



MINISTRY OF SOCIAL DEVELOPMENT

TE MANATŪ WHAKAHIATO ORA

Building Financial Capability Services **Guidelines**

Last updated September 2020



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1. About these Service Guidelines

What are these Service Guidelines for?

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

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

These Guidelines provide:

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

Who are these Guidelines for?

These Guidelines are intended to be used by:

- Contracted Building Financial Capability Core Providers

How should these Guidelines be used?

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

Updates to the Guidelines

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

Changes in this edition at a glance

Revisions have been made since the 2018 Guidelines to align them with the BFC Plus Service Guidelines and follow a more generic template. We have simplified these Guidelines by removing repetitive information and included weblinks for more information. These September 2020 changes do not impact service delivery.

Specific changes are listed below:

Page	Item	Comment
7	Relationship principles	More information about the term 'partnership'
7	Accessibility	Additional information about 'Accessibility'
9	About Building Financial Capability	Link to e-document rather than full explanation
9	What are the Building Financial Capability Services	Link to BFC Plus Service Guidelines
10	Debt Solution Service	Definition for a new BFC initiative
10	Total Money Management	Definition for a specialist intervention
11	Who are BFC Services targeted to?	Defined client situations and provided a link to e-document
12	What do we want to achieve from BFC Services?	Combined repetitive themes and created chart
13-15	BFC Financial Mentor and MoneyMates Facilitator practice	Rearranged and combined repeated material. Provided links to e-documents
15	Referrals into BFC services	Combined repetitive information
15	Charging for services	Revised clause to include variations of terminology and additional information about 'gifts'
16	Financial Advisers Act 2008	Additional clause
17	Where do Providers fit in the big picture?	Combined repetitive information and simplified
18	Employing and supporting Financial Mentors and MoneyMates Facilitators	Combined repetitive information and simplified
19	Financial Mentor and MoneyMates Facilitators' competencies	Combined repetitive information and provided a webpage link
19	Supervision and training	Combined repetitive information
19	Service support	Combined repetitive information
20	FinCap	Additional organisation information
21	How do BFC Providers work with Work and Income?	Additional suggestions
23	Measuring results and reporting	Removed obsolete information
24	Client Outcome Measurement Tool	Combined repetitive information and provided a link to e-document
25	Sessions as a unit of measure	Removed the definitions table and simplified wording
26	Evaluation	Replaced wording with generic clause
26	Provider obligations under the Privacy Act	Additional clause
27	Definitions	Consolidated terminology
29	More information and useful links	Webpages and e-documents to help your BFC service
30-33	Provider Report and Performance Measures – Template	Additional reporting measures included
34-37	Provider Report and Performance Measures – Example	Instructions on how to fill out the template

Page	Item	Comment
38-39	Client Outcomes Measurement Tool	Replaced the template with the one on the BFC website
40	Is your client meeting considered a Session?	New workflow chart to help you figure out if your client meeting can be counted as a reportable session

Further information on these Guidelines

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

Providing feedback on these Guidelines

Feedback on these Guidelines is welcome at any time using the attached Feedback Form

Appendix Four and sending it back to the BFC team at Financial_Capability@msd.govt.nz

2. Relationships

Relationship principles

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

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

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

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

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

Cultural responsiveness

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

Accessibility

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

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

Good practice approach

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

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

3. About Building Financial Capability

The Ministry funds the delivery of Building Financial Capability (BFC) services aimed at building the financial capability and resilience of New Zealanders experiencing financial hardship.

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

What are the Building Financial Capability services?

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

BFC services include:

- Financial Mentoring – one-on-one service focused on helping people, families and whānau with their personal finances delivered by Financial Mentors.
- MoneyMates – peer-led support group programme that encourages people to learn from others as they talk about money and finances in a group situation delivered by MoneyMates Facilitators.
- BFC Plus¹ – intensive service aimed at helping people with multiple and complex needs delivered by Kahukura.

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

Other BFC initiatives and interventions include:

- MoneyTalks – a multi-modal helpline connecting people free of charge to existing BFC services
- Microfinance / Community Finance lending which provides safe, affordable credit to people, families and whānau on low incomes.

¹ *BFC Plus Service Guidelines*, <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/building-financial-capability-plus-service-guidelines-f20-and-f21-april-2019.pdf>

- Debt Solution Service² – specialist debt support to develop ethical debt restructuring and repayment agreements between debtors and creditors and debt consolidation loans or help with variations to high-cost loans.
- The Generator – a community initiative aimed at generating prosperity through community action and enterprise in New Zealand communities that are most vulnerable to poverty.

Specialist interventions

Some BFC providers may offer specialist interventions that could include:

- insolvency services (Debt Repayment Orders, No Asset Procedures, Bankruptcy)
- averting mortgagee sales, variations to complex contracts, etc.
- KiwiSaver hardship applications
- significant financial issues related to mental health, addiction, literacy, disability etc.
- Total Money Management³ (TMM) – the process where a third party takes over responsibility for managing all or part of a person’s money to help them meet their financial obligations, such as debt and bills.

Safety provisions

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

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

If Providers who are delivering specialist interventions but are unable to demonstrate these safety provisions are in place, they should use the Debt Solution services provided through BFC.

² *Debt Solution Service Guidelines*, <https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/service-guidelines/index.html#b> (MSD Guidelines are uploaded here when completed)

³ *Total Money Management Practice Guidelines*, <https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/service-guidelines/index.html#b> (MSD Guidelines are uploaded here when completed)

What do we want to achieve from BFC services?

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

BFC Vision

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

BFC Outcomes

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

BFC Results

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

Who can receive BFC services?

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

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

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

Tailoring services for clients' experiences

Providers should take into account the nature of financial hardship for people as they are experiencing it at that a particular point in time and be able to tailor their services appropriately. People can slip in and out of hardship at different stages of their lives. They may also be experiencing other issues that could impact building their financial capability.

People, families and whānau referred to BFC services may be experiencing challenges at a range of severity and with varied financial capability:

- Doing okay right now but one financial emergency will set them back
- Only just surviving perhaps with a little bit of debt and some financial literacy
- Struggling perhaps with significant debts and other complex issues, but has some financial literacy
- Desperate with high levels of debt and low/no financial literacy

A fuller discussion of the range of clients' experiences with financial hardship and their pathways to seeking BFC assistance is available in *The Voices of People, Families and Whānau Experiencing Hardship*.⁴

⁴ *The Voices of People, Families and Whānau Experiencing Hardship*, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf>

BFC Financial Mentor and MoneyMates Facilitator practice

Financial Mentors and MoneyMates Facilitators apply a range of skills to carry out their roles. They must be clear about their role and the boundaries of their tasks. Their practice is client-centred and whānau-centred and culturally responsive. The core principles that underpin BFC services are strengths-based and client led. The principles are represented by the following⁵:

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

How do BFC services work?

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

BFC services follow these Financial Mentoring and MoneyMates components of practice⁶.

⁵ *Building Financial Capability, Services for people, families and whānau experiencing hardship*, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf> page 9

⁶ *Guidance and resources for BFC providers*, <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

Financial Mentoring

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

- developing supportive, trusting relationships with people, families and whānau which in turn will help to make positive change
- carrying out an initial assessment of people's needs and supporting them to remove pressures of immediate crises. For example food security, eviction and/or disconnected power
- helping people identify their aspirations and encouraging them to develop a plan to achieve those goals
- working with people, families and whānau to develop their Financial Plan of Action⁷ using a strengths-based approach⁸
- providing specialist interventions where applicable (or referring appropriately if the BFC provider cannot offer a Specialist Intervention to the required safety provisions page 11)
- supporting and empowering them with financial services negotiations (i.e. reduced repayment amounts or extended due dates)
- referring people to other social services depending on their needs. For example mental health services, addiction programmes, violence programmes etc.
- support and empower them to navigate local financial and social services as appropriate. For example supporting them to get all their Work and Income entitlements.

Financial Mentors will deliver services at a frequency and for the duration needed to help people achieve their goals. The Financial Mentor and client will work together to collectively agree when the client has built their financial capability to be independent and become a 'Closed client' (refer to page 30). Closed clients can become active clients again if there is a BFC need.

Financial Mentors shall record client progress and review results in Client Voices (or equivalent compatible client management system).

⁷ *Financial Plan of Action information*, <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/the-financial-plan-of-action.html>

⁸ *Building Financial Capability, Services for people, families and whānau experiencing hardship*, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf> page 10

MoneyMates

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

- marketing to and recruiting 'like-minded' people to form MoneyMates groups (e.g. sole parents of <18 year olds, youth 18 – 24 year olds, kaumatua etc.)
- creating trusting environments for your MoneyMates participants to feel able to discuss financial hardships openly
- planning, coordinating and delivering MoneyMates programmes that respond to the needs of the group participants
- encouraging participants to share insights and knowledge with each other, learn from each other and build support networks with people going through the same experiences.

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

Referrals into BFC services

Referrals to BFC services can come from any one of a multitude of places. This includes but is not limited to: Work and Income, MoneyTalks, self-referral, word-of-mouth, finance companies, banks, Facebook marketing etc.

Reporting to the Commerce Commission

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

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

Permission from the client is required if their personal information is to be included in the report to the Ministry as provided by the Privacy Act 1993.

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/>

Consumer complaints about financial grievances

There are four approved schemes that provide financial dispute resolution services:

- Banking Ombudsman (<https://bankomb.org.nz/>)
- Insurance and Financial Services Ombudsman (<https://www.ifso.nz/>)
- Financial Services Complaints Ltd (<http://www.fscl.org.nz/>)
- Financial Dispute Resolution Service (<https://fdrs.org.nz/>)

If there are grounds to make a complaint, consult the websites shown above for more information on the appropriate processes.

Client complaints about provider services

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

Charging for services

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

Receiving clients' gifts

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

There may be situations where refusing a gift may be difficult, impolite, or appear culturally insensitive. The giving of gifts may be an expectation under certain circumstances or within some cultures. Providers should have a gifting policy in place to assist with such situations.⁹

Financial Advisers Act (2008)

It is not intended that Financial Mentors or MoneyMates facilitators will be providing a financial adviser service as defined in the Financial Advisers Act 2008. It is not intended that

⁹ This advice is adapted from the Social Workers Registration Board Code of Conduct, <https://swrb.govt.nz/public-and-employers/code-of-conduct> and MSD recommends that BFC Providers follow the Board's approach (Principle 6.4) to client payments and gifts.

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.

Family Services Directory

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

Social Sector Accreditation

Providers delivering Financial Mentoring and/or MoneyMates services are required to meet **Level Four** the Social Sector Accreditation Standards¹⁰. Providers are required to maintain their Accreditation according to Social Sector Accreditation Standards.

¹⁰ *Accreditation Standards*, <https://www.msd.govt.nz/what-we-can-do/providers/social-services-accreditation/accreditation-standards.html>

4. Service delivery

Where do Providers fit in the big picture?

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

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

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

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

The Provider

The role of the Provider is to:

- employ and support competent staff capable of delivering a quality service
- work towards ensuring staff are appropriately trained by FinCap to deliver BFC services
- provide opportunities for on-going training and professional development
- ensure appropriate community collaboration and networking links are made to support staff and clients
- actively participate in any regional networking, information sharing and knowledge building activities to gain comprehensive understanding of the needs of the community
- develop and maintain effective collaborative working relationships with local Work and Income offices
- operate a viable service which is able to support all staff and professional development, in accordance with Ministry Accreditation Standards and these Guidelines
- participate in training and up-skilling activities to keep up to date with financial capability information

- measure the outcomes that clients are achieving through the services, and seek to continuously improve on these
- ensure systems and processes are in place to utilise and report on funds and outcomes in line with the Outcome Agreement and these Guidelines.

Employing and supporting Financial Mentors and MoneyMates Facilitators

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

The Provider carries out employment processes including:

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

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

The Provider ensures that:

- representatives from the community and Maori and/or Pacific representation will participate in the interview process (if appropriate)
- there is a clear vetting process for applicants including speaking with referees and police checks
- for Financial Mentors and/or MoneyMates Facilitators, there is clear position description/s, employment agreement and documented professional development plan
- remuneration for Financial Mentors and/or MoneyMates Facilitators will reflect their qualifications, experience and skills
- Financial Mentors and/or MoneyMates Facilitators are able to work flexible hours (should be reflected in an employment agreement) to enable them to support people, families and whānau outside normal work hours.

Financial Mentor and MoneyMates Facilitator competencies

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

- work well within their communities and with other NGOs where required

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

While the Provider has discretion to develop the position descriptions, FinCap have also created Recruitment and Induction Guidelines for Providers to utilise where required¹¹.

Supervision and training

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

Service Support

The Provider will supply:

- appropriate office space and administrative support
- internet access and office supplies
- Client Voices access (or equivalent compatible client management system)
- support for Financial Mentors and/or MoneyMates Facilitators if they work off site.

¹¹ Repository of policies that meet Social Sector Accreditation requirements, <https://tepapahou.co.nz/policies/>

What other organisations are involved?

The Ministry of Social Development

The role of the Ministry is to:

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

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 as per these Guidelines
- Relationship management.

FinCap

FinCap¹² (also known as The National Building Financial Capability Charitable Trust) will provide the key financial training, training resources and other workforce capability requirements for BFC Providers and their staff (Financial Mentors and/or MoneyMates facilitators).

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

¹² FinCap website, <https://www.fincap.org.nz/>

How do providers work with other agencies?

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

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

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

How do BFC Providers work with Work and Income?

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

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

Providers can do this by:

- Getting to know the Work and Income Service Centre Managers and their BFC Champions
- Understanding the role of the different Case Managers (e.g. Integrated Case Managers and Social Housing Case Managers)
- Feeding back to Work and Income on the outcomes of their referrals in a timely manner
- Collaborating with local Work and Income offices to tailor a referral process that suits all parties involved
- Setting up regular meetings with Work and Income to build a presence in the offices
This could include but is not limited to presenting at the Work and Income Weekly Brief and meeting with the Work and Income BFC Champions

- Discussing with the Work and Income managers about having rostered time in the office to meet clients on-site (dependent on site policies and desk availability)
- Ensuring Work and Income staff have knowledge and resources about BFC services to be able to talk about them with clients
- Promoting BFC services to Work and Income staff in various ways on a regular basis

Having good relationships with your local Work and Income offices will benefit people, families and whanau and Providers.

Promotion of BFC services

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

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

Editable marketing material is available on the Ministry website:

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

5. Measuring results and reporting

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

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

How do we know if BFC services are working?

We are interested in being able to demonstrate that BFC services achieves outcomes and results for people, families and whānau. The Ministry does this through collecting results based on a Result Based Accountability (RBA) approach¹³. These are reflected in the Provider Report and Performance Measures attached to the Outcome Agreement.

What data needs to be collected for reporting?

To tell us if BFC services are making a difference the Ministry requires Providers to collect data that will tell us:

- how much we did,
- how well we did it and
- whether people who use BFC services are better off.

The measures are detailed in the Provider Report and Performance Measures 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.

This data is supported by the Provider Narrative report (**Appendix One**)

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.

¹³ RBA at MSD: <https://www.msd.govt.nz/what-we-can-do/providers/results-based-accountability/index.html>
RBA in the social sector: <https://www.procurement.govt.nz/procurement/specialised-procurement/social-services-procurement/developing-a-social-services-procurement-plan/how-to-measure-outcomes-and-outputs/>

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

- Provider Report and Performance Measures (Appendix to your Outcome Agreement) to be filled out annually, semi-annually or quarterly depending on your contract reporting due dates.

To help you fill out your contracted reporting **Appendix One** includes:

- Template Provider Report and Performance Measures for quarterly reporting
- Template Provider narrative report
- Example of Provider Report and Performance Measures for December 2020 report filled out
- Example Provider narrative report for December 2020 report filled out

Client Outcomes Measurement Tool

We use the Client Outcome Measurement Tool (COMT) to collect clients BFC results. The purpose of the COMT is to enable standardised and consistent tracking of client results, so that we can measure 'apples with pears'. It enables providers to report to the Ministry on clients' BFC results, pre and post intervention¹⁴ and it also records the client's own assessment of the service and their situation.

COMT is built into the Client Voices client management system.

More information on the COMT is available on the Ministry website:

<https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/training/client-outcomes-measurement-tool-provider-guide.pdf>

¹⁴ We expect that a small number of providers may have alternative client outcomes measurement systems in place, meaning it would not be logical to use the COMT.

If this is the case for your organisation, please notify the Ministry on financial_capability@msd.govt.nz (CC your Contract Manager) so we can discuss:

- your proposed alternative system,
- whether an exemption to use of the BFC COMT is appropriate,
- and, if yes, to plan how consistent and standardised measurement, in line with the BFC COMT, will be maintained using the alternative system.

Sessions as a unit of measure

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

How to measure a Session

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

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

One hour client meeting

Two hours non-contact time

A client meeting has four characteristics:

1. substantial meeting (in person, video conference, phone, text chat etc.)
2. with a person, couple, family or whānau
3. provides strengths-based support
4. contributes to achieving BFC Results (refer to page 12)

Follow the flowchart in **Appendix Three** to find out if your client meeting is counted as a reportable Session. It is expected that providers will balance client meetings that last longer than an hour with those that are shorter than one hour.

Non-contact time* might include, but is not limited to:

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

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

One Financial Mentoring client meeting = One Session

One MoneyMates group meeting = One Session**

No show clients (refer to page 28) = Half a Session

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

Evaluation

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

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

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

Provider obligations under the Privacy Act

In supplying information to the Ministry, providers are required to comply with their obligations under the Privacy Act 1993.

In line with the Privacy Act 1993 it is a requirement that providers let their BFC workers know (prior to collection) what additional information is being requested for the reporting measures and why.

6. Definitions

Client

A person, family or whānau who agree to engage with the Provider's BFC services. .

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

Closed clients

A client should be recorded as 'closed' when:

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

No show clients

A no show client is defined as:

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

Financial capability

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

Financial hardship

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

Financial resilience

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

Hard to reach communities

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

Strengths-based approach

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

7. More information and useful web links

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

Appendix One – Provider Report and Performance Measures

Appendix to Outcome Agreement – Provider Report and Performance Measures

Provider Name for Period 01 July YEAR to 30 June YEAR

Report Due Dates
XX October YEAR
XX December YEAR
XX April YEAR
XX July YEAR

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

Description of Service	Performance Measures	Quantity of Service	01 July to 30 Sept	01 July to 30 Nov	01 July to 31 March	01 July to 30 June
Building Financial Capability The delivery of one to one Financial Mentoring and MoneyMates peer-led group support. For clients who are experiencing financial hardship, with the aim of enabling them to become more financially capable, gain control over their financial lives, and make long-term change. Mentoring supports and empowers clients to identify their aspirations, and	Sessions					
	Total number of sessions	Actual number				
	Number of individual client sessions	Actual number				
	Number of group sessions	Actual number				
	Staff and training					
	Total number of Financial Mentors	Actual number				
	Total number of paid Financial Mentors	Actual number				

<p>develop a strengths-based financial plan.</p> <p>MoneyMates enables clients to talk about and de-stigmatise financial hardship, while learning from others.</p>	Total number of volunteer Financial Mentors	Actual number					
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed FinCap's Financial Mentor Introductory Course (FMIC)	Actual number					
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training (more than 1 day) provided by FinCap in the reporting quarter	Actual number					
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training (less than 1 day) provided by FinCap in the reporting quarter	Actual number					
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training not provided by FinCap (more than 1 day) in the reporting quarter (specify course)	Actual number Specify courses					
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training not provided by FinCap (less than 1 day) in the reporting quarter (specify course)	Actual number Specify courses					
	Referrals and clients						
	Total number of new clients referred	Actual number					
	Of the total referrals received, record the number of clients who started service	Actual number					

	Of the clients who started the service, record the number of clients who closed	Actual number				
Results / Client situation						
	Of the clients who closed, the number who reported being able to meet their families or whānau basic needs and obligations	Actual number				
	Of the clients who closed, and who presented with debt, the number who reduced their debt	Actual number				
	Of the clients who closed, the number who reported having greater confidence and capability	Actual number				
	Of the clients who closed, the number with most of their goals achieved, or evidence of the ability to achieve their goals without further support	Actual number				
Results / Client satisfaction						
	Of the clients who closed, record the number who provided formal client satisfaction feedback	Actual number				
	Of the clients who provided client satisfaction feedback, record the number who reported they were satisfied or very satisfied with the service	Actual number				

Provider narrative report – to support the data

What internal factors or barriers relating to your service delivery effect results for clients?

Internal factors could be: referrals, waiting lists, staffing, professional development, general service delivery.

What activities are you engaging in to address barriers and issues relating to service delivery to achieve better results for clients?

<p>What external factors or barriers relating to clients' situations effect results for clients?</p> <p>External factors could be: access (transport, hours of service, location), limited language access or cultural differences, social norms and attitudes.</p>
<p>What activities are you engaging in to address barriers relating to the clients' situations to achieve better results for clients?</p>
<p>Who are your partners that help you achieve results, and what joint activities have you participated in?</p>
<p>Provide examples of strategies or practices used to encourage 'hard to reach' clients to engage.</p>
<p>Provide an explanation of the variances (if any) between volumes contracted and volumes delivered.</p>

Appendix to Outcome Agreement – Provider Report and Performance Measures A to Z BFC Services Inc for Period 01 July 2020 to 30 June 2021

Report Due Dates
10 October 2020
10 December 2020
10 April 2021
10 July 2021

Signed by: _____
 Date: 07/12/2020
 Name: John Smith
 Position: Operations Manager

These numbers are cumulative, so will generally increase throughout the year

Description of Service	Performance Measures	Quantity of Service	01 July to 30 Sept	01 July to 30 Nov	01 July to 31 March	01 July to 30 June
Building Financial Capability The delivery of one to one Financial Mentoring and MoneyMates peer-led group support. For clients who are experiencing financial hardship, with the aim of enabling them to become more financially capable, gain control over their financial lives, and make long-term change. Mentoring supports and empowers clients to identify their aspirations, and	Sessions					
	Total number of sessions	1000	206	555		
	Number of individual client sessions	Actual number	190	325		
	Number of group sessions	Actual number	16	40		
	Staff and training					
	Total number of Financial Mentors*	Actual number	3	5		
	Total number of paid Financial Mentors**	Actual number	3	4		
	Total number of volunteer Financial Mentors***	Actual number	0	1		

Staffing and staff who have completed training should be reported as actual numbers at the time. These numbers could go up or down depending on staff turnover.

*Actual number of people who deliver financial mentoring services
 **Actual number of people who are PAID to deliver financial mentoring services
 *** Actual number of people who are volunteers (NOT PAID) that deliver financial mentoring services

<p>develop a strengths-based financial plan.</p> <p>MoneyMates enables clients to talk about and de-stigmatise financial hardship, while learning from others.</p>	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed FinCap's Financial Mentor Introductory Course (FMIC)	Actual number	3	5		
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training (more than 1 day) provided by FinCap in the reporting quarter	Actual number	1	3		
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training (less than 1 day) provided by FinCap in the reporting quarter	Actual number	3	5		
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training not provided by FinCap (more than 1 day) in the reporting quarter (specify course)	Actual number Specify courses	0	1 <i>Trauma</i>		
	Of the total number of Financial Mentors (paid and volunteer) you have reported, how many have completed professional development training not provided by FinCap (less than 1 day) in the reporting quarter (specify course)	Actual number Specify courses	3 <i>De-escalate</i>	5 <i>De-escalate</i>		
	<p>Referrals and clients</p>					
Total number of new clients referred	Actual number	78	214			
Of the total referrals received, record the number of clients who started service	Actual number	45	181			
Of the clients who started the service, record the number of clients who closed	Actual number	15	165			
<p>Results / Client situation</p>						

'more than 1 day' = > 8 hours

'less than 1 day' = < 8 hours

professional development = Activities that improve and/or increase capabilities of staff through access to education and/or training opportunities. Activities could be through outside organisations (such as FinCap) or through peer-to-peer observations/coaching in the workplace.

These numbers are cumulative, so will generally increase throughout the year

This section relates to the COMT questions from **'About your situation'**

Question 1

Question 2

Question 3

Question 4

Of the clients who closed, the number who reported being able to meet their families or whānau basic needs and obligations

Actual number

12

111

Of the clients who closed, and who presented with debt, the number who reduced their debt

Actual number

12

82

Of the clients who closed, the number who reported having greater confidence and capability

Actual number

12

111

Of the clients who closed, the number with most of their goals achieved, or evidence of the ability to achieve their goals without further support

Actual number

12

111

Results / Client satisfaction

Of the clients who closed, record the number who provided formal client satisfaction feedback

Actual number

12

111

Of the clients who provided client satisfaction feedback, record the number who reported they were satisfied or very satisfied with the service

Actual number

10

95

This section relates to the COMT questions from **'About our services'**

Satisfied or very satisfied means the average score is 7 or above

Provider narrative report – to support the data

What internal factors or barriers relating to your service delivery effect results for clients?

Internal factors could be: referrals, waiting lists, staffing, professional development, general service delivery.

What activities are you engaging in to address barriers and issues relating to service delivery to achieve better results for clients?

What external factors or barriers relating to clients' situations effect results for clients?

External factors could be: access (transport, hours of service, location), limited language access or cultural differences, social norms and attitudes.

What activities are you engaging in to address barriers relating to the clients' situations to achieve better results for clients?
Who are your partners that help you achieve results, and what joint activities have you participated in?
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.

Appendix Two – Client Outcomes Measurement Tool (COMT)

[Provider Name]

Building Financial Capability services – Client Check-in Form¹⁵

Checking in: About your situation

Your name:

Date:

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

¹⁵ 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.

[Provider Name]

Building Financial Capability services – Client Check-in Form

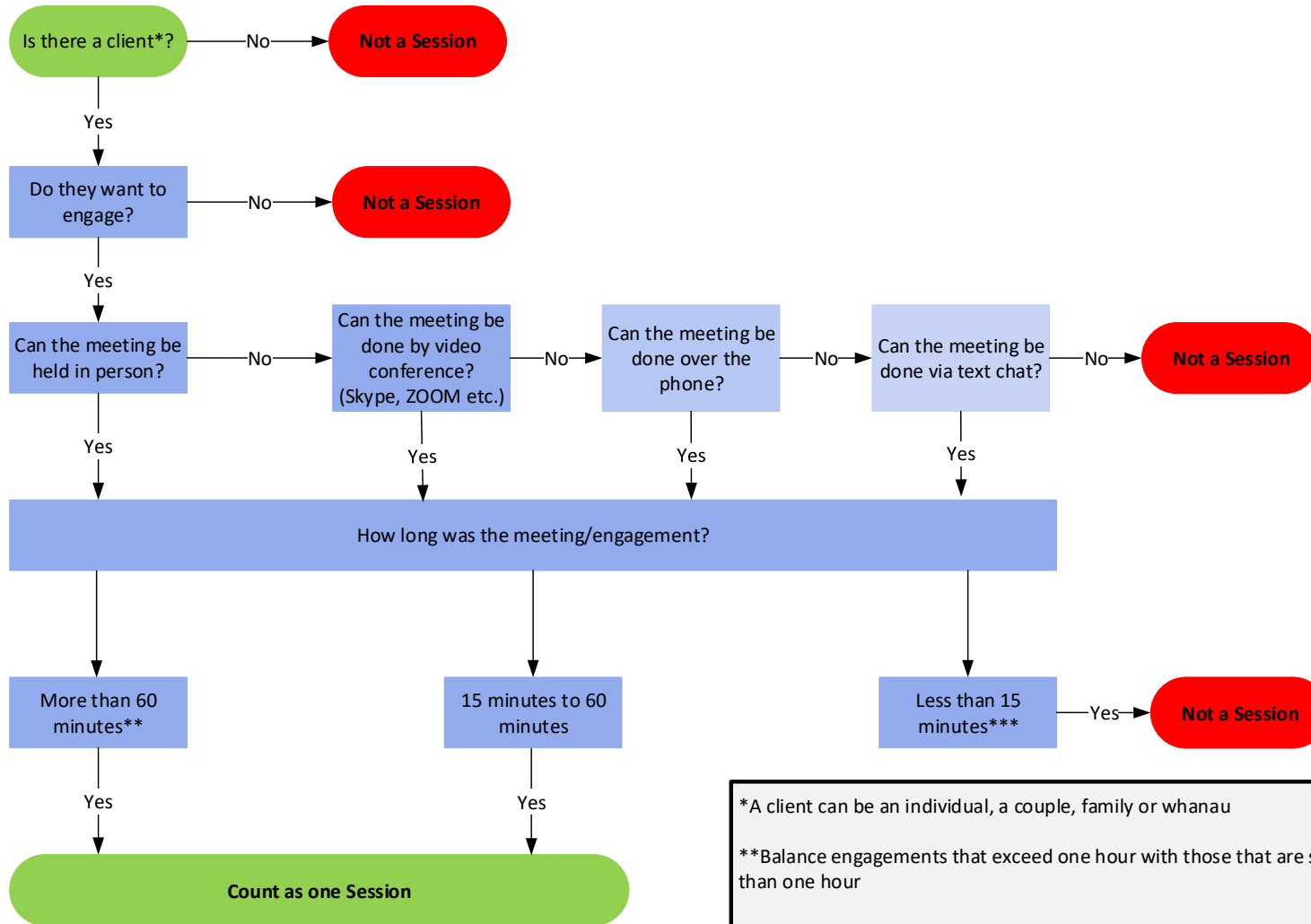
Checking in: About our services

Your name:

Date:

	(Please circle 0 – 10)										
	No			Sometimes						Yes	
I / we felt listened to, understood and respected	0	1	2	3	4	5	6	7	8	9	10
The [service / group / session] met our needs and expectations	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
What did we do well? (optional comment)											
What could we improve on? (optional comment)											

Appendix Three – Is your client meeting considered a Session?



*A client can be an individual, a couple, family or whanau
 **Balance engagements that exceed one hour with those that are shorter than one hour
 ***Engagements less than 15 minutes **cannot be accumulated** to make one session

Appendix Four – Provider Feedback Form

Provider Feedback Form		
Please email to the BFC team at 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:	