



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

Building Financial Capability

BFC Plus (Kahukura) Service

Guidelines

Last updated 30 June 2021



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1. 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.

Revisions to these Guidelines

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. 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**.

This 30 June 2021 edition updates the 2018 edition for the 2021/22 financial year and beyond.

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

2. 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.

3. Building Financial Capability (BFC)

The Ministry funds the delivery of Building Financial Capability (BFC) services aimed at building the financial wellbeing of all New Zealanders.

BFC services help people, families and whānau achieve their financial goals, and gain control of their lives to make 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 Plus – intensive service aimed at helping people with multiple and complex needs delivered by Kahukura.

These Guidelines are specifically for the BFC Plus service for Providers delivering services which are under the BFC Plus Service Description.

Providers of Financial Mentoring and MoneyMates are covered under the BFC Core Service Description and have their own Guidelines.¹

Other BFC initiatives and interventions include:

- MoneyTalks – a multi-modal helpline connecting people free of charge to existing BFC services.
- Microfinance lending (Good Loans and Ngā Tāngata Microfinance) which provides safe, affordable credit to people, families and whānau on lower incomes.
- Debt Solution Services² – 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.

¹ *BFC Services Guidelines* - <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/msd-bfc-service-guidelines.pdf>

² *Debt Solution Services Guidelines* - <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/debt-solution-services-service-guidelines.pdf>

- 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: ³

- 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.

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 are unable to demonstrate these safety provisions are in place, they should use the Debt Solution services provided through BFC. These services are listed on the Ministry website at

<https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/microfinance-debt-solutions.html> .

4. 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 disadvantages⁴ and experiencing (or at risk of experiencing) the

⁴ 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?

The 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.

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

BFC Plus Outcomes

- Improved wellbeing
- Improved social and economic inclusion.

BFC Plus Results

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

Principles of BFC Plus services that deliver the optimum client experience

BFC Plus services meet the six guiding principles of BFC core services⁵:

- 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 follow 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 framework 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 following points represent 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.

⁵ Building Financial Capability Services 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.
<p><i>Kia takatū tātou</i></p> <p>Supporting long-term social and economic development by preparing whānau now for their future wellbeing</p>			

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
- Doing 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
- Providing 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 Whānau Ora Navigators, community organisations, government agencies or anywhere else.

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

Referrals to and from other BFC services

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.

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.

5. Service delivery

Where do Lead Providers fit in the big picture?

BFC Plus Providers are also 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.

From 1 July 2021, the Ministry will also undertake:

- negotiation and contract development
- receipt and assessment of Provider returns
- invoicing and payments

- monitoring of service delivery per these Guidelines
- Provider relationship management.

Oranga Tamariki – Ministry for Children

Oranga Tamariki are now in the process of transferring the management of MSD funding and contracts back to the Ministry. Both Ministries will work together to ensure that this change has a minimal impact on the Provider's day to day operations.

Social Sector Accreditation

Any Provider delivering BFC Core services is required to meet at least 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

FinCap⁶ (also 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**.

⁶ FinCap website, <https://www.fincap.org.nz/>

The Lead Provider will ensure that:

- the Cluster and the Ministry are advised when appointing a new Kahukura
- representatives from the Cluster and a Māori 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.

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.

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 work

Establishing the Clusters will be jointly led between the Lead Provider and the Ministry. It is expected 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 2020. 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

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

Related businesses

Any BFC Plus Provider that shares its staff, premises or business ownership structure with an entity that charges for financial services should ensure the boundaries between free and paid services are absolutely clear to all parties including clients, referrers, other providers and the Ministry.

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

Any BFC Plus clients who agree to purchase non-BFC chargeable services must agree in writing to the terms of service including a clearly defined structure of fees and charges as part of the opening of a client file.

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.⁷

⁷ 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.

Relevant legislation

It is also important that Providers do not charge for services, as unregulated financial advice could be a breach of Financial Markets Conduct legislation.

BFC Providers are able to provide limited information to their clients without providing a financial advice service as defined. It is not intended that they will be making recommendations or giving opinions in relation to acquiring or disposing of a financial product. It is also not intended that they will be providing an investment planning service, once the client's financial situation has been analysed, to identify their investment goals and to make recommendations or give opinions on how to realise those goals.

The previous Financial Advisers Act 2008 no longer applies. Exemption for the advice provided by Financial Mentors is now covered by clause 13 of new schedule 5 of the Financial Markets Conduct Act as follows:

13 Non-financial not-for-profit organisation

- (1) Financial advice is not regulated financial advice if it is given—
 - (a) in the ordinary course of the business of a non-financial not-for-profit organisation; and
 - (b) for no charge.
 - (2) In this clause, **non-financial not-for-profit organisation** means an organisation—
 - (a) that operates other than for the purposes of profit or gain to an owner, a member, or a shareholder; and
 - (b) that is not the product provider (or related to the product provider) of a financial advice product.
- Compare: 2008 No 91 s 14(1)(f)

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

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.

6. 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 Relationship 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 Relationship 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.

Measuring client outcomes

New BFC client outcomes measurement methods are being rolled out progressively from 1 July 2021. These are:

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

These tools are summarised in **Table Two**, overleaf. They can now be used by Providers; their use will be mandatory for all BFC Providers from 2 August 2021.* The only non-mandatory Client outcomes component is the Client Satisfaction Net Promoter Score in the Wellbeing - Hauora reflection, as this is primarily for Providers' use.

The new collection methods replace the former Client Outcomes Measurement Tool (COMT) which should be removed. See **Appendix Five** for copies of the new paper-based forms.

Working with clients using the tools

Although **Appendix Five** contains paper-based forms, Client Voices is the preferred method to administer the questions to clients. Additional fields in Client Voices will be available to supplement or replace the use of paper forms from 2 August 2021.* When working with clients using the tools, Providers should make a screen visible to clients so they can dictate or input their responses directly into Client Voices.

Reporting client outcomes

Recording the data in Client Voices

- Only the goal, financial capability target, and score will be collected by MSD
- No Client specific information should be sent to MSD.

*2 August 2021 date is provisional, subject to any software development delays.

Recording data without using Client Voices

- For Providers who do not use Client Voices, a manual data collection process is being developed. This should be used from 2 August 2021.*

Reporting the Wellbeing - Hauora reflection scores

- The scores for the four before-and-after questions will be calculated by Client Voices
- The second component of the Wellbeing - Hauora reflection, the Client Satisfaction Net Promoter Score, does not need to be reported, but key observations or trends should be communicated with the Ministry.

Method	How it works	Used after
Client-led Outcomes tool	<p>Clients set their own financial capability goal/s and then track their progress towards achieving this/these.</p> <p>Once the goal is established, clients rate initial progress towards their goal/s on a 0 to 10 scale.</p> <p>Closed goals are recorded as finalised and the difference between the first and last score is recorded for this client. This is the client progress measure.</p>	<p>1 July 2021 (form-based)</p> <p>Client Voices version available from 2 August 2021*</p> <p>First report required 10 October 2021</p>
Wellbeing - Hauora reflection 1) <i>Pre- and post- impact of the service intervention</i>	<p>Administered in one session (preferably the near-final or final meeting)</p> <p>Clients are asked how they felt on a 1 to 5 scale before and then after engaging with the Financial Mentor/Kahukura.</p>	<p>1 July 2021 (form-based)</p> <p>Client Voices version available from 2 August 2021*</p>
Wellbeing - Hauora reflection 2) <i>Client Satisfaction Net Promoter Score</i>	<p>An opportunity for the client to rate their satisfaction with the service they received.</p> <p>No reporting to the Ministry is required.</p> <p>Clients must be given the opportunity to complete the net promoter score question alone if possible.</p>	<p>1 July 2021</p>

*2 August 2021 date is provisional, subject to any software development delays.

7. Definitions

Kahukura⁸

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, Whānau Ora Navigators, other social services and debt agencies.

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

⁸ The term, Kahukura, has been adopted with permission from E Tū Whānau:
<http://etuwhanau.org.nz/get-involved/kahukura/>

8. 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
<i>The Voice of People, Families and Whānau Experiencing Hardship (understanding those who use BFC services)</i>	https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf
<i>The Voices of People in Hard-to-Reach Communities (how to tailor BFC services to meet the needs of hard-to-reach)</i>	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
<i>MoneyMates Guide for Facilitators</i>	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 listing	https://www.fincap.org.nz/financial-mentor-registration/
Health and Safety information	https://worksafe.govt.nz/
Privacy Act 2020 information	https://www.privacy.org.nz/privacy-act-2020/privacy-act-2020/

Appendices

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
- Addictions
 - 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

This is a guide as to how a process can develop for Kahukura; it should 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-led Outcomes measurement

New BFC client outcomes measurement methods are being rolled out progressively from 1 July 2021.

These are:

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

Examples of these tools as paper-based forms are shown overleaf, but Client Voices is the preferred method to administer the questions to clients.

Excerpts from the *Building Financial Capability Client-led Outcomes: background and technical guide* (June 2021) are also included to assist Providers using the tools.⁹

⁹ Available at <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

Client-led outcomes

Client name:

Date:

My Goal is:

Provider use only

Key financial capability target (✓ tick one):

- Immediate one-session need
- Budgeting to help keep track and stabilise
- Strategies to increase income
- Strategies to decrease spending
- Starting a savings plan
- Understanding and reducing debt
- Learning new money skills / updating knowledge
- Other

Client engagement (✓ tick one): 1 session 2-3 sessions 4+ sessions
 Kahukura Did not complete

How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2												
3												
4												
5												
6												
7												
8												
9												
Final session												

Please tick (✓) how you feel about your progress towards reaching your goal today

Note: The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

Client-led outcomes

How to use it

The objective is for clients to set their own financial capability goals, and then to track their progress towards achieving these goals at subsequent sessions. A positive outcome is progress toward achieving goals.

Step 1: Creating and recording client goals

Create a minimum of one goal, and maximum of three goals, with your client. Each goal is recorded on a separate Client-led Outcomes page.

When to discuss goals with clients

Creating and tracking progress towards goals has been shown to improve motivation and engagement with making positive change. For financial mentors, goals may be discussed in the first session with clients, but more realistically they are developed after establishing a good working relationship and understanding of current financial situation (2 plus sessions). This will be longer for Kahukura.

The flexibility of timing to establish goals acknowledges that many clients are in an immediate financial or other crisis. Many clients have mental health challenges, anxieties, or are highly sensitized and feel shame by their inability to cope. Their first act of bravery is entering the service and asking for help. Therefore, the first step with the financial mentor or Kahukura is to establish a trusted relationship.

Setting goals

In strengths-based practice, goals are worked collaboratively between clients and Financial Mentors/Kahukura building on the strengths, opportunities and talents of the client, and empowering them to take the lead.

Most providers already work methodically with clients, families and whānau to establish short term (weeks/months) financial capability goals or longer term Kahukura client goals (months).

Examples of other approaches that can be used to work through options and establish goals include:

- The MSD Financial Plan of Action
- PATH (planning alternative tomorrows with hope)
- The GROW strengths-based approach: Goals; Realistic; Opportunities; Way Forward
- Pathway Plan to Financial Freedom: Now, Barriers, Staying on Track, People support, Actions, Steps to Goals/Dreams.

Regardless of goal-creation method, as a guide, goals should focus on behaviour that the client wants to change, and then adopt most or all of the key aspects of the SMART goal setting:

Specific: e.g. "I want to reduce my debts"

Measurable: e.g. "I want to pay off \$20 a fortnight"

Achievable: e.g. "Looking at my budget if I can reduce spending, this is achievable"

Relevant: e.g. "It's important because it's making me feel stressed; I can't pay for food"

Time bound: e.g. "After eight weeks my debt will be reduced by \$..."

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

Client name: *Sina*

Date: *1 July 2021*

My Goal is: *to pay \$200 off my debt in the next 3 months*

Step 2: Provider use only – targeting financial capability

Providers use their professional judgement to broadly categorise the goal into the area of financial capability that this goal is targeting. This supports reporting options for providers and MSD.

Provider use only

Key financial capability target (tick one):

- Immediate one-session need
- Budgeting to help keep track and stabilise
- Strategies to increase income
- Strategies to decrease spending
- Starting a savings plan
- Understanding and reducing debt
- Learning new money skills/updating knowledge
- Other

Step 3: Client start point

Once the goal is established, clients rate how they feel in terms of initial progress towards their goal/s.

This rating is the first rating and base number from which to measure progress towards outcomes (goals). It is expected that the initial rating will be low. If you have more than one goal, use a separate sheet for each goal and rating.

Record this rating against their start goal.

How do you feel about your progress towards reaching your goal today?			0	1	2	3	4	5	6	7	8	9	10
Session	Date		I've just started my journey					Halfway there					I've fully reached my goal
Start session													
2	<i>1/7/21</i>	<input checked="" type="checkbox"/>											

Note: the scale used to rate progress is purposely a 0-10 scale. It cannot be changed.

Step 4: Client check in - rating progress in subsequent sessions

There must be a minimum of two points on the scale. Ideally, this is the start rating (baseline), and a near-final or final rating. However, client-led outcomes are designed to be used in every session. It serves as a visual guide as well as a way to monitor ups and down of progress. As such there is room for up to 10 sessions. This is optional but recommended part of service delivery.

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

The visual journey supports client engagement and becomes a way to reflect on and discuss barriers and roadblocks, as well as celebrate successes towards achieving their goal. The timing of identifying progress can be agreed between client and provider.

How do you feel about your progress towards reaching your goal today?

Session	Date	0	1	2	3	4	5	6	7	8	9	10
Start session	1/7/21	X										
2	7/7/21		X									
3	16/7/21		X									
4	23/7/21			X								
5	2/8/21				X							
6	13/8/21			X								
7	26/8/21					X						
8	7/9/21						X					
9	13/9/21						X					
Final session	24/9/21							X				

Note: The scale above is from light to dark (0-10). The light shade means you have only just begun your journey, a medium shade means you're making progress, and the dark shade means you feel you've achieved your goal. Please tick how you feel about your progress towards reaching your goal today TODAY?

How do you feel about your progress towards reaching your goal today?

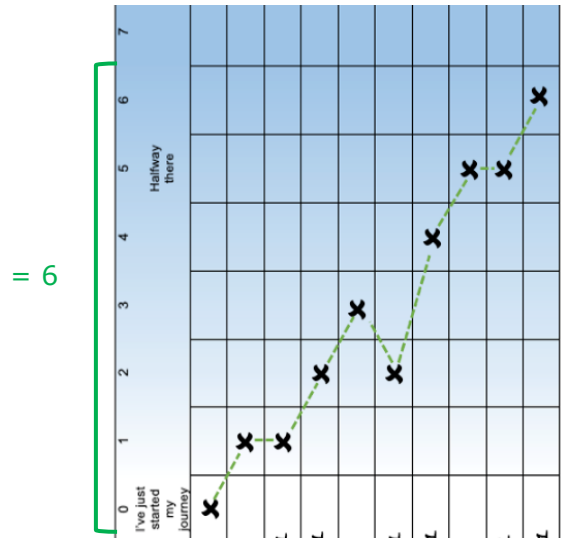
Session	Date	0	1	2	3	4	5	6	7	8	9	10
Start session	1/7/21	X										
2	7/7/21		X									
3	16/7/21		X									
4	23/7/21			X								
5	2/8/21				X							
6	13/8/21				X							
7	26/8/21					X						
8	7/9/21						X					
9	13/9/21						X					
Final session	24/9/21							X				

Step 5: Clients finalise goals and close engagement (or create new goals)

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

They may not necessarily have marked 10/10 but this is fine. As noted, success is defined by the client and a positive outcome is reflected in positive movement toward achieving goals.

If a provider and client decide to close a goal this will be recorded as finalised and the difference between the first and last score will be recorded for this client. This will be the client progress measure [6 in the example shown].



If the client has more than one goal and closes all goals, then the average difference will be calculated across the total number of goals for this client. This will be the client progress measure (average).

Step 6: Provider use only – session engagement

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

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

- 1 session only clients who enter service with specific needs. For example, a budget for housing arrears or a food parcel.
- 2 - 3 sessions clients enter a service for a specific need but may continue for a short period.
- 4 plus sessions clients who are engaging longer term to build financial capability. For example, working on debt reduction, or minimising expenses.
- Kahukura longer term clients of Kahukura
- DNC (did not complete) clients who may not come back or unexpectedly drop out without noting final progress marker.

Client engagement (tick one): 1 session 2-3 sessions 4+ sessions
 Kahukura Did not complete

This enables analysis of data by mode of engagement which is useful to understanding how clients progress against engagement.

Wellbeing - Hauora reflection

1) Thinking about your time with us ...

These four questions ask you how you felt BEFORE working with your Financial Mentor or Kahukura, and then how you felt AFTER working with your Financial Mentor or Kahukura.

For each question, please tick (✓) how you felt before and how you felt after. There is no right or wrong answer.

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor or Kahukura					seeing the Financial Mentor or Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	a little	moderately	very	absolutely	not at all	a little	moderately	very	absolutely
I feel hopeful for the future										
I feel supported and empowered to make good decisions with money										
I feel positive about how money impacts my relationships										
I am confident I can achieve my money goals										

2) Would you recommend us to friends or whānau if they need support?

0 1 2 3 4 5 6 7 8 9 10



Not likely to recommend

Very likely to recommend

We'd love to hear why you gave this feedback:

Wellbeing-Hauora reflection

The Wellbeing-Hauora reflection is a way to celebrate success, and allow clients to reflect any positive changes they have experienced as a result of engaging with BFC services. It is also an efficient way to assess perceived short term changes for clients who have engaged with financial mentors/Kahukura.

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

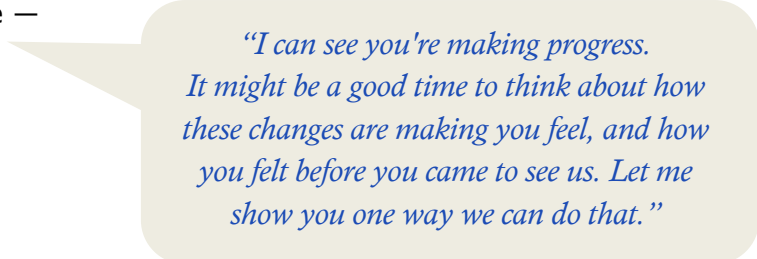
Step 1: Introducing Wellbeing-Hauora reflection

As clients progress towards achieving goals, it's helpful to purposefully reflect on changes to their emotional wellbeing. Most providers note changes to the way clients feel stress, hope for the future, empowerment, mana, confidence, and connection as they shift their financial capabilities.

The approach is for clients to think about how they were feeling before they engaged with the financial mentor and Kahukura, and then think about the now, or after, and to subjectively rate the change. Once again change is defined from the client's perspective.

Providers may like to introduce the survey as clients start seeing solid progress towards their goals. The survey can be introduced as part of service delivery so clients have an opportunity to reflect on their success.

For example —



“I can see you're making progress. It might be a good time to think about how these changes are making you feel, and how you felt before you came to see us. Let me show you one way we can do that.”

Step 2: Wording on the Wellbeing-Hauora reflection

There are four categories of questions on the reflection tool. The concepts underpinning these questions are:

- Hope for the future
- Mana-enhancing/empowered
- Support and connection/relationships
- Confidence

We have provided some options for wording. Depending on your clients, you may like to translate these questions to meet the needs of your community. Care must be taken to ensure the underlying concept remains the same.

Step 3: How to complete

The tool is very simple to administer and complete, the wellbeing-hauora reflection is administered in one session (preferably the near-final or final session) but assesses two points at the same time. That is, clients are asked:

- how they felt BEFORE engaging with the Financial Mentor or Kahukura, then
- how they felt AFTER engaging with the Financial Mentor or Kahukura.

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

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor/Kahukura					seeing the Financial Mentor/Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely
I feel hopeful for the future (hope)	✓								✓	
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓								✓	
I feel positive about how money impacts my relationships (positive connections)			✓				✓			
I am confident I can achieve my money goals (confidence)	✓								✓	

Component 2 of the Hauora – Reflection:

Net Promoter Score - Client Satisfaction with services

The Wellbeing-Hauora Reflection includes an opportunity for the client to rate their satisfaction of the service they have received.

This is a quality improvement tool that is used to enhance client engagement and support service improvement opportunities. The Client Satisfaction Net Promoter Score consists of one question, and open feedback. It operates on a 0-10 scale and clients circle a number between 0-10 to indicate their level of satisfaction with the service. Clients are also asked to provide any further information on why they chose their score to help add meaning and context behind the rating.

2) Would you recommend us to friends or whānau if they need support?

0 1 2 3 4 5 6 7 8 9 10

☹️ ☺️ 😊

Not likely to recommend Very likely to recommend

We'd love to hear why you gave this feedback:

This will not be used as a performance measure by MSD

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