate positive outcomes.</p>
Stage Four	Exits and Closed Clients	<p>Review of progress should identify when goals for change have been met or are being met</p> <p>Closure of a BFC Plus intervention is to be managed in consultation with clients where possible</p> <p>Kahukura can handshake clients to less intensive services such as BFC Core services with another provider</p> <p>Other partners involved in the change process should also be advised</p> <p>The BFC Plus Service will seek information to evaluate the effectiveness of the Service provided. This is to inform Cluster partners, BFC Plus Service development within the Provider organisation and to fulfil contractual reporting requirements.</p>

Appendix Three – Measuring outcomes

The tools to measure BFC client outcomes 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 are shown overleaf. Electronic copies are available here [Guidance and resources for BFC providers - Ministry of Social Development \(msd.govt.nz\)](#)

Reporting to MSD

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

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 meetings. 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 meeting with clients, but more realistically they are developed after establishing a good working relationship and understanding of current financial situation (two-plus meetings).

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 is to establish a trusted relationship.

Setting goals

In strengths-based practice, goals are worked collaboratively between clients and financial mentors 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 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 \$..."

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

Client name: *Sina*

Date: *1 July 2026*

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 MSD.

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												
2	1 July	✘										

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 meetings

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 meeting. It serves as a visual guide as well as a way to monitor ups and down of progress. As such there is room for up to 10 meetings. This is optional but recommended part of service delivery.

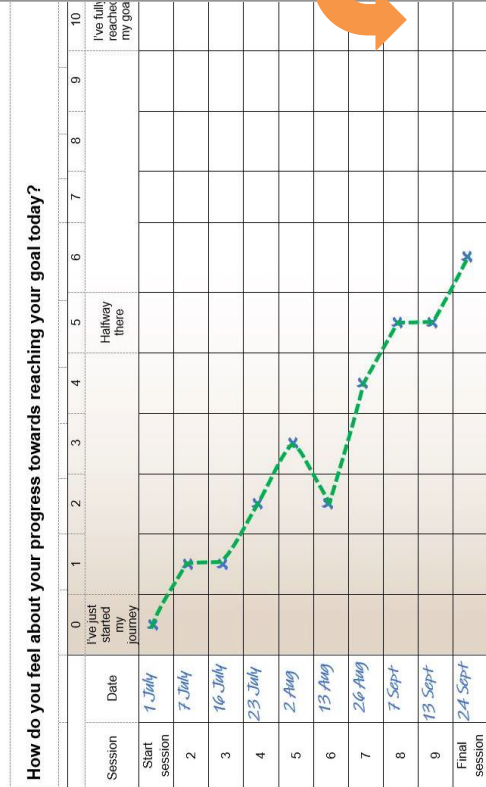
Client-led outcomes hope to support progress toward goals. Progress is any positive movement (regardless of number), and this is considered a positive outcome. A client does not have to score 10/10 to show "success."

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	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	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)

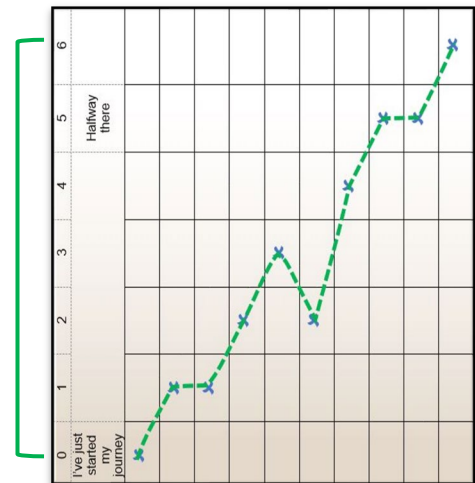
A client may feel satisfied with their work towards goals and not require further support from a financial mentor.

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].

= 6



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 – meeting engagement

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

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

- 1 meeting only clients who enter service with specific needs. For example, a budget for housing arrears or a food parcel.
- 2 - 3 meetings clients enter a service for a specific need but may continue for a short period.
- 4 plus meetings 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.

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

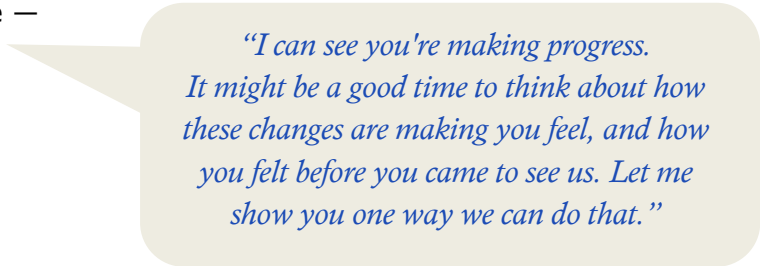
Step 1: Introducing Wellbeing-Hauora reflection

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 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 meeting (preferably the near-final or final meeting) but assesses two points at the same time. That is, clients are asked:

- how they felt BEFORE engaging with the financial mentor, then
- how they felt AFTER engaging with the financial mentor.

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

How do I feel	BEFORE seeing the Financial Mentor/Kahukura					AFTER 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.

Note: Clients must be given the opportunity to complete the net promoter score question alone if possible.

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

0 1 2 3 4 5 6 7 8 9 10

☹️ Not likely to recommend ☺️ Very likely to recommend

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 too.
You treated me like a human not just another number.*

Appendix Four – Reporting outcomes

Reporting Client-led Outcomes to MSD

Reporting by Client Voices users

Anonymised information is derived from Client Voices and submitted to MSD 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 meeting, 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.

- 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

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

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

Reporting Wellbeing - Hauora reflection results to MSD

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)	✓							✓			1 → 3 = +2
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓									✓	1 → 5 = +4
I feel positive about how money impacts my relationships (positive connections)		✓					✓				2 → 2 = 0
I am confident I can achieve my money goals (confidence)					✓				✓		5 → 4 = -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 MSD.

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:


Thank you for taking this survey.

That completes the form submission.

Appendix Five – Provider report and performance measures

Provider Report and Performance Measures

(Provider name) Report Form for Period (Dates)

Reports to be returned to [National Contracts Admin Hub@msd.govt.nz](mailto:National_Contracts_Admin_Hub@msd.govt.nz)

Report Due Dates
Date Month Year
Date Month Year

Signed by: _____
 Date: _____
 Name: _____
 Position: _____

Description of Service	Performance Measures (during the reporting period)	Quantity of Service	Date	Date
Building Financial Capability (BFC) Plus is a holistic service that acknowledges financial issues are not in isolation of one's wider social needs. The goal of BFC Plus is to provide support/advice and navigation services through a suitably qualified BFC Kahukura and a range of financial interventions.	Total number of FTE employed	Report actual		
	Total number of referrals received	Report actual		
	Of the total referrals received, record the number of clients who started service	Report actual		
	Total number of active clients	Report actual		
	Of the clients who started the service, record the number who closed	Report actual		

Provider Narrative Report to support the data
What is the "story behind the data"? (e.g. environmental factors impacting on client results including issues, gaps, overlaps and trends).
What are your areas for improvement towards achieving better results for clients (continuous improvement)?
Who are your partners that help you achieve results, and what joint activities have you participated in?
What combination of services do you think is most effective for your clients (if applicable)?
Provide examples of strategies or practices used to encourage 'hard to reach' clients to engage.
Provide an explanation of the variances (if any) between the volumes contracted and volumes delivered.

Guidance notes:

This information could be sourced through client (or agencies) feedback forms, provider assessments and service evaluations.

In providing the narrative, consider the following:

- Background and presenting problems
- The types of support given to bring about change
- The changes or differences made by the client or community e.g., knowledge, skills, attitude, behaviour and life circumstances.