



**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA

Building Financial Capability (BFC) Plus (Kahukura Service)

Service Guidelines F20 & F21

April 2019

Business Group	Community, Partnerships and Programmes Ministry of Social Development
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2. About these Guidelines

What are these Guidelines for?

These Building Financial Capability (BFC) Plus Guidelines (“Guidelines”) are for Providers the Ministry of Social Development (“Ministry”) contracts with to provide BFC Plus services to clients, families and whānau.

Outcome Agreements with Providers of BFC Plus services require that they are delivered in accordance with these Guidelines. The Guidelines form part of the Outcome Agreement.

What is the purpose of these Guidelines?

These Guidelines provide:

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

How should these Guidelines be used?

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

Will these Guidelines be revised?

This is a living document and will be updated over time to take into account Provider feedback. Ministry staff will consult with Providers on any editions, updates or changes. These changes will be listed in one place so that Providers can easily update themselves at a glance.

Feedback on the Guidelines is welcome at any time and can be sent to the Ministry national office using the attached Feedback Form, see *Appendix One*.

Where can you go for more information?

For further information on these Guidelines, please contact your Contract Manager as identified in your Outcome Agreement.

3. Relationships

Relationship principles

For this relationship to be successful, it is essential that both parties collaborate to ensure the service is effective and accessible. Both parties recognise that the service is a joint endeavour, in which they have a shared goal to achieve positive benefits for the BFC Plus services target group.

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

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

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

Cultural responsiveness

All parties recognise the needs of all people, including **Māori**, Pacific, 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.

Good practice approach

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

- using current good practice approaches, taking into account the local context, community and the knowledge and skills relevant to the purpose and focus of this service
- being client focused, including:
 - involving clients appropriately in decisions about the delivery of the support they receive
 - recognising the importance of cultural responsiveness in service delivery
- designing services and physical facilities in a way that supports accessibility to services for clients

- using a collaborative approach across services and agencies where possible
- regularly reviewing, reflecting and monitoring of the effectiveness of the service, including client, staff and external feedback, and changing and modifying practice in response
- using formal feedback processes for reporting purposes and ensuring that clients are aware of how information they provide will be used. This includes obtaining permission from the client to discuss or share their details with creditors, external agencies or other third parties, as provided by the Privacy Act 1993
- providing relevant training, professional development and (where appropriate) supervision, and utilising appropriate resources and support
- **engaging with a 'community of practice' to share ideas, information and build professional practice knowledge.**

4. Building Financial Capability (BFC)

Building financial capability in New Zealand is a Government priority. The Ministry funds the delivery of Building Financial Capability (BFC) services which are aimed at building the financial capability of clients, **families and whānau** experiencing financial hardship. BFC takes a strengths-based approach to empower people to get control of their money, set goals and achieve long-term, sustainable change.

The BFC Plus service is one of the core services of BFC. Other core services of BFC include Financial Mentoring and MoneyMates which may be referred to throughout these Guidelines.

See Section 5 for details about how the BFC Plus service intersects with and supports the wider BFC services.

More information about BFC and the suite of services can be found at <https://www.msd.govt.nz/what-we-can-do/Providers/building-financial-capability/index.html>

5. About BFC Plus

Overview of BFC Plus service

The BFC Plus service is an intensive service aimed at helping clients, families 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. The aim is to provide financial intervention, as well as assist people to navigate other services such as health and/or social services. Where specialist support is needed, **Kahukura delivering BFC Plus will navigate and connect our clients, families and whānau** with other services in the community.

Kahukura are employed by a BFC Plus Provider and are the specialist workers to carry out the BFC Plus **services with clients, families and whānau. Kahukura will provide an** intensive one-to-one case management/social worker service with a financial literacy lens. Kahukura will be aiming for an active caseload of around 30 clients (and their **families and whānau**) with a minimum of 10 clients at any one time.

The Kahukura has the advantage of:

- Being able to work intensively with clients without the barrier of specified time limits or session limits
- Allowing an open and trusting environment to understand all of a **client's multiple** complexities
- Having an existing infrastructure within the contracted BFC Plus Provider to support the delivery of the BFC Plus service.

One full time equivalent Kahukura will work for one BFC Plus provider and will work in collaboration **with the community's Cluster of other BFC Providers. This approach ensures full coverage of assistance to the community's most vulnerable. Appendix Two** sets out the core competencies required of BFC Kahukura.

Who is the client group for BFC Plus services?

BFC Plus is a core BFC service targeted at 'vulnerable' New Zealanders who are presenting with multiple disadvantages¹ and experiencing (or at risk of experiencing) the

¹ The Social policy Evaluation and Research Unit (Superu) defines multiple disadvantage as "families disadvantaged in three or more of eight life domains: education, health, income, housing, material wellbeing, employment, safety and social connectedness".

highest levels of financial hardship. The focus is on household finances not business or commercial finances.

BFC Plus is designed for clients who are more likely to benefit from intensive support including those who are:

- Experiencing multiple crises including severe financial hardship
- Unable to cope with sudden change in their life circumstances whether past or present
- Dealing with multiple services including but not limited to Oranga Tamariki–Ministry for Children, family violence services or English language services
- Vulnerable to financial abuse or being taken advantage of
- Exhibiting signs where some form of ‘money management’ is an ideal solution.

Clients in this group also:

- have little/no financial literacy
- are high users of Work and Income hardship grants
- are likely to have high referral rates to BFC services from Work and Income as a result of frequent hardship grant requests
- have multiple social, economic and/or health issues such as
 - **isolation (little/no access to whānau or community resources/services)**
 - addiction problems (drugs, alcohol, gambling)
 - low income/long term unemployment/beneficiary
 - chaotic living situation/home environment/transience
 - family violence
 - lack of basic amenities
 - recurring or chronic health issues/disability
 - mental health issues
 - lack of transport
 - a history of incarceration.
- have an immediate need for holistic support to address multiple crises in their lives.

A criteria check sheet has been created to help easily identify clients, families and whānau who would benefit most from BFC Plus services, see *Appendix Three*.

What do we want to achieve from BFC Plus?

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

BFC Plus Goal:

Build the financial resilience of clients through wrap-around support who are presenting with multiple and complex needs and also experiencing (or at risk of experiencing) severe financial hardship.

Outcomes:

- Improved wellbeing
- Improved social and economic inclusion.

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

What are the principles of BFC Plus services to deliver the optimum client experience?

BFC Plus services meet the six guiding principles of BFC core services²:

- Client-centred and embedded with learning
- Integrated and connected
- Culturally relevant and responsive
- Accessible when needed
- Strengths-based and aspirational
- **Whānau**-centred approach

BFC Plus services also follows a Tikanga **Māori** framework and Pacific framework that have been developed specifically to deliver an optimum client experience. These are set out overleaf.

Kahukura practice

Kahukura works within a strengths-based framework³ to support clients, families and **whānau to achieve their wellbeing goals. Their practice will be client-centred, families and whānau-led and culturally responsive.** The core principles⁴ that underpin BFC Plus services include strengths and evidence-based practice. The following represents these principles:

- **Kahukura work in partnership with clients, families and whānau in a relationship which respects the right of each family/whānau to participate in all aspects of service delivery (participation is voluntary)**
- Clients are fully supported to achieve their goals
- **Existing strengths of clients, families and whānau are acknowledged and enhanced through the application of strengths-based practice**
- Kahukura work in accordance with, and to support, the BFC core services and other BFC Providers in their respective localities to form cooperative Clusters.

² Building Financial Capability Service Guidelines

³ Building Financial Capability Service Guidelines

⁴ Building Financial Capability Service Guidelines

	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/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.
<i>Kia takatū tātou</i>			
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.

How does the BFC Plus service work?

BFC Plus has three key components:

1. Intensive one-to-one case management with clients, families and whānau

This component of the Service involves Kahukura:

- Developing supportive, trusting **relationships with clients and families and whānau** to assist with change
- Assessment and intervention planning with goals for change that build on the **strengths and resilience of clients, families and whānau**
- **Advocating for clients and families and whānau** where appropriate
- **Connecting clients and families and whānau with the community and specialist services** when identified
- Empowering clients **and families and whānau** to set and achieve their own goals
- Exiting clients when they meet appropriate criteria
- Pastoral care (6-month follow up)

NB. A Kahukura can re-admit a client if they meet the BFC Plus criteria

2. Navigation and co-ordination services

This component of the Service involves Kahukura:

- Working with other professionals for a more holistic support of **the clients', families' and whānau needs and/or being the lead agent on the clients' wellbeing needs**
- Developing a collaborative relationship with the Ministry (including Work and Income) and Oranga Tamariki—Ministry for Children to facilitate information sharing and working together
- Providing appropriate coordination support when **clients, families and whānau** require a multi-agency approach.

3. Capability building of a Cluster of other BFC Providers

This component of the Service involves Kahukura:

- 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
- Building leaders within Clusters of other BFC Providers.

How do people access these services?

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

Work and Income will play a key role as they will identify clients who would benefit from using BFC Plus services and encourage them to engage.

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

N.B. Clients can do MoneyMates in conjunction with BFC Plus however it is not expected that BFC Plus clients will engage in the Financial Mentoring service while working with a Kahukura.

6. Service delivery

Where do Lead Providers fit in the big picture?

BFC Plus Providers will also be known as Lead Providers and the terms will be used interchangeably throughout this document. Lead Providers help clients, families and **whānau** achieve their financial goals, and gain control of their lives to make short to long term positive changes. This can be done through access to financial advice, support, and education and mentoring.

All BFC Providers are key contributors to the overall success of all BFC services. To achieve positive outcomes for clients and family/**whānau**, BFC Providers must deliver services that assist clients to:

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

The role of the Lead 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 Ministry Accreditation Standards and these Guidelines
- measure the outcomes that clients are achieving through the services, and seek to continuously improve on these
- ensure systems and processes are in place to utilise and report on funds and outcomes using Client Voices and in line with the Outcome Agreement and these Guidelines.
- Providers are required to use a strengths-based approach that is both client and **whānau centred**.
- Provide administration support to the Kahukura
- Lead the establishment of Clusters in the respective communities (in partnership with the Ministry).

Who are the key stakeholders involved?

The client

The client is defined as a person or family 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.

Lead Provider

BFC Plus Providers are also known as the Lead Provider in each target community Cluster. They are the non-government service Provider contracted by the Ministry to employ a Kahukura.

Kahukura

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

NB: **The Kahukura caseload is not restricted to whānau who are currently being supported only by the BFC Plus Provider**

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

The role of the Ministry is to:

- approve Providers
- make referrals and provide information where the service is specifically contracted for referrals from the Ministry
- seek continuous improvement of service delivery, including updating these Guidelines.

Oranga Tamariki–Ministry for Children

The role of Oranga Tamariki–Ministry for Children (Oranga Tamariki) is to carry out the contract and relationship management functions of the Outcome Agreement on behalf of the Ministry. These functions include:

- Negotiation and contract development
- Receipt and assessment of Provider returns
- Invoicing and payments
- Monitoring of service delivery
- Relationship management.

Social Sector Accreditation

Any Provider delivering BFC Core services are required to meet Level Four, [Ministry of Social Development Accreditation Standards](#). Lead Providers delivering BFC Plus services are required to meet Level Three. Providers are required to maintain their Accreditation level according to the Ministry's relevant Approval and Accreditation Standards.

FinCap

FinCap (previously known as The National Building Financial Capability Trust) will provide the key financial training requirements and other workforce capability requirements for the Lead Providers and Kahukura. They will also be involved in the Cluster meetings.

Employing and supporting a Kahukura

To support the delivery of a professional BFC Plus service, the Lead Provider in each Cluster is responsible for employing a skilled worker to fill the role of Kahukura.

The Lead Provider must carry out all the employment processes including:

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

The Lead Provider will employ a Kahukura who has the skills and experience as defined in *Appendix Two*.

The Lead Provider will ensure that:

- the Cluster and the Ministry are advised when appointing a new Kahukura
- representatives from the Cluster and a Maori and/or Pacific representative (where appropriate) will participate in the interview process

- there is a clear process for vetting applicants, including speaking to referees and a police check
- each Kahukura has a clear and documented development plan
- remuneration for Kahukura will reflect their qualifications, skills and experience (suggested salary range of \$55,000.00 - \$65,000.00)
- Kahukura have flexible working environments to be able to meet with clients, families and whānau outside normal work hours and/or offsite.

Depending on location and client complexity, Kahukura will be aiming for an active caseload of around 30 clients (and their families and whānau) with a minimum of 10 clients at any one time.

Active caseloads do not include clients who have left the BFC Plus service and are now receiving pastoral care.

Service support, supervision and training

The Lead Provider is responsible for the quality of professional supervision, the support Kahukura receives and their access to appropriate training and development opportunities.

The Lead Provider will provide the Kahukura with:

- Office space and administrative support
- Internet access and general office supplies
- Tools (or reimbursement) required for the Kahukura to be mobile and work remotely in the community when appropriate
- Health and safety plan for while Kahukura is offsite.

How do Lead Providers and Kahukura work with other agencies?

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

Kahukura will also:

- have a clear understanding of how Tikanga **Māori and/or Pacific principles work in practice** and can adapt their practice to other principles based on community needs
- ensure appropriate community collaboration and networking links are made to support clients
- actively participate in any regional networking, information sharing and knowledge building activities
- develop and maintain effective collaborative working relationships with appropriate community, health and/or social services
- participate in training and up-skilling activities to keep up to date with financial capability information
- be deeply rooted in the community and networks for navigation purposes.

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

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

How do Lead Providers and Kahukura work with Work and Income?

BFC Plus includes strong, consistent collaboration with Work and Income case managers, with client consent. Clear lines of communication and feedback loops with Work and Income will support continuous improvement.

Work and Income and Kahukura can work together to create a consistent, streamlined service where the focus is on strengths-based financial planning. This will be done by:

- using a consistent practice and approach for referring clients to BFC Plus services
- Work and Income staff having knowledge and resources about BFC Plus services to talk to clients at the right time
- 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. Collaboration will be agreed locally, and could take

place through meetings, via email or phone calls, through regular networking meetings, or another channel deemed appropriate to both parties.

Other BFC Providers

All other BFC Providers in the target communities will have access to a Kahukura. A Kahukura process guide has been developed, as set out in **Appendix Four**, which also includes other BFC Providers referral access to Kahukura. The Kahukura will also support BFC Providers with the necessary knowledge and skills to equip them with the right interventions or programmes that they can adapt to meet the needs of clients that present with complex needs.

How the Clusters will work

Establishing the Clusters will be jointly led between the Lead Provider and the Ministry. It is anticipated that the Clusters will come together on a quarterly basis to check in, share insights and develop communities of practice. These Cluster meetings will be attended by: Lead Providers, Kahukura, representation from BFC Providers in that Cluster, Partnering for Outcome Advisors/relationship managers, BFC team and FinCap.

Reports to the Commerce Commission

Where any Provider becomes aware of issues for clients that indicate their rights may be breached under the Fair Trading Act or the Credit Contract and Consumer Finance Act, that Provider will discuss this breach with the client, and ask if they would like to have a report registered with the Commerce Commission. Permission from the client is required as provided by the Privacy Act 1993. Such a report may be made:

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

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

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

Charging for services

The Lead Provider will not charge clients for BFC Plus services.

Financial Advisers Act (2008)

It is not intended that Kahukura will be providing a financial adviser service as defined in the Financial Advisers Act 2008. It is not intended that they will be making

recommendations or giving opinions in relation to acquiring or disposing of a financial product but will rather be merely providing factual information about financial products. It is also not intended that they will be providing an investment planning service as the **Financial Mentors will not be going so far, 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.

However if they do provide a financial adviser service they will be exempt under the Financial Advisers Act 2008 as non-profit organisations are exempt where delivering free financial adviser services.

Family Services Directory

Throughout the term of an Outcome Agreement with the Ministry, any contracted Providers **must ensure that their organisation is listed in the Ministry's Family Services Directory** (<http://www.familyservices.govt.nz/directory>) and that necessary information is updated when required.

7. Measuring results and reporting

The Ministry needs to understand who is using the BFC Plus services it funds, and to demonstrate that the services have a positive impact on clients, **families and whānau**. Client Voices is a compulsory tool for Lead Providers delivering BFC Plus services.

How do we know if BFC Plus is working?

We are all interested in being able to demonstrate that BFC Plus achieves outcomes (or results) for clients, families and **whānau**. The Ministry does this through collecting results based on a Result Based Accountability (RBA) approach. These are reflected in the BFC Plus Provider Return Reports attached to the Outcome Agreement.

What data needs to be collected for reporting?

To tell us if the initiative is making a difference the Ministry requires the Lead Providers to collect data that will tell us:

- how much we did
- how well we did it
- whether anyone was better off.

The data is backed up by a narrative report. A guide to writing the narrative report is found in the Provider Return Report.

What reports are required by the Ministry?

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

The following must be completed and sent to your Contract Manager on or before the dates set out in the Outcome Agreement:

- Service Result Measure reporting is to be reported to the Ministry through your regular Provider Return Reports attached to the Outcome Agreement and listed below.

More information on RBA is available at:

<http://www.business.govt.nz/procurement/for-agencies/buying-social-services/results-based-accountabilitytm-rba/>

<http://www.msd.govt.nz/what-we-can-do/Providers/results-based-accountability/index.html>

Your Contract Manager will also be able to assist and provide further information on RBA.

Results Measures collection and sharing

The measures are detailed in the BFC Plus Provider Return Reports attached to the Outcome Agreement. There are three types of measures being collected: Quantity, Quality and client outcome measures. Quantity and Quality measures are numerical or percentage based on provider records. The client outcome measures we are collecting are generated by the Client Outcome Measurement Tool (COMT).

Client Outcomes Measurement Tool

A BFC Plus COMT is attached as *Appendix Five*.

The purpose of the tool is to enable standardised and consistent tracking of client results, so that we can measure 'apples with pears', and so BFC Plus Providers and the Ministry can continuously improve services to clients.

The tool aligns with the RBA approach, and is built into the Client Voices database. It records the client's own assessment of the service and their situation, and enables BFC Plus Providers to report to the Ministry on results for clients, pre and post intervention.

Using the Client Outcomes Measurement Tool

To enable consistent and standardised measurement across all BFC services we strongly recommend that this tool be the 'default' feedback form for all BFC Providers.

There is a minimum standard and recommended practice for use of the COMT.

- **The minimum standard** to enable your reporting to the Ministry on pre and post intervention change is that you use the 'About your situation' page at the beginning and end of a client case; and the 'About our services' page at the end of a client case.
- **Recommended practice** is that the first page of the tool 'About your situation' is used face to face at the beginning of every meeting; and the 'About our services' is used face to face at the end of every meeting with the client.

Using the 'About your situation' page, see *Appendix Five*, at the beginning of every meeting will mean that the COMT will help to support conversations between the worker and client that draw out meaning about the stories behind their ratings, and how the client is feeling about their situation.

Using it every meeting will also mean that the client's progress over time can be tracked (or even charted), enabling the client to see the progress they are making, and to celebrate successes. It also means that you will be able to report on outcomes, even if a client becomes a 'no-show'⁵.

Using the second page of the tool 'About our services', see *Appendix Five*, provides information about the quality of the service and allows for direct and timely feedback with the worker that privileges the 'client as expert' in their feedback about how well the service is working for them, and how the service can better meet their needs. To enable this requires building trust and an approach of the client being the expert about the service that will best meet their needs.

Reporting the Client Outcomes Measurement Tool results

The tool is designed to enable you to report a client's pre and post intervention positive or negative changes to determine whether results have been achieved.

Because the tool is recording self-reported pre and post intervention change for the client about their situation, we expect that there will be no result achieved for clients who are either one-off or clients who do not, or will not complete the form. Therefore you should report N/A for these clients.

Achieving the effectiveness measure

The four questions on the 'About your situation' page enables Lead Providers/Kahukura to answer the BFC Plus result measure: *"Is anyone better off?"* When you are reporting on your contract on this, you should report **any increase** in client score in each of the four measures between your *first* and your *last* meeting with the client.

If you show an increase of 1 or more in a measure, you have achieved that measure.

Achieving the service quality measure

⁵ Building Financial Capability Service Guidelines

The three questions on the 'About our services' page enables Lead Providers/Kahukura to answer the BFC Plus quality measure: *"of the clients who completed the COMT, # who rated their satisfaction 7 or above"*. When you are reporting on your contract on this, you should report the average of the three measures from your last meeting with the client.

If the average is '7' or above, you have achieved this measure.

[More information about the Client Outcomes Measurement Tool](#)

More information is available in the [Client Outcomes Measurement Tool Provider](#) Guide. A downloadable copy of the COMT is also available.

Provider Results Dashboards

All BFC Providers can opt in to receive Provider Results Dashboards. These will enable them to:

- learn 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 FinCap Client Voices database. Dashboards are provided six-monthly to those Providers who wish to receive them and who sign an agreement to share their de-identified data from the Client Voices database with Malatest International.

More information is available on the Ministry's website:

<http://www.msd.govt.nz/what-we-can-do/Providers/building-financial-capability/bfc-Provider-results-dashboard.html>

Service Result Measures

Lead Providers/Kahukura will use the COMT to report on the service result measures shown below.

Type of measure	Measures (during the reporting period)	Information collected through
Quantity How much?	<ul style="list-style-type: none"> # of clients who started the service # of organisations actively supported by the Lead Provider/Kahukura within the Cluster 	Service result measure reporting
Quality How well?	<ul style="list-style-type: none"> Of the clients who started the service, # of clients who completed the COMT Of the clients who completed the COMT, # of clients who rated their satisfaction 7 or above 	
Result Measures Is anyone better off?	<ul style="list-style-type: none"> Of the clients who completed the COMT, # of clients who completed the COMT more than once Of the clients who completed the COMT more than once, # of clients who achieved a positive degree of change in their situation 	
Narrative Reporting to support the data:		
<ol style="list-style-type: none"> What is the 'story behind the data'? (e.g. environmental factors that could affect 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 volumes contracted and volumes delivered 		Service result measure reporting

8. Definitions

Total Money Management

Total Money Management (TMM) refers to a situation where a Financial Mentor/Kahukura takes over responsibility for managing client money to ensure client financial obligations such as debts and bills are met. Payments are based on a budget agreed in advance between the client and Financial Mentor/Kahukura. A portion is provided back to the client for essentials such as food and petrol. In some cases, a portion is directed towards a savings account which the client can draw on as required.

TMM is intended to help clients who have difficulty with managing their finances independently. In practice, TMM is often used to help clients who are challenged by addiction, mental health, intellectual disabilities, and financial abuse.

There are two types of TMM service:

Standard TMM is intended to create critical headspace. It is sometimes offered together with Financial Mentoring.

Custodial TMM is a long-term or indefinite form of TMM that focused on outcomes related to improving client wellbeing rather than building financial capability

Kahukura⁶

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, families and whānau with an immediate crisis that requires assistance or on-going financial management 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, social services and debt agencies.

⁶ The term, Kahukura, has been adopted with permission from E Tū Whānau: <http://etuwhanau.org.nz/get-involved/kahukura/>

Financial hardship

Financial hardship is defined as having insufficient resources to meet basic needs, and thus being excluded from a minimum acceptable way of life in one's own society.

Closed clients

A client 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 now understands financial resilience
 - The client is transitioned to a BFC Core service
 - Other:
 - The client has moved to another area
 - The client wishes to withdraw from BFC Plus
 - The client has left the country permanently

9. Appendix

Appendix One – Feedback Form

Provider Feedback Form		
Please email to your Contract Manager or financial_capability@msd.govt.nz		
Name of service		
Summary of, and reasons for, suggested change		
Topic	Reference (section/page)	Suggested change/description
Contact name:		Position:
Provider name:		
Provider email:		
Provider phone:		Date submitted:

Appendix Two – Kahukura Position Description

KAHUKURA

Purpose of the role:

BFC Plus is the provision of specialist financial intervention and navigation support services to clients, families and **whānau with complex needs**.

The service offers: intensive and individualised case management (one-to-one support), navigation and co-ordination of client needs and capability building of Clusters of BFC Providers.

Key Accountabilities

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 • Where identified as a need, offering money management as an option for whānau.
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 • Undertaking a whānau-centric survey to monitor and track whānau progress.
Navigation and Coordination Support	
Co-ordinated response Advocacy	<ul style="list-style-type: none"> • Provision of coordination 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.

Technical/Professional Knowledge and Experience:

- Suitably qualified and/or experienced in social work and financial capability
- Up to date knowledge of the respective community and issues/opportunities in **relation to clients, families and whānau**
- Demonstrated ability to build and maintain strong relationships, including with external stakeholders
- Sound financial knowledge and skills to build financial capability
- Ability to provide excellent customer service
- 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
- 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

Appendix Three – BFC Plus Client 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
- Addiction:
 - Drugs* *Alcohol*
 - Shopping* *Financial*
 - Gambling* *Other*

MUST HAVE 1

No/low income

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

Appendix Four – Guide to the Kahukura Process

(NB: This is a guide as to how a process could be developed for Kahukura, but it will be shaped according to the requirements of clients, families and whānau within their respective communities)

Stage One	Referral to BFC Plus	<ul style="list-style-type: none"> • Referral to BFC Plus Service may come from other BFC Providers, community, government agencies, or self-referral • Advise referrer of expected timeframe for making contact with family/whānau. If caseload is full, advise referrer of this and provide alternative options.
	Initial contact	<ul style="list-style-type: none"> • Kahukura contacts/meets with clients, family and whānau to fully explain the Service • Listen to clients’ immediate needs and begin building the relationship • Initial consent to Service/information sharing should be gained at this point • If Service is denied/declined at this point, the reason for this needs to be documented and referrer advised of this outcome
Stage Two	Gain written consent	<ul style="list-style-type: none"> • Face to face meeting to gain formal written consent to Service/information sharing with other services etc. • Record all information • If Service is denied/declined at this point, the reason for this needs to be documented
	Strengths based assessment	<ul style="list-style-type: none"> • Collaboratively assess needs, issues, strengths, resources, risks of clients, family and whānau; both holistic and financial • Document information including assessed level of risk at time of referral and again at assessment

Stage Three	Developing and implementing the plan	<ul style="list-style-type: none"> • Support clients, family and whānau to develop goals and a plan for how these goals will be achieved • Agree the frequency of contact and roles and responsibilities of those involved in achieving the goals. • Help the clients, family 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 • Involve and make referrals to wider supports as appropriate • Define roles, responsibilities and communication processes when other organisations/professionals are involved in supporting clients, family and whānau.
	Reviewing and assessing the plan progress	<ul style="list-style-type: none"> • The plan/goals/strategies need to be regularly reviewed, progress assessed and adjustments made as required • Track whether the initial goals are still relevant • Identify any barriers to progress and opportunities to renegotiate tasks, goals, and partners to the process • Wherever possible, short-term intervention with clear, achievable goals should be negotiated • Strengths-based practice focuses on clients' achievement of goals and feeling better able to manage problems in their lives. • Celebrate positive outcomes.
Stage Four	Exits and Closed Clients	<ul style="list-style-type: none"> • Review of progress should identify when goals for change have been met or are being met • Closure of a BFC Plus intervention is to be managed in consultation with clients where possible • Kahukura can handshake clients to less intensive services such as BFC Core services with another provider • Other partners involved in the change process should also be advised • 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.

Appendix Five – Client Outcome Measurement Tool (COMT)

[Provider Name and/or Logo]

BFC Plus services – Client Check-in Form

Checking in: About your situation

Your name:

Date:

(Please circle 0 – 10)

	No			Sometimes				Yes			
	0	1	2	3	4	5	6	7	8	9	10
I / we are on track to achieve our goals											
I / we have enough to meet our basic needs and obligations											
I / we can confidently manage our finances											
I / we feel in control of any debt											
Overall my / our situation is: (optional comment)											

BFC Plus services – Client Check-in Form⁷

Checking in: About our services

Your name: Date:

(Please circle 0 – 10)	No											Sometimes											Yes										
	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10
I / we felt listened to, understood and respected	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10
The service met our needs and expectations	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10
I / we are better able to deal with the issues we wanted help with	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10
What did we do well? (optional comment)																																	
What could we improve on? (optional comment)																																	

⁷ This information helps us to improve our services to you and others, and will help inform our reporting to the Ministry of Social Development (MSD) on the funding we have received for this service. MSD may use the information about our overall results with all of our clients for monitoring and evaluation purposes. None of the information we provide to MSD will identify you individually.