



19 November 2024

Tēnā koe

Official Information Act request

Thank you for your email of 3 October 2024 requesting information about the Building Financial Capability (BFC) procurement process for Ngāruawāhia Community House.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out below. Some sections of your request are grouped together.

- *Discussions, correspondence, decisions and documentation, including any rules, policies, processes or guidelines, relating to the evaluation and decision-making criteria and process, and any changes or proposed changes in that criteria or evaluation process, including the reasons for those changes or proposed changes, before and during the public tender process.*
- *Strategic discussions, correspondence, decisions and documentation that informed the evaluation criteria and process, and/or any changes in those criteria and process.*

Your request for discussions and correspondence is very broad, and substantial manual collation would be required to locate and prepare all documents within scope of your request. As such, I am refusing these parts of your request under section 18(f) of the Act. The greater public interest is in the effective and efficient administration of the public service.

I have considered whether the Ministry would be able to respond to your request given extra time, or the ability to charge for the information requested. I have concluded that, in either case, the Ministry's ability to undertake its work would still be prejudiced.

However, I am providing you with the BFC Procurement Plan (attached as **Appendix One**) and the Request for Proposal (attached as **Appendix Two**) which are relevant documents in scope of your request. For completeness, I also note that the Ministry proactively released a copy of the BFC Recommendation Report in September to all respondents, which detailed the evaluation outcomes.

- *All evaluation and shortlisting information including meeting notes, meeting minutes, texts and correspondence of any sort relating to tenderers under this public tender process and in particular relating to this BFC provider being (your Service's name).*

Please find attached the following documents in scope of your request:

- **Appendix Three** - Ngāruawāhia Community House Stage 1 and 2 scores.
- **Appendix Four** - BFC Tender Core – Ngāruawāhia Community House Stage 2 Presentation Notes – dated 20 December 2023.
- **Appendix Five** – NCH Debrief notes – dated 11 June 2024.

Some information in Appendix Four is marked as 'out of scope' as it is not relevant to your request.

- *All information relating to the selection of the procurement panel being their names, titles, Departments and BFC knowledge and the engagement of panel members with different stages of the public tender process in relation to the tenderer, being Ngāruawāhia Community House.*

Please find attached **Appendix Six** containing the staff names, titles, and departments on Stage 1 and 2 panels for Ngāruawāhia Community House.

You have asked for the BFC knowledge of members of the procurement panel. The procurement panel consisted of staff with a wide knowledge of the BFC service, either as National Office staff working on BFC or regional staff, including those from Service Delivery teams who have a good understanding of the service and community needs.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp.



Magnus O'Neill
General Manager
Ministerial and Executive Services



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

Ministry of Social Development

Procurement Plan

For Goods and Services Over \$100k

Building Financial Capability Core procurement for F2025 and outyears

Submission Number: 23.250.01

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Supported by:
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Commercial in Confidence

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Approvals

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Signature:	<i>Diane Hallot</i>	Date: 29.06.2023
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Name:	Mark Henderson	
Position:	General Manager, Safe Strong Families & Communities	
Signature:	<i>M Henderson</i>	Date: 29/06/23
Budget Holder (Approval of the Plan and go to market)		
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Position:	DCE, Māori, Communities and Partnerships	
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Name:	Melissa Gill	
Position:	DCE Organisational Assurance and Communication	
Signature:		Date:



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1. Map of current provision
2. Building Financial Capability Service Guidelines F2025
3. Communications and Engagement Plan



1. Scope of this plan

- 1 While this version of the plan for Building Financial Capability Core procurement for F2025 and outyears is Final, some information on the Evaluation and panels is still to be confirmed (TBC) (sections 8.5 and 8.6).
- 2 Due to the size and complexity of the procurement, this plan provides an overview of the planned procurement, with the pre-procurement activity and first six months shown in the greatest detail.
- 3 We plan to return to the Procurement Board for a further approval in late July this year prior to release of the RFP.
- 4 The final plan will provide more detail, including evaluators and regional panels.



2. Acronyms and Glossary

The following acronyms and abbreviations are used in this document.

Acronym / Abbreviation	Definition
AoG	All-of-Government
BFC	Building Financial Capability
CRRF	Covid Response Recovery Fund
CSO	Consultancy Services Order
FinCap	National Building Financial Capability Charitable Trust
FTE	Full Time Equivalent
MSD	Ministry of Social Development
NGOs	Non-government organisations
P&CS	Procurement and Commercial Services
R&E	Research and Evaluation
GETS	New Zealand Government Electronic Tenders Service
RFP	Request for proposals
RRM	Regional Relationship Manager
RoR	Right of Renewal, also known as an optional extension

3. Background

3.1. Purpose

This Procurement Plan details the proposed procurement process to engage suitably qualified supplier/suppliers to deliver Building Financial Capability Core (BFC Core) services. BFC services include a range of MSD-funded services that **help people and whānau to improve their financial wellbeing**. BFC takes a strengths-based approach to empower people to get control of their money, set goals and achieve long-term, sustainable change.

3.2. Type of Service

These services are Social Services (Services intended to provide support and assistance to particular groups, with delivery directly to the end user).

3.3. Context

BFC services support the Ministry of Social Development (MSD) to achieve our **purpose of “We help New Zealanders to be safe, strong and independent”**.

Since 2016, MSD has funded non-government organisations to deliver services and other initiatives to improve the financial capability of New Zealanders.

The BFC Core financial capability services we fund are:

- **Financial Mentoring: a one-on-one service** focused on helping people, families, and whānau with their finances; and
- **MoneyMates: peer-led support groups** that encourage people to learn from others as they talk about money and finances

This Procurement is specifically for Building Financial Capability Core Services i.e. Financial Mentors and Money Mates.

MSD also funds the following BFC services that are not the subject of this procurement

- **BFC Plus:** Provides intensive support for people with complex needs via Kahukura
- **MoneyTalks:** a free financial helpline that provides advice to people in difficulty and connects them with financial capability services in their community

- **Microfinance:** affordable credit for people, families, and whānau on low incomes
- **The Generator:** a community action initiative that aims to support income-generating activities by providing seed funding for micro enterprise.

Should MSD cease funding BFC services, there would be significant impact on the other financial capability services that MSD funds, the wider social sector, and New Zealanders.

3.4. MSD Team

Monique Wood, Procurement Specialist and Louis Campbell, Team Leader Building Financial Capability Team will lead and co-ordinate the procurement process with Shani Watson (Principal Advisor, OPP team), with Alistair Stewart and Emily Ridgway (Senior Advisors in the Building Financial Capability Team) providing subject matter expertise.

3.5. Objectives

BFC Services aim to achieve the following vision, goals and outcomes for people and their whanau.

BFC Vision

We believe that all people in New Zealand have the right to financial wellbeing.

Our goals are for the BFC service to be

- **Client and whānau-** centred, easy to access and trusted
- **Delivered by Māori for Māori, where appropriate**
- Culturally responsive and safe
- Sustainably funded
- Collaborative, with shared knowledge and resources
- Delivered by a workforce that is appropriately trained, qualified and has professional development opportunities
- Coordinated and linking people to other social services where appropriate

BFC Outcomes

Short term outcomes for clients:

- Increased understanding of their own finances
- More awareness of debt traps
- Reduction in use of predatory lenders
- Increased awareness of safer alternatives to credit
- Plans negotiated with creditors to reduce debt faster

- More people know how to:
 - Budget to keep track and stabilise
 - Start a savings plan
 - Understand and reduce debt
- Improved access to appropriate financial services and complaints resolutions bodies.

Medium-term outcomes

- People in New Zealand are on the pathway to becoming financially capable and independent
- Improved ability to identify financial problems earlier and avoid problem debt
- Improved ability to manage finances and create savings
- People have better control of their finances
- Fewer people require support for mental health issues suffered as a result of financially stress.

Long-term outcomes

- People in New Zealand achieve their financial goals
- People in New Zealand have less reliance on government assistance
- Decrease in unproductive debt for BFC clients
- More people in New Zealand can start saving and planning for retirement
- Increased home ownership
- Reduced strain on the mental health system
- People in New Zealand notice an improvement in their wellbeing/hauora because of developing a better understanding of their finances.

3.6. Financial Mentors

Financial mentors support people to make connections with local networks and social services to ensure they get the right support at the right time.

This could mean the financial mentor:

- supports and empowers clients to navigate the system to control debt by negotiating reduced payments or generating additional resources
- **advocates on a client's behalf as they are often too stressed to negotiate** with creditors or other lenders on their own
- refers clients to other providers or supports (these can include iwi, Work and Income, health support services, housing providers, etc.)

Financial mentors also:

- **support a client and their whānau to set** meaningful goals to get control of their financial lives. This can include a focused [Financial Plan of Action](#)
- assess whether a client may benefit by sharing and learning in group support such as MoneyMates.

3.7. MoneyMates

[MoneyMates](#) providers deliver support groups that encourage people to learn from others as they talk about money and finances.

Facilitators help the group to talk openly about money and finances (not necessarily about their own debt, but about, choices, options and behaviours).

Together, over several weeks they can:

- learn more about getting control of debt, budgeting and cash flow, financial products, safer credit and growing their resources
- learn from other people who are in similar situations, share their own insights and knowledge and build support networks with people going through the same experiences
- access other information and support such as helplines and the [Sorted website](#)
- **build up their networks with whānau and their community.**

3.8. Current State

MSD has existing Outcome Agreements with 128 BFC Core providers. A map showing current service provision can be found at [Appendix One](#).

Providers are paid via sessions delivered to the client.

All contracts expire on 30 June 2024.

The current BFC Core providers were [sourced in 2015-16](#) through an open market process and have received a range of contract extensions since then.

Anyone who wants advice about their personal or whānau finances can use BFC services and products for free. People can access services directly or be referred by other people or organisations including the free financial helpline MoneyTalks.

The BFC approach to delivery of services is underpinned by 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.

See Financial Capability in Aotearoa New Zealand (MSD, Wellington 2021).¹

3.9. Client eligibility

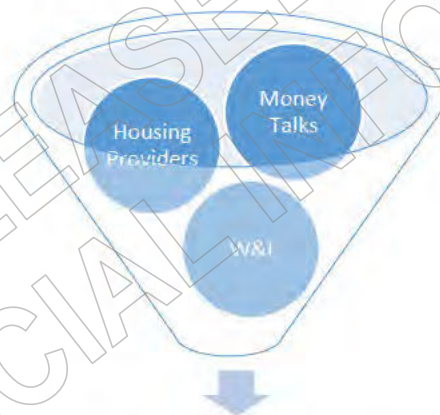
Any person, family or whānau is eligible to receive BFC services, regardless of their financial situation, provided the person or whānau leader is aged 18 or older and is lawfully in New Zealand.

Providers must focus on clients' household/personal finances. Providers can be contracted to provide one or more of the BFC services. Clients can choose to switch from one BFC Provider to another at their discretion.

3.10. Referrals

Referrals to BFC services include, but are not limited to: self-referral, Whānau Ora navigators, Work and Income, MoneyTalks, word-of-mouth, social media groups, finance companies, banks, etc.

The Credit Contracts and Consumer Finance Act 2003 (CCCFA) as amended requires lenders to provide "the name and contact details of a building financial capability service funded by the Ministry of Social Development at the same time as a payment reminder or request for payment."



Referral to BFC Provider

Note: the referral channels stated above are not all inclusive, and are instead indicative of the most common referral mechanisms.

¹ Financial Capability in Aotearoa New Zealand: Where we are now, where we want to be, and why it matters 2021-2024 <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/financial-capability-aotearoa-newzealand-2021.pdf>



4. Budget

The current funding model (up to 30 June 2023) is based on sessions comprising one client meeting of one hour (more or less) and two hours of non-contact time. The new funding model for the Core services to be procured is likely to be a Full Time Equivalent (FTE) model, subject to consultation with the sector.

Budget and proposed new contracts (on current funding indications)

Baseline, plus Budget 2023 funding	
Estimated Cost of Delivery (3-year contract plus RoR 1 + 1)	All of life costs will be: F25 \$19,494,000 F26 \$19,494,000 F27 \$19,494,000 F28 \$19,494,000 (RoR) F29 \$19,494,000(RoR) <hr/> Total \$99,317,102.00
Budget currently approved	\$19,494,000 per year
Budget holder	Mark Henderson
Position	General Manager – Safe Strong Families & Communities

An allocation model will be used to determine the number of FTE required in each location.

5. Requirements

5.1. Scope / Deliverables / Outputs

Financial mentor practice includes:

- 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 a Financial Plan of Action**² using a strengths-based approach³
- providing specialist interventions where applicable within the safety provisions (see [page 8](#)), or if the BFC Provider cannot offer a Specialist Intervention referring them appropriately to a Provider that does
- supporting and empowering people in negotiations with financial services (i.e., reduced repayment amounts or extended due dates)
- referring people to other social services depending on their needs. Examples might include mental health services, addiction programmes, family violence programmes etc
- supporting and empowering people to navigate local financial and social services as appropriate. For example, supporting them to get all their Work and Income entitlements
- recording client progress and reviewing results in Client Voices
- delivering services at a frequency and for the duration needed to help people achieve their goals.
- Financial Mentors must be registered with FinCap, or be able to obtain registration with FinCap within 6 months of contract signing

² *Financial Plan of Action information*, <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/the-financial-plan-of-action.html>

³ *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



The financial mentor and client will work collectively to agree when the client has achieved the client's desired outcome. Closed clients can become active clients again if there is a need for further support.

MoneyMates

MoneyMates practice includes the above financial mentoring practice, and also includes Providers:

- 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 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 knowledge and learn from each other, and building support networks with people going through the same experiences.

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

Deliverables	Required Outputs and Timelines
Outcome Agreements signed	Outcome Agreements signed by 30 June 2024
Delivering the new BFC Core contracts	From 1 July 2024
Quarterly reporting on agreed performance measures	This includes but not limited to: <ul style="list-style-type: none"> • Quarterly reporting – quantitative • Quarterly reporting – narrative (by quarterly survey)



Item	Required Outputs / KPIs / SLAs / Acceptable Criteria
Building Financial Capability Service – Money Mates and Financial Mentors	This service will be delivered in accordance with the Building Financial Capability Service Guidelines.

5.2. Timelines

MSD currently has existing Outcome Agreements with 128 BFC Core providers. These contracts all expire on 30 June 2024.

To ensure continuity of service for clients and providers, we need to have the new contracted network ready for to commence/continue operations on 1 July 2024.

All current BFC providers will be given six months' notice of their contracts ending by 30 December 2023.

We aim to confirm F2025 providers in the first months of 2024 to enable smooth client and provider transitions, so adherence to schedules will be needed.

5.3. BFC Core Service Specifications

See [Appendix Two](#), BFC Service Guidelines as an attachment.

5.4. Broader Outcomes / Intended Outcomes of Procurement

Priority Broader outcomes (Government Broader Outcomes) that are intended to be achieved as part of this procurement are as follows:

Increasing access for New Zealand Businesses

Under Rule 17 of the Government Procurement Rules, agencies must consider how they can create opportunities for New Zealand businesses, including Māori, Pasifika and regional businesses, as well as social enterprises.

Some businesses can find it difficult to bid for government procurement opportunities. Poorly written tenders with complex information and processes, and limited conversation between agencies and businesses are some of the barriers felt by New Zealand businesses when tendering for government contracts.

Removing these barriers and improving the ability for all businesses to bid, increases competition, grows local expertise, and creates jobs. Government procurement can also support economic development by growing more export-capable businesses to compete in the international market.

It is intended that with the below activities planned, that it will reduce barriers to engagement and participation

1. Market research – supported by regional knowledge held by Regional Relationship Managers (RRMs) and other regional representatives.
2. Market engagement, including advance notice, engagement with RRM and supplier briefing sessions. RFP engagement will be supported by targeted market engagement informed by subscribed tenderer report and / or market research.
3. Supplier briefing / information sessions - This will be an interactive session hosted online that will allow for questions and answers and information to prospective tenders to support them submitting a response.

Intended outcomes / additional benefits of Procurement

Local Voice

National procurements that have national evaluations / moderations with representatives from all regions can sometimes mean that regional voice is diluted by other evaluators. By having moderations in regional teams it is intended that local voice/expertise is heard and therefore successful providers are the best fit for the local community that they service.

Pre-engagement to drive provider engagement, understanding and participation

It is intended that the pre-engagement with the provider market will mean that there is clear understanding of the service model moving forward and that there is high engagement with the tender, resulting in comprehensive service provision.

Ongoing engagement with Provider Market to increase supplier diversity

By strategically using market research to drive provider interaction, it is intended that the diversity of the providers delivering BFC will be enhanced, meaning that providers will be **sourced that can deliver by Māori for Māori where appropriate and**



be culturally responsive to client's needs, including Pasifika, in accordance with the BFC Goals.

6. Key Stakeholders

6.1. Internal Stakeholders

Name and Title	Responsibilities and Role
Sponsor	
Procurement Sponsor Mark Henderson – General Manager, Safe Strong Families & Communities	<ul style="list-style-type: none"> ▪ Approval of the: <ul style="list-style-type: none"> ○ Procurement Plan ○ Evaluation Report ○ Statement of Work ▪ Champion the Project, to ensure that the Project has the support and commitment of Senior Management. ▪ Liaison between members of the Senior Management Team to make sure that Project objectives are respected and understood. ▪ Ensure that the Senior Management Team understand the Project's priority in relation to other Projects currently underway, so that resources can be assigned appropriately. ▪ Ensure that the Project objectives are aligned with business objectives. ▪ Ensure that the Business Manager has the resources necessary to complete the Project. ▪ Resolve any issues escalated and ensure that Project risks are being effectively managed. ▪ Identify the risks and issues associated with the delivery of the Project and work with the Risk Owner to mitigate the risks, escalate the risk to the appropriate level, and resolve the issues. ▪ The Project Sponsor has the ultimate accountability for the successful outcome of the Project.
RFP Evaluation Team	
Procurement Lead / Panel Chair (Non-Voting)	<ul style="list-style-type: none"> ▪ Procurement technical expert. ▪ Development of all Procurement and contract documentation, alongside Panel Facilitator /



Name and Title	Responsibilities and Role
Monique Wood, Procurement Specialist, Māori, Communities and Partnerships	Project Manager. <ul style="list-style-type: none"> ▪ Point of contact for suppliers. ▪ Responsible for probity and conflict of interest management. ▪ Facilitation of moderation sessions. ▪ Lead commercial negotiations with preferred supplier ▪ Completion of supplier due diligence. ▪ Identify the procurement risks and issues and recommend appropriate controls and mitigations.
Panel Facilitator / Project Manager (Non-Voting) <i>TBC – see our note on Scope (section 1)</i>	<ul style="list-style-type: none"> ▪ Subject Matter Expert in project and wider context and dependencies. ▪ Work closely with Procurement Lead in development of documentation. ▪ Attendance at moderation sessions and supplier presentations. ▪ Point of escalation into business unit.
Evaluators <i>TBC – see our note on Scope (section 1)</i>	<ul style="list-style-type: none"> ▪ Subject matter experts in MSD's requirements and existing landscape. ▪ Review and endorsement of Procurement documentation including risks and issues identified and their management. ▪ Independent review and scoring of proposals in a fair and unbiased manner in line with the confidentiality, probity, and conflict of interest processes. ▪ Attendance at moderations sessions and supplier presentations.
Project Support	
Procurement Administration Resource from Building Financial Capability Team	<ul style="list-style-type: none"> ▪ General administrative support.

6.2. External Stakeholders

FinCap	Providers are required to have their financial mentors registered with FinCap. Undertaking an open market activity may result in an increase volume of providers registering in order to meet the pre-conditions of the tender. Successful providers not registered to FinCap must obtain FinCap Registration within 6 months of contract signing.
Clients	Potential change in providers of this service.
Referrers	As above
Providers	Change in operating model for this service/ potential impact to their business.
Financial social services providers not currently funded	As far as possible, we will ensure that NGOs inside and outside of the current BFC-landscape will have equal opportunity to participate in consultation & the procurement.
Local Social Service Providers	May impact modes of referral and the relationships held in the community.
Local community, Whānau	Intended to be positively impacted by the outcomes delivered by this service.
Money Talks	As a referrer, will need to know details of the sourcing activity in order to update their website with updated provider details.
Office for Seniors	Office for Seniors provides information to seniors and is a key advisor to the government about the issues and concerns of older people. This includes housing, employment, health, financial capability, and social issues. This procurement will be sourcing providers to deliver Financial Capability Services, which will support older New Zealanders to lead valued, connected and fulfilling lives.
Ministry of Business, Innovation and Employment (Retirement Commissioner)	The Retirement Commissioner leads the National Strategy for Financial Capability and is tasked with promoting education about financial matters, and to advise on financial capability issues.



Ministry of Health	Problem gambling intervention services refer problem gamblers to external facilitation services, the most identifiable being financial or budgeting advice and support service
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7. Market Analysis

7.1. Overview

We currently fund 128 providers across New Zealand for BFC Core services. These range from large organisations who provide a range of social services, to smaller providers who provide only a select few services or only financial mentoring services.

There are a further approximately 60 providers who provide financial mentoring or similar who are not funded by MSD and could have the capability to provide BFC services in the future.

7.2. Regional analysis

Northland

We currently contract twelve providers for BFC Core services in the Northland region.

Of these twelve, four identify as Māori providers, eleven provide other social services other than financial mentoring, one provides financial mentoring services only, and one is a faith-based service (Christian). We are aware of a further four providers in the region who are registered with FinCap as financial mentoring providers but are not funded by MSD. **Of these, one identifies as a Pacific service, one as a Māori service, two provide other social services** alongside financial mentoring, and two provide financial mentoring services only.

Auckland

We currently contract 33 providers for BFC Core in the Auckland region.

Of these providers, four identify as Māori providers, four identify as Pacific, six are faith-based services (five Christian, one Muslim). 22 provide other social services alongside financial mentoring, and eleven of these services provide financial mentoring only.

We have identified a further ten providers who are not funded by the MSD for financial mentoring. Two are Pacific providers currently funded by the Ministry of **Pacific People's** Pacific Housing Initiative, who provide financial capability services to Pacific families looking to purchase a home. One self-identified to us as a potential provider, and is an Indian cultural service. The remaining seven are services who are registered with FinCap as financial mentoring providers, **of these one identifies as a Māori service, two as Pacific, two are faith-based** services (Christian), six provide other social services alongside financial mentoring, and one provides financial mentoring services only.

Waikato

We currently contract 20 providers in the Waikato region.



Of these providers, one identifies as a Māori provider, two are faith-based services (Christian), 15 provide other social services alongside financial mentoring, and five provide financial mentoring services only. We have identified a further six potential providers in the region who are not funded by MSD. One is a Pacific provider funded by the Ministry of Pacific **People's Pacific Housing initiative. The remaining five are registered with FinCap as financial mentoring providers, three identify as a Māori service, three provide other social services alongside financial mentoring, and two provide financial mentoring services only.**

Bay of Plenty

We currently contract ten providers in the Bay of Plenty region. Of these **providers, one identifies as a Māori provider, one as Pacific, one is a faith-based service (Christian), three provide other social services alongside financial mentoring services, and seven provide financial mentoring services only.** We identified a further two providers in the region who are registered with FinCap as financial mentoring providers but are not funded by MSD. Of these, one identifies **as a Māori service, and one is a faith-based service (Christian),** and both provide other social services alongside financial mentoring.

East Coast

We currently contract seven providers in the East Coast region. Of these providers, six provide other social services other than financial mentoring, and one provides financial mentoring services only. We have identified a further four providers in the region who are registered with FinCap as financial mentoring **providers but are not funded by MSD. Of these one identifies as a Māori provider,** two are faith-based (Christian), three provide other social services other than financial mentoring, and one provides financial mentoring only.

Taranaki, King Country, Whanganui

We currently contract nine providers in Taranaki, King Country, Whanganui region. Of these providers, four identify **as Māori services, five provide social services other than financial mentoring, and four provide financial mentoring services only.** We have identified one further provider in the region who is registered with FinCap as providing financial mentoring services, and are a faith-based (Christian) service.

Central

We currently contract twelve providers in the Central region. Of these providers, **one identifies as a Māori service, one is a faith-based (Christian) service,** six provide social services other than financial mentoring, and six provide financial mentoring services only. We have identified three further providers in the region. One is a Pacific provider who is currently funded by the Ministry of Pacific **People's Pacific Housing Initiative. Two are registered with FinCap as financial mentoring providers but are not funded by MSD, one of which is a faith-based (Christian) service.**



Wellington

We currently contract thirteen providers in the Wellington region.

Of these providers, one identifies as a Māori service, two are faith-based (Christian) services, seven provide other social services other than financial mentoring and five only provide financial mentoring services. We have identified eight further providers in the region. One is a self-identified Pacific provider who provides a range of social services. Seven are registered with FinCap as financial mentoring providers but are not funded by MSD, **one identifies as a Māori** provider, two are faith-based (Christian) services, six provide social services other than financial mentoring, and one provides financial mentoring only.

Nelson, Marlborough, West Coast

We contract six providers in the Nelson, Marlborough, West Coast region.

Two identify as Māori providers, and all provide other social services other than financial mentoring.

We have identified five further providers in this region. One Māori service self-identified to us, and four are registered with FinCap as financial mentoring providers but are not funded by MSD. Of those registered with FinCap, **one identifies as a Māori provider, one is a faith-based** (Christian) service, three provide services other than financial mentoring and one only provides financial mentoring services.

Canterbury

We contract nine providers in the Canterbury region.

Two identify as Māori providers, four are faith-based (Christian) services, six provide social services alongside financial mentoring, and three provide financial mentoring services only. We have identified six further providers in this region. One is a Pacific provider who is currently funded by the Ministry of Pacific **People's Pacific Housing Initiative. Five are registered with FinCap as financial** mentoring providers but are not funded by MSD. Of these five, one identifies as a **Māori provider, and four are faith-based** (Christian) services.

Southern

We contract four providers in the Southern region.

One identifies as a Māori provider, two are faith-based (Christian) services, two provide social services other than financial mentoring, and two only provide financial mentoring. We have identified five further providers who are registered with FinCap as providing financial mentoring services but are not funded by MSD. Of these, two are faith-based (Christian) services, two provide services other than financial mentoring, and two only provide financial mentoring.

7.3. National providers

We have identified several other providers who service multiple locations across New Zealand and could be considered national providers.

The first is The Salvation Army – we currently contract several of their locations, Salvation Army do have the capacity to serve most regions in New Zealand, they are a faith-based (Christian) provider who provide a range of other social services alongside financial mentoring.

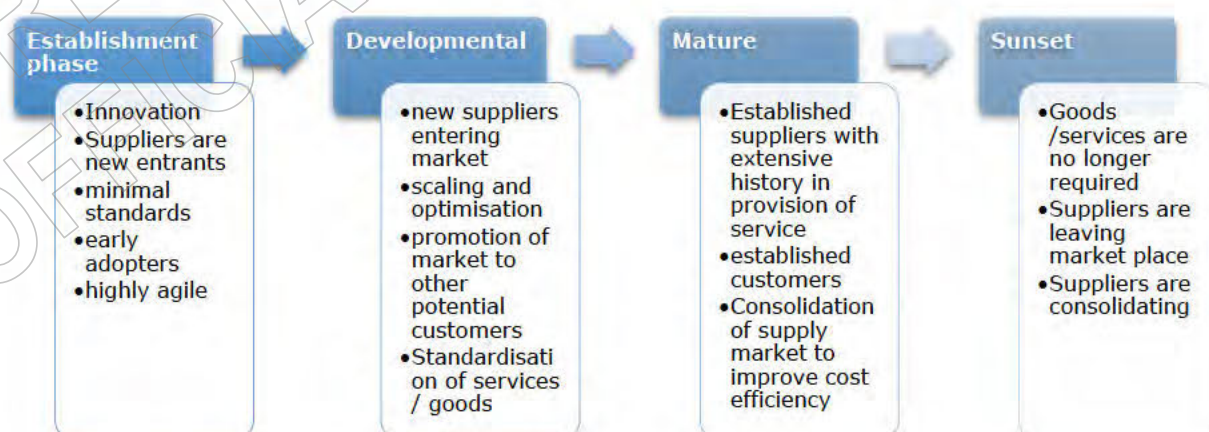
The second is Vaka Tautua who we have identified through the Pacific Housing Initiative. They also have delivered the Generator programme in the past. Vaka Tautua is a Pacific social services provider with locations in most major urban centres in New Zealand.

The Citizens Advice Bureau is another provider we would consider a national service. Similar to The Salvation Army, they have locations across each region of New Zealand, and provide a range of social services in conjunction with other providers. Many of their locations provide 'budget advice' through their own volunteers, while some locations work with local financial mentoring services.

We have also considered Whānau Ora providers, as their navigators have received training in financial capability, and there is some cross-over with current BFC providers. Although we have not investigated each Whānau Ora provider individually, we see that some may also have the capability to deliver a BFC Core service.

7.4. Market Maturity

The market for the supply of these goods/services is categorised as:
Developmental:



This is a stable market – some providers have financial mentors registered with FinCap and are self- sustainable – meaning they do not receive funding from MSD, yet still provide service. By going to market, it could be an attractive opportunity for some providers to enter the Financial Capability market, with few barriers to entry:

- There is no leading supplier, however provider financial mentors must be registered with FinCap, or be registered with FinCap within 6 months of contract signing.
- The providers in the market are at different developmental stages, based on their experience and tenure.
- The services being delivered to end users are relatively low risk. No significant service delivery risks have been identified.
- No reputational risks were identified with any suppliers, due diligence will be completed prior to contracting recommended providers.

There are other government agencies using these suppliers to deliver comparable services, including Office for Seniors and Ministry Business, Innovation and Employment.

The sustainability of the market is good, with some providers being self-sustaining, delivering service without receipt of funding from MSD.

The Building Financial Capability supplier market is very diverse and there is an opportunity to increase access for New Zealand business, via Broader Outcomes.

8. Procurement Approach

Suppliers will be engaged via an open market tender.

8.1. Procurement approach

The BFC Core services procurement will be focused on selecting providers that have the ability to implement and deliver the service.

The proposed procurement approach is to have Advance Notice, followed by a Request for Proposal (RFP) to the open market.

The Advance Notice on the Government Electronic Tendering Service (GETS) will inform and prepare the open market for the release of the RFP. This will be posted on GETS for 10 business days.

The RFP will be open for 38 business days on GETS.

This ensures a fair and transparent process and allows new providers the opportunity to demonstrate their suitability to participate in the delivery of the service.

This approach fits with the Ministry's procurement policies, the Government Rules of Sourcing and the New Zealand government's procurement principles.

Regional evaluation panels will be established to evaluate all the RFP responses against the published criteria and make recommendations to Building Financial Capability for approval (and endorsement of the procurement board.)

The panel will be made up of staff members from the Ministry of Social Development, including staff members from national office, and regions.

Procurement Timeline	
Procurement Plan approved by business unit	30 June 2023
Procurement Plan approved by Procurement Board	06 July 2023
Advance Notice finalised and approved	06 July 2023
RFP finalised and approved	21 July 2023
Confidentiality and Conflict of Interest (COI) declarations signed	By 23 June 2023
Tender	
Advanced Notice Published on GETS	10 July 2023
Advance Notice Close	21 July 2023
RFP Published on GETS	24 July 2023



Supplier briefing	Tuesday 1 August 2023 at 1400hrs Tuesday 15 August 2023 at 1400hrs Tuesday 29 August 2023 at 1400hrs
Deadline for supplier questions	6 September 2023
Deadline for MSD to answer questions	8 September 2023
Deadline for submissions	13 September 2023
Evaluation	
Evaluation of submissions	15-29 September 2023
Moderation One	02 – 13 October 2023
Confirmation of Shortlisting – successful providers notified and invited to Stage 2	16 October 2023
Stage 2 - Supplier presentations (presentations will be per region, with moderation following the presentation of each region)	23 October – 15 December 2023
Review the risks and issues and the planned mitigations	By 20 December 2023
Finalise Evaluation Report	By 12 January 2023
Business unit approvals of Evaluation Report	By 18 January 2023
Procurement Board approval of Evaluation Report	25 January 2023
Post-evaluation	
Due diligence & contract negotiation	By 28 February 2023
Contract Award Date (supplier notification)	By 30 March 2023
Debrief unsuccessful suppliers	By 30 April 2023
Contract start date	01 July 2024

8.2. Evaluation Methodology

Our evaluation approach is designed to ensure MSD can achieve the best match of community fit and user fit over the whole-of-life. This means achieving the right combination of fit for purpose, quality, and delivery on time.

Price is determined by the FTE funding model and suppliers will confirm that they can deliver the service sustainably via the funding allocated.

8.3. Evaluation Model

The Evaluation Model for this procurement will utilise a combination of weighted and non-weighted criteria. Price is not a weighted criterion. Suppliers will confirm that they can deliver the required service within the FTE amount allocated. This **means the Supplier's Proposal which best meets our requirements, and an** overall assessment of service proposed, value-for-money (public value) over the whole-of-life of the contract, is likely to be selected.

8.4. Evaluation Process

Stage one (shortlisting)

In line with the Evaluation Model above, each Evaluator will be given a copy of the Proposals in order to carry out an independent evaluation of the non-price section of each Proposal against the approved Evaluation Criteria.

An initial moderation session will be led by the Panel Chair and Panel Facilitator. The purpose of this session will be to discuss individual scores, and the strengths and weaknesses of each Proposal to determine a consensus score for each Evaluation Criteria, for each Proposal. Once a consensus score is reached, all providers that score over 55% will be invited to present their proposal. In regions where no proposals are shortlisted, the evaluation panel may recommend the two highest ranked proposals from that region to be invited to presentation stage.

Stage Two

Following the initial moderation, shortlisted Suppliers will be invited to carry out a presentation of their Proposal to the Evaluation Team. The purpose of these presentations will be to allow the Suppliers to present their Proposal in detail to the Evaluation Team and to allow the Evaluation Team to ask questions and clarify anything following the paper evaluation and initial moderation.

Evaluation scores will be updated as a result of the presentations and a second moderation will then take place. This will be conducted in the same manner as the first moderation, with particular emphasis on any changes to the scores following the presentations reach final agreed consensus scores for respondents.

8.5. Evaluation Teams

A cross-functional team of subject matter experts will be involved in the evaluation of bids and recommended the preferred supplier.

The evaluation will be broken down by regions, with an evaluation team for each region. In instances where a providers response covers multiple regions, it will be allocated to the evaluation team based on capacity and/or randomly. It is intended that the evaluation approach will allow regional knowledge and

expertise to be considered at the evaluation, without regional voting members scores being diluted by multiple representatives across multiple regions.

8.6. Evaluation Team Members – Voting and Non-Voting

Regional roles in the evaluation will be confirmed at the time of this Interim Procurement Plan being finalised, later in 2023.

Evaluation Criteria and Weightings

8.7. Pre-Conditions

Each Proposal must meet all the following pre-conditions. Proposals which fail to meet one or more will be eliminated from further considerations.

#	Pre-Condition
1	Provider must hold Te Kāhui Kāhu (TKK) level 3 OR be able to obtain Accreditation level 3 within 6 months of contract signing
2	Provider meets definition of Non-Financial Not-for-profit organisation as per clause 13 of new schedule 5 of the Financial Markets Conduct Act 2013

8.8. Evaluation Criteria

Having met all the Pre-Conditions, qualifying bids will be evaluated on their merits using the following Evaluation Criteria and Weightings.

Criterion	Weighting %
Capability	35%
Provide an overview of your organisation, include: <ul style="list-style-type: none"> your organisation's purpose, how this aligns with the MSD Te Pae Tawhiti Strategy how your organisation will/support(s) the achievement of BFC outcomes.⁴ 	
BFC Providers build connections, networks, collaborate, and maintain effective relationships with other relevant services and stakeholders. This includes community and social service agencies who can provide complementary assistance to clients as appropriate to their needs. Detail current connections that	

⁴ <https://www.msd.govt.nz/about-msd-and-our-work/about-msd/strategies/te-pae-tawhiti/index.html>



your organisation holds with other community organisations and/or complementary services that your organisation delivers in a social services setting Explain how this will strengthen the delivery of Financial Capability Services.	
<p>BFC services take a strengths-based approach to empower people to gain control of their money, set goals and achieve long-term, sustainable change.</p> <p>Describe how your organisation will deliver Building Financial Capability services that align with the Building Financial Capability Service Guidelines. Explain how you intend to deliver Financial Capability services taking a strengths-based, client led and empowering approach.</p>	
Providers of BFC recognise the needs of all people, including Māori, Pacific Peoples, 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. Describe how you will deliver a bespoke approach for your clients that considers the clients cultural identity and obligations. This must include examples for Māori, Pacific Peoples, refugee and migrant clients.	
Financial mentors advocate for the client, navigating multiple government agencies and negotiating with creditors, credit agencies and tenancy/ housing providers. Provide an example where a negotiation with a creditor was completed successfully, including impact/change to client's financial situation.	
Capacity	25%
<p>Inclusive participation in BFC is supported by enhanced accessibility and recognises the diverse needs of all people. Describe your intended plan to reduce barriers to client accessibility, and to increase the visibility of the service to potential clients.</p> <p>Please think widely about 'accessibility.' This could include such aspects as</p> <ul style="list-style-type: none"> - Client welcome, manaaki, related services - Support for other languages - Hours and days of operation, availability of drop-ins, appointments, outreach services (if any) - Geographic coverage - physical location and type of buildings you are proposing to use so that they are accessible for disabled people 	



<p>- Marketing plan, use of media, promotional activity, branding.</p>	
<p>Clearly describe your organisation's size, structure and annual operating budget. Explain why this is sufficient to support delivering the programme in full, on time, to budget with the outcomes proposed.</p>	
<p>MSD relies on Providers collecting consistent and standardised data to build the evidence base about BFC services' effectiveness.</p> <p>Provide information about your operational and financial systems to track and manage delivery and outcomes.</p>	
<p>Experience and Quals / Solution</p>	<p>30%</p>
<p>BFC Providers take into account the local context and their community when delivering services. Describe how your organisation is well placed to deliver service in the geographic region indicated. Include your understanding of the local communities' needs/challenges and how your service will address and be responsive to unique needs/challenges.</p>	
<p>Building Financial Capability providers are responsible for employing and supporting competent staff capable of delivering quality service. Provide details on your staff that will deliver Building Financial Capability services, include:</p> <ul style="list-style-type: none"> • Relevant qualifications • Training and upskilling opportunities available 	
<p>Describe how you would determine which service (MoneyMates groups / financial mentoring) would suit a client's needs best, and how you would identify that positive outcomes to the client have been met. You may include examples with your response.</p>	
<p>BFC Providers need to be able to operate sustainably, within the funding allocated, and ensure consistent service delivery. Describe the risks identified with delivery of the service. This needs to include measures to mitigate the impact of the risk. You may also include detail of your governance that will manage the higher risks.</p>	
<p>Public Value</p>	<p>10%</p>
<p>Describe any additional benefits to the community of the geographic area you are responding to that may be generated by your organisation. Key considerations can include:</p> <ol style="list-style-type: none"> i. Employment opportunities, and /or ii. Career progression available for staff, and /or 	



iii. Additional benefits delivered to individuals and whānau in the delivery of Building Financial Capability, and / or iv. Utilisation of local businesses, and/ or v. How the efficiency of the service will drive value.	
References / Due Diligence	0%
MSD will conduct reference and due diligence checks as part of the evaluation process. Although they are not Weighted, they will be used to validate Proposals and will be considered in the overall decision making process.	
Total	100%

Both weighted and non-weighted sections may have an impact on the Evaluation Panels' final recommendation regarding a preferred service provider. Consequently, the recommended preferred supplier may not necessarily have obtained the highest weighted score.

8.9. Pricing

Pricing is based on a conformance model.

In accepting the funding allocated, the Providers will be required to confirm:

- In accepting the funding allocated, suppliers have considered all risks, contingencies, and other circumstances relating to the delivery of the requirements and ensure that there is adequate provision to manage such risks and contingencies.
- Accept that the funding is in NZD and GST exclusive.
- Confirm that they can operate the service sustainably across the whole of life of the contract.

8.10. Rating Scale

The Evaluation Team will use the following rating scale to evaluate the Proposals against the Evaluation Criteria:



Rating	Definition	Score
Excellent	Respondent demonstrates exceptional ability, understanding, experience and skills. The Proposal identifies factors that will offer potential added value, with supporting evidence.	9-10
Good	Respondent demonstrates above average ability, understanding, experience and skills. The Proposal identifies minor additional benefits, with supporting evidence.	7-8
Acceptable	Respondent demonstrates the ability to meet the criteria, with supporting evidence.	5-6
Reservations	Satisfies only a minimum of the criteria but not all. Reservations about the Respondent to adequately meet the criteria. Little supporting evidence.	3-4
Serious Reservations	Extremely limited or no supporting evidence to meet the criteria. Minimum effort made to meet the criteria.	1-2
Unacceptable	Does not comply or meet the criteria at all. Insufficient information to demonstrate the criteria.	0

8.11. Due Diligence

In addition to reference checks, MSD will reserve the right to carry out the following Due Diligence on Providers:

Note: any Due Diligence undertaken will not be part of the Weighted Evaluation but may be used in the overall selection process.

Analysis of Ownership

- Check legal status of entity
- Check ownership (owners, directors, and relationships to holding or parent corporations)
- Length of time in operation
- Company locations
- Number of employees
- Confirmation there are no actual, potential, or perceived COI's



Analysis of Finances

- Suppliers current and future financial viability (for the expected contract duration)
- Review of Suppliers annual reports for the last three years
- Review of last independently audited accounts to check profitability and liquidity
- Undertake credit check
- Review insurance certificates
- Confirm if any current or pending issues with Inland Revenue or any other relevant jurisdictions.

Security Checks

- Review of Suppliers security management systems (e.g. ISO27000), Privacy Policy, Data security measures (including policy and data security).
- Check of any convictions against the supplier of the Suppliers personnel that could compromise the contract.
- Check of any pending criminal cases that could compromise the contract.

Trading History

- Current and / or previous contract performance on any contracts held with the Ministry (if any);
- Review of any disputes with the Ministry;
- Any previous conduct that may be perceived to put the Ministry in disrepute;
- Any other relevant information



9. Contract

9.1. Type

These services will be contracted via an Outcome Agreement.

9.2. Term

Proposed Start Date	1 July 2024
Initial Term	Three years
Optional Renewals	One year plus one year
Maximum Term	Five years

9.3. Contract Structure

BFC Core services will be funded at an FTE rate of \$108,000 per FTE per annum.

The minimum number of FTE funded per provider will be 0.5 FTE provided the organization provides complementary social services, funded at 80% of the FTE rate defined in the MSD Funding Model.

9.4. Special Terms and Conditions

Report using the FinCap CMS Client Voices system, or alternative electronic methods specified in the Building Financial Capability Service Guidelines.

10. Probity

10.1. Probity Management

It is essential that MSD demonstrates ethics and integrity in its procurements. This means:

- Acting fairly, impartially, and with integrity.
- Being accountable and transparent.
- Being trustworthy and acting lawfully.
- Managing COIs.
- **Protecting the supplier's commercially sensitive and confidential information.**

Probity in this procurement will be managed by:

- Ensuring compliance with MSD's Code of Conduct.
- Ensuring that financial authority for the procurement is approved before proceeding to tender.
- Ensuring everyone involved in the process signs a confidentiality agreement and declares any actual, potential, or perceived COI.
- Identifying and effectively managing all COI.
- Treating all suppliers equally and fairly.
- Providing each supplier with a comprehensive debrief at the end of the tender process.
- Engaging an independent Probity Auditor to oversee and advise on the processes and ensure compliance, if need is identified throughout the process.



11. Risk Management

The procurement risks associated with this RFP have been assessed using MSD's Risk Management framework. An extract from the MSD Risk Consequences Criteria is shown below to support the rating of Procurement risks:

Consequences						
If the consequence was to occur the expected management response would be:		Routine Monitoring and oversight of the operating procedures to identify possible changes to processes is required	Minor Consideration required of changes to operating policies or procedures.	Moderate Prioritisation needed of changes to operating policies or procedures.	Major Urgent actions to remedy operational failures are appropriate and implemented.	Severe Resolution of any critical impact on MSD's ability to continue operating is actioned immediately.
Procurement Examples If the consequence were to occur they might look like this:		Minimal impact only to new non-core client services. No impact to epic delivery. Poor quality applications – some rework required by the supplier, minimal impact to MSD resources.	Delays to MSD's ability to continue to deliver a non-core service. Project / programme derailed with impact on costs, time, and resource. Extra support required for supplier by MSD resource. Inability to secure supplier for a new core service – repeat of the process.	Some impact on an existing service >1 month. Additional Costs <\$100k. Dispute over fair process. Supplier unable to meet some contractual obligations – MSD input required.	Impact on existing core services >6 months. Major cost increase <\$500k. Performance management of supplier. Legal challenge occurs. Supplier unable to meet all contractual obligation and core service impacted.	Inability to deliver a core service. Loss of credibility with key stakeholders. Legislative breach by suppliers.
Likelihood / Possibility that the consequence will occur in the next 12 mths	Almost Certain 81 – 100%	Medium	Medium	High	Very High	Very High
	Likely 51 – 80%	Low	Medium	Medium	High	Very High
	Possible 31 – 50%	Low	Low	Medium	High	High
	Unlikely 6 – 30%	Very Low	Low	Medium	Medium	High
	Rare 5% or less	Very Low	Very Low	Low	Medium	Medium



Commercial in Confidence

Risk	Residual Risk Rating (before planned mitigation)			Mitigation	Predicted Risk Rating (after planned mitigation)			Owner
	Likelihood	Consequence	Rating		Likelihood	Consequence	Rating	
Timeframes may not be met, as the time commitment from Panel members is not possible. This will result in delays to delivery.	Likely	Major		A robust timeline for this RFP has been developed and expectations have been clearly articulated to stakeholders. Calendars will be well managed with all meetings booked well in advance. Panel Facilitators will manage key stakeholders to ensure approvals and endorsements are completed in a timely manner.	Unlikely	Major		Procurement / Business Owner
Ongoing COVID cases may cause unavailability of panel members or suppliers which will cause delays.	Likely	Major		The risk itself cannot be mitigated but additional time slots will be booked for all meetings to provide fall back options in the event of cancellations which will mitigate the consequences of the risk.	Likely	Moderate		Procurement /Business Owner
Providers do not respond to the RFP process.	Unlikely	Major		Suppliers will be contacted prior to the release of the RFP to gauge interest, and a robust market analysis has been undertaken. This is likely to be an attractive and much-requested engagement to the market and it is unlikely suppliers will choose not to respond.	Unlikely	Major		Procurement



Commercial in Confidence

Risk	Residual Risk Rating (before planned mitigation)			Mitigation	Predicted Risk Rating (after planned mitigation)			Owner
	Likelihood	Consequence	Rating		Likelihood	Consequence	Rating	
				With the Advance Notice being released prior to the RFP, it is intended to enhance the visibility of the tender. RRM's will support engagement with this tender at a regional level.				
Evaluators' Conflict of Interest (COI).	Possible	Moderate		Each evaluator must provide declaration of any COIs prior to release of the RFP documentation. The Procurement Lead will work with the Panel Facilitator to develop conflict management plans as necessary. COI will continue to be monitored throughout the process.	Unlikely	Minor		Procurement / Programme Manager
Suitable providers are not identified in each region (non-engagement with tender)	Possible	Moderate		In the instance providers are not identified for a region a direct sourcing strategy will be undertaken under rule 14.9.b (following open competitive tender). This will include a review of all responses received for that region. To mitigate this, subscribed tenderer reports will be reviewed regularly, and any regional gaps will be identified. This will be communicated with regional leads via the business lead to	Unlikely	Minor		Procurement / Programme Manager



Commercial in Confidence

Risk	Residual Risk Rating (before planned mitigation)			Mitigation	Predicted Risk Rating (after planned mitigation)			Owner
	Likelihood	Consequence	Rating		Likelihood	Consequence	Rating	
				drive further provider engagement from a regional level. Prior market research will also support this process. By having the tender open for an extended period, it is intended that this will increase the window of opportunity for providers to respond.				

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Appendices

1. Map of current provision
2. Market analysis
3. Building Financial Capability Service Guidelines F2025
4. Communications and Engagement Plan

Building Financial Capability providers

128 Core contracts as at 10 May 2023

KEY

- Financial Providers
- Financial Providers (in process)
- Financial Providers (in process)
- Financial Providers (in process)

Building Financial Capability providers

128 Core contracts as at 10 May 2023

KEY

- Financial Providers
- Financial Providers (in process)
- Financial Providers (in process)
- Financial Providers (in process)



Appendix Two – F2025 Building Financial Capability Service Guidelines

(Attachment)

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Appendix Three - Communications and Engagement Plan

(Attachment)

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MINISTRY OF SOCIAL DEVELOPMENT

TE MANATŪ WHAKAHIATO ORA

Request for Proposal (RFP)

by: Ministry of Social Development
for: Building Financial Capability Services – Core
ref: 23.250.01

RFP released: 08 August 2023
Deadline for Questions: 5:00PM 06 September 2023
Deadline for Proposals: 5:00PM 13 September 2023

Ministry of Social Development
www.msd.govt.nz
The Aurora Centre
56 The Terrace
Wellington

The opportunity

This RFP is issued by the Ministry of Social Development, referred to below as “the Buyer” or “we” or “us”.

What we need

The buyer wishes to appoint Building Financial Capability Providers that can deliver free-to-user financial mentoring and/or MoneyMates throughout New Zealand.

- Financial mentoring is a one-on-one service focused on helping people and whānau with their finances.
- MoneyMates are support groups that encourage people to learn from others as they talk about money and finances.

What we don't want

The Buyer is not looking to appoint providers that don't have connections to the community they propose to deliver the service in, providers that do not meet the definition of a not-for-profit organisation according to the Financial Markets Conduct Act 2013, or Proposals about abstract or speculative approaches to improving financial wellbeing in communities.

What's important to us?

The buyer is looking for providers who have the capability, capacity and experience to deliver Building Financial Capability in the community. Providers need to maintain a physical presence in the community they intend to deliver Building Financial Capability services, have strong community connection and in particular connections with other community organisations in their area, and be a not-for-profit organisation. The buyer is interested in a service that may deliver broader outcomes.

Why should you bid?

This is a unique opportunity to be part of a proven initiative that assists New Zealanders to increase their financial wellbeing, leading to improved social outcomes.

A bit about us

Our Ministry is all about helping to build successful individuals, and in turn building strong, healthy families and communities. This is not work we do alone. We work closely with other government agencies, non-government organisations, advisory and industry groups, and communities and iwi. Together we aim to make a positive and lasting difference in the lives of New Zealanders.

SECTION 1: Key Information

1.1 Context

- a. This Request for Proposals (RFP) is an invitation to submit a Proposal for the Building Financial Capability Core contract opportunity.
- b. This RFP is a two-step procurement process.

1.2 Our timeline

Here is our timeline for this RFP (all are New Zealand times and dates):

Respondent briefing session 1	2:00PM 15 August 2023
Respondent briefing session 2	2:00PM 29 August 2023
Deadline for Questions	5:00PM 6 September 2023
Deadline for us to answer questions	8 September 2023
Deadline for Proposals	5:00PM 13 September 2023
Outcome of shortlisting process advised	16 October 2023
Presentations by shortlisted Respondents (indicative)	23 October – 15 December 2023
Successful Respondent(s) notified (indicative)	30 March 2023
Expected start date of Contract (indicative)	01 July 2024

1.3 How to contact us

- a. Contact us through our Point of Contact via email or the Government Electronic Tenders System (GETS).
- b. Our Point of Contact:

Name: Monique Wood

Title/role: Procurement Specialist

Email address: socialprocurement@msd.govt.nz

- c. To register for our Respondent briefing session(s) contact our Point of Contact via GETS or email, advising the session you wish to attend. Please note that the same information will be shared in each session.

1.4 Developing and submitting your Proposal

- a. This is an open, competitive tender process.
- b. Take time to read and understand the RFP.
- c. Take time to understand our Requirements. These are in SECTION 2: of this document.
- d. Take time to understand how your Proposal will be evaluated. See SECTION 3: of this document.

- e. For resources on tendering visit <https://www.procurement.govt.nz/suppliers-2/>
- f. If you have questions, ask our Point of Contact before the Deadline for Questions (see Section 1.2 above).
- g. Use the Response Form to submit your Proposal.
- h. Complete and sign the declaration at the end of the Response Form.
- i. Check you have provided all the necessary information in the correct format and order.
- j. Submit your Proposal before the Deadline for Proposals.

1.5 Address for submitting your Proposal

All responses must be submitted via GETS. Make sure you include all attachments and reference material.

We will not accept Proposals sent by post or delivered to our office.

1.6 Our RFP Terms

a. Offer Validity Period

By submitting a Proposal, the Respondent agrees that their offer will remain open for 6 calendar months from the Deadline for Proposals.

b. RFP Terms

By submitting a proposal, the Respondent agrees to the RFP-Terms described in SECTION 6: .

1.7 Later changes to the RFP or RFP process

- a. After publishing the RFP, if we need to change anything or provide additional information, we will let all Respondents know by placing a notice on GETS.
- b. If you downloaded the RFP from GETS you will automatically receive notifications of any changes through GETS.

1.8 Defined terms

These are shown using capitals. You can find all definitions at the back of the RFP-Terms.

SECTION 2: Our Requirements

2.1 Background

This RFP is for Building Financial Capability - Core. Building Financial Capability supports New Zealanders to improve their financial wellbeing.

Please note that we plan to fund Providers using a Full Time Equivalent (FTE) model (rather than the sessions model we used previously).

2.2 Key outcomes

BFC Vision

We believe that all people in New Zealand have the right to financial wellbeing.

Our goals are for the BFC service to be

- Client and whānau- centred, easy to access and trusted
- Delivered by Māori for Māori, where appropriate
- Culturally responsive and safe
- Sustainably funded
- Collaborative, with shared knowledge and resources
- Delivered by a workforce that is appropriately trained, qualified and has professional development opportunities
- Coordinated and linking people to other social services where appropriate

BFC Outcomes

Short term outcomes for clients:

- Increased understanding of their own finances
- More awareness of debt traps
- Reduction in use of predatory lenders
- Increased awareness of safer alternatives to credit
- Plans negotiated with creditors to reduce debt faster
- More people know how to:
 - Budget to keep track and stabilise
 - Start a savings plan
 - Understand and reduce debt
- Improved access to appropriate financial services and complaints resolutions bodies.

Medium-term outcomes

- People in New Zealand are on the pathway to becoming financially capable and independent
- Improved ability to identify financial problems earlier and avoid problem debt
- Improved ability to manage finances and create savings

- People have better control of their finances
- Fewer people require support for mental health issues suffered because of financial stress.

Long-term outcomes

- People in New Zealand achieve their financial goals
- People in New Zealand have less reliance on government assistance
- Decrease in unproductive debt for service recipients
- More people in New Zealand can start saving and planning for retirement
- Increased home ownership
- Reduced strain on the mental health system
- People in New Zealand notice an improvement in their wellbeing/hauora because of developing a better understanding of their finances.

2.3 Service Description

Building Financial Capability – Core has two sub-services, Financial Mentoring and MoneyMates.

We are looking for providers that can provide financial mentoring and / or MoneyMates.

Financial Mentors

[Financial mentors](#) support people to make connections with local networks and social services to ensure they get the right support at the right time.

This could mean the financial mentor:

- supports and empowers clients to navigate the system to control debt by negotiating reduced payments or generating additional resources
- advocates on a client's behalf as they are often too stressed to negotiate with creditors or other lenders on their own
- refers clients to other providers or supports (these can include iwi, Work and Income, health support services, housing providers)
- supports a client and their whānau to set meaningful goals to get control of their financial lives. This can include a focused [Financial Plan of Action](#)
- assess whether a client may benefit by sharing and learning in a group support context such as MoneyMates.

MoneyMates

[MoneyMates](#) providers deliver support groups that encourage people to learn from others as they talk about money and finances.

Facilitators help the group to talk openly about money and finances (not necessarily about their own debt, but about, choices, options and behaviours).

Together, over several weeks they can:

- learn more about getting control of debt, budgeting and cash flow, financial products, safer credit and growing their resources
- learn from other people who are in similar situations, share their own insights and knowledge and build support networks with people going through the same experiences
- access other information and support such as helplines and the [Sorted website](#)
- build up their networks with whānau and their community.

2.4 Requirements

- BFC Providers build connections, networks, collaborate, and maintain effective relationships with other relevant services and stakeholders. This includes community and social service agencies who can provide complementary assistance to clients as appropriate to their needs.
- BFC services take a strengths-based approach to empower people to gain control of their money, set goals and achieve long-term, sustainable change.
- Providers of BFC recognise the needs of all people, including Māori, Pacific Peoples, 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.
- Financial mentors advocate for the client, navigating multiple government agencies and negotiating with creditors, credit agencies and tenancy/ housing providers.
- MSD relies on Providers collecting consistent and standardised data to build the evidence base about BFC services' effectiveness.
- BFC Providers consider the local context and their community when delivering services.
- Building Financial Capability providers are responsible for employing and supporting competent staff capable of delivering quality service.
- BFC Providers need to be able to operate sustainably, within the funding allocated, and ensure consistent service delivery.
- For full overview of the service and requirements, please refer Attachment 3 – BFC Service Guidelines.

2.5 Other information

- The services must be delivered to region(s) identified by the provider in their response.
- Payment will be quarterly on receipt of invoice.

2.6 Contract term

We expect that the Contract will commence July 2024. The anticipated Contract term and options to extend are:

Description	Years
Initial term of the Contract	3 years
Options for us to extend the Contract	up to two extensions of one year each (+1+1)
Maximum term of the Contract	5 Years (3 +1 +1)

2.7 Contract value

BFC Core services will be funded at an FTE rate of \$108,000 per FTE per annum. The minimum number of FTE funded per provider will be 0.5 FTE.

2.8 Other tender documents

These documents have been uploaded on GETS and are available to Respondents – they form part of this RFP. These include:

- a. RFP Response Form
- b. Service Guidelines
- c. Draft Outcome Agreement
- d. RFP Terms and Conditions

2.9 Delivery locations

We require services in the following locations:

District/TA	MSD Region	Total FTE Available for Region
Far North District	Northland	10 Whangarei District require approx. 4.5FTE
Whangarei District		
Kaipara District		
Rodney Local Board Area	Auckland 3 regions arranged by Local Board	60.5 17 North (includes West) 19 Central (includes East) 24.5 South Henderson-Massey, Mangere-Otahuhu, Otara-Papatoetoe, Manurewa all require approx. 6FTE each
Hibiscus and Bays Local Board Area		
Upper Harbour Local Board Area		
Kaipatiki Local Board Area		
Devonport-Takapuna Local Board Area		
Henderson-Massey Local Board Area		
Waitakere Ranges Local Board Area		
Great Barrier Local Board Area		
Waiheke Local Board Area		
Waitemata Local Board Area		
Whau Local Board Area		
Albert-Eden Local Board Area		
Puketapapa Local Board Area		
Orakei Local Board Area		
Maungakiekie-Tamaki Local Board Area		
Howick Local Board Area		
Mangere-Otahuhu Local Board Area		
Otara-Papatoetoe Local Board Area		
Manurewa Local Board Area		
Papakura Local Board Area		
Franklin Local Board Area		
Thames-Coromandel District	Waikato	15 Hamilton City require approx. 8FTE
Hauraki District		
Waikato District		
Matamata-Piako District		
Hamilton City		
Waipa District		
Ōtorohanga District	Taranaki King Country Whanganui	9.5 Whanganui District require approx. 2.5
Waitomo District		
Ruapehu District		

Whanganui District		New Plymouth District require approx. 3
Rangitikei District		
South Taranaki District		
New Plymouth District		
Stratford District		
South Waikato District	Bay of Plenty	17.5 Tauranga City require approx. 5FTE Rotorua District require approx. 4.5FTE
Taupo District		
Western Bay of Plenty District		
Tauranga City		
Rotorua District		
Whakatane District		
Kawerau District		
Opotiki District		
Gisborne District	East Coast	11 Napier/Hastings require approx. 7FTE Gisborne District require approx. 3FTE
Wairoa District		
Hastings District		
Napier City		
Central Hawke's Bay District		
Manawatu District	Central	10.5 Palmerston North City require approx. 3.5FTE
Palmerston North City		
Tararua District		
Horowhenua District		
Kapiti Coast District		
Masterton District		
Carterton District		
South Wairarapa District		
Porirua City	Wellington	13 Wellington City and Lower Hutt require approx. 4FTE each
Upper Hutt City		
Lower Hutt City		
Wellington City		
Chatham Islands Territory		
Tasman District	Nelson	6 Nelson City require approx. 2FTE
Nelson City		
Marlborough District		

Kaikoura District		
Buller District		
Grey District		
Westland District		
Hurunui District	Canterbury	16 Christchurch City require approx. 12FTE
Waimakariri District		
Christchurch City		
Selwyn District		
Ashburton District		
Timaru District	Southern	11 Timaru District require approx. 1.5FTE Dunedin City require approx. 3.5FTE Invercargill City require approx. 2.5FTE
Mackenzie District		
Waimate District		
Waitaki District		
Central Otago District		
Queenstown-Lakes District		
Dunedin City		
Clutha District		
Southland District		
Gore District		
Invercargill City		

This allocation model uses a variety of population indicators that indicates financial need and informs the allocation of BFC Core funding.

FTE indications are provided for cities and major towns; these are indications only and not maximum proposal sizes. Where FTE indication is not provided for a location, providers may identify the FTE amount in their response.

The minimum FTE amount is 0.5FTE, increasing in 0.25FTE increments.

SECTION 3: Our Evaluation Approach

Our evaluation approach is designed to ensure MSD can achieve the best match of community fit and user fit over the whole-of-life contract term. This means achieving the right combination of fit for purpose, quality, and delivery on time and within budget.

The Evaluation Model for this procurement will utilise a combination of weighted and non-weighted criteria. Price is not included as a weighted criterion. Providers will confirm that they can deliver the required service within the FTE amount allocated. This means the Provider's Proposal which best meets our requirements, and an overall assessment of service proposed, and public value over the whole-of-life of the contract term, is likely to be selected.

Stage One - Shortlisting

In line with the Evaluation Approach above, the Evaluation Panel will score each response and shortlist. Shortlisted providers will be invited to present their proposal.

Stage Two - Presentations

Following the initial evaluation, shortlisted Providers will be invited to present their Proposal to the Evaluation Panel. Shortlisted Respondents will have a maximum time allocation of 1 hour. Each timeslot will consist of a 45 minute introduction and presentation of their proposed service delivery model, followed by up to 15 minutes of clarification questions from the evaluation panel.

Following the completion of all presentations, the Evaluation Panel will evaluate presentations using the weighted attribute model as set out in Section 3.1. Please note the same criteria will be used for both the written response and presentation.

Region	Tentative Presentation Date
Auckland North	Week starting 30 October 2023
Auckland Central	
Auckland South	Week starting 6 November 2023
Bay of Plenty	
Central	Week starting 14 November 2023
Taranaki, King Country and Whanganui	
East Coast	
Northland	Week starting 20 November 2023
Waikato	
Wellington	
Nelson Marlborough West Coast	Week starting 27 November 2023
Canterbury	
Southern	Week starting 4 December 2023

Pre-conditions

Each Proposal must meet the following pre-conditions. We will not consider Proposals which fail to meet these conditions.

#	Pre-conditions
1.	Provider must hold Te Kāhui Kāhu (TKK) level 3 OR be able to obtain Accreditation level 3 within 6 months of contract signing
2.	Provider meets definition of Non-Financial Not-for-profit organisation as per clause 13 of new schedule 5 of the Financial Markets Conduct Act 2013*

**Unregulated financial advice could be a breach of Financial Markets Conduct legislation. Exemption for the advice provided by financial mentors is covered by clause 13 of new schedule 5 of the Financial Markets Conduct Act 2013.*

3.1 Evaluation model

The evaluation model is **weighted attribute**. Price is not a weighted criterion. Proposals that are capable of full delivery on time will be shortlisted by score, and the Successful Respondent(s) will then be selected from the shortlist based on an overall assessment of best value over the whole-of-life of the Contract.

3.2 Broader Outcomes

We will evaluate Proposals that promote Broader Outcomes. These may be social, environmental, cultural or economic.

3.3 Evaluation criteria

We will evaluate Proposals which meet all pre-conditions according to the following criteria and weightings.

Criteria	Weighting
Capability <i>Building Financial Capability services take a strengths-based approach to empower people to gain control of their money, set goals and achieve long-term, sustainable change.</i> 1. Provide an overview of your organisation, including: <ul style="list-style-type: none"> • your organisation's vision and kaupapa, • how your organisation will/support(s) the achievement of BFC outcomes • why your organisation is the right one to deliver Financial Capability services. Reference sources: Financial Capability in Aotearoa New Zealand 2021-2024 (PDF 1.99MB)	35%

Criteria	Weighting
<p>MSD Te Pae Tawhiti Strategy¹</p> <p>MSD Pacific Prosperity Strategy²</p>	
<p><i>BFC Providers build connections, networks, collaborate, and maintain effective relationships with other relevant services and stakeholders. This includes community and social service agencies who can provide complementary assistance to clients appropriate to their needs.</i></p> <p>2. Tell us about the connections your organisation currently holds with other community organisations and/or services your organisation delivers in a social services setting, and how these will strengthen the delivery of Building Financial Capability Services.</p>	
<p><i>MSD is looking for Providers that can deliver culturally responsive, safe, and effective services for people affected wanting to improve their financial wellbeing.</i></p> <p>3. Tell us how your organisation will:</p> <ul style="list-style-type: none"> a. be culturally responsive, safe and effective b. ensure delivery is meaningful for different communities c. take a strengths-based, client led and empowering approach to empower people to gain control of their money, set goals and achieve long-term, sustainable change d. be whānau-centred. 	
<p><i>Providers of BFC recognise the needs of all people, including Māori, Pacific Peoples, 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.</i></p> <p>4. Tell us about the extent to which your organisation has:</p> <ul style="list-style-type: none"> a. an understanding of and commitment to Te Tiriti o Waitangi and its principles b. knowledge and understanding and experience of Te Ao Māori and Tikanga c. strong relationships and/ or agreements with Māori hapu, iwi d. strong relationships with Pacific communities and an understanding of the concept of Vā e. strong relationships with refugee and migrant communities. 	
<p><i>Financial mentors advocate for the client, navigating multiple government agencies and negotiating with creditors, credit agencies and tenancy/ housing providers.</i></p> <p>5. Provide an example where your organisation has successfully completed a negotiation with a creditor/financial services provider, including the impact/change in a client's financial situation and any impacts on their life.</p>	

¹ <https://www.msd.govt.nz/about-msd-and-our-work/about-msd/strategies/te-pae-tawhiti/index.html>

² <https://www.msd.govt.nz/about-msd-and-our-work/about-msd/strategies/pacific-strategy/index.html>

Criteria	Weighting
<p>Capacity</p> <p><i>Inclusive participation in BFC is supported by enhanced accessibility and recognises the diverse needs of all people.</i></p> <p>6. Describe your intended plan to reduce barriers to client accessibility, and to increase the visibility of the service to potential clients.</p> <p>Please think widely about 'accessibility.' This could include such aspects as</p> <ul style="list-style-type: none"> - Hours and days of operation, physical location, availability of drop-ins, appointments, outreach services (if any) - Client welcome, manaaki, related services - Coverage within the geographic area you would be contracted to deliver in - Support for other languages - Marketing plan, use of media, promotional activity, branding to promote client engagement <p>7. Clearly describe your organisation's size, structure and annual operating budget. Explain why this is sufficient to support delivering the programme in full, on time, to budget with the outcomes proposed.</p> <p><i>MSD relies on Providers collecting consistent and standardised data to build the evidence base about BFC services' effectiveness.</i></p> <p>8. Provide information about your operational and financial systems to track and manage delivery and outcomes.</p> <p>Demonstrate you have the technological capacity to record client numbers and progress, store client records safely, and meet MSD reporting requirements through a client management system (CMS).</p>	25%
<p>Experience and Quals / Solution</p> <p><i>BFC Providers take into account the local context and their community when delivering services.</i></p> <p>9. Describe how your organisation is well-placed to deliver services that align with the <i>Building Financial Capability Service Guidelines</i> in the geographic region indicated.</p> <p>10. Include your understanding of the local communities' needs/challenges and how your service will address and be responsive to unique needs/challenges.</p> <p>11. Describe how you would manage client demand in your community -</p> <ul style="list-style-type: none"> a. to increase client interactions if your organisation was delivering below its capacity b. to meet client needs if client numbers exceed your capacity, such as waitlisting and triage. <p>12. Describe how you would determine which service (one-to-one financial mentoring or MoneyMates groups) would suit a client's needs best, and how you would identify</p>	30%

Criteria	Weighting
that positive outcomes to the client have been met. You may include examples with your response.	
<p><i>Building Financial Capability providers are responsible for employing and supporting competent staff capable of delivering quality service.</i></p> <p>13. Provide details about your staff who will deliver Building Financial Capability services, including:</p> <ul style="list-style-type: none"> • Relevant qualifications, registrations, and experience • Cultural capability • Training and upskilling opportunities available. • Plan to train staff in line with Building Financial Capability Guidelines • If using volunteers to deliver service, tell us how you will ensure sustainable and consistent service delivery. 	
<p><i>BFC Providers need to be able to operate sustainably, within the funding allocated, and ensure consistent service delivery.</i></p> <p>14. Describe the risks identified with delivery of the service. This needs to include measures to mitigate the impact of the risk. You may include detail of your governance that will manage the higher risks.</p>	
Public Value	10%
<p>15. Describe any additional benefits to the community of the geographic area you are responding to that may be generated by your organisation. Key considerations can include:</p> <ul style="list-style-type: none"> i. Employment opportunities, and /or ii. Career progression available for staff, and /or iii. Additional benefits delivered to individuals and whānau in the delivery of Building Financial Capability, and / or iv. Utilisation of local businesses, and/ or v. How the efficiency of the service will drive value. 	
References / Due Diligence	0%
<p>MSD will conduct reference and due diligence checks as part of the evaluation process. Although they are not Weighted, they will be used to validate Proposals and will be considered in the overall decision-making process.</p>	
Total	100%

3.4 Scoring

Rating	Definition	Score
EXCELLENT	Respondent demonstrates exceptional ability, understanding, experience and skills. The Proposal identifies factors that will offer potential added value, with supporting evidence.	9-10
GOOD	Respondent demonstrates above average ability, understanding, experience and skills. The Proposal identifies minor additional benefits, with supporting evidence.	7-8
ACCEPTABLE	Respondent demonstrates the ability to meet the criteria, with supporting evidence.	5-6
RESERVATIONS	Satisfies only a minimum of the criteria but not all. Reservations about the Respondent to adequately meet the criteria. Little supporting evidence.	3-4
SERIOUS RESERVATIONS	Extremely limited or no supporting evidence to meet the criteria. Minimum effort made to meet the criteria.	1-2
UNACCEPTABLE	Does not comply or meet the criteria at all. Insufficient information to demonstrate the criteria.	0

3.5 Due diligence

In addition to reference checks, MSD reserves the right to carry out the following Due Diligence on Providers:

Note: any Due Diligence undertaken will not be part of the Weighted Evaluation scoring process but may be used in the overall selection process.

Analysis of Ownership

- Check legal status of entity
- Check ownership (owners, directors, and relationships to holding or parent corporations)
- Length of time in operation
- Company locations
- Number of employees
- Confirmation there are no actual, potential, or perceived Conflict of Interests

Analysis of Finances

- Providers current and future financial viability (for the expected contract duration)
- Review of Providers annual reports for the last three years

- Review of last independently audited accounts to check profitability and solvency
- Undertake credit check
- Review insurance certificates
- Confirm if any current or pending issues with Inland Revenue or any other relevant jurisdictions.

Security Checks

- Review of Providers security management systems (e.g., ISO27000), Privacy Policy, Data security measures (including policy and data security).
- Check of any convictions against the provider of the Providers personnel that could compromise the contract.
- Check of any pending criminal cases that could compromise the contract.

Trading History

- Current and/or previous contract performance on any contracts held with the Ministry (if any).
- Review of any disputes with the Ministry.
- Any previous conduct that may be perceived to put the Ministry in disrepute.
- Any other relevant information

SECTION 4: Pricing information

4.1 Pricing information provided by Respondents

Pricing is based on a conformance model.

In accepting the funding allocated via the FTE model, the Providers will be required to confirm:

- That they have considered all risks, contingencies, and other circumstances relating to the delivery of the requirements and ensure that there is adequate provision to manage such risks and contingencies.
- Accept that the funding is in NZ Dollars and GST exclusive.
- Confirm that they can operate the service sustainably across the whole of life of the contract in line with the funding allocated.

SECTION 5: Our Proposed Contract

5.1 Proposed Contract

The Proposed Contract that we intend to use for this service is attached to this RFP (via GETS).

In submitting your Proposal, you must let us know if you wish to query any of the terms or conditions in the Proposed Contract. The RFP Response Form contains a section for you to state your position. If you do not state your position, you will be deemed to have accepted the terms and conditions in the Proposed Contract in full.

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SECTION 6: RFP Terms and Conditions

View the [RFP Terms and conditions](#) dated 08 August 2023

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BFC Tender Core 20th December

Out of scope

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Ngaruawahia Community House

Anne Ramsay & Vanessa Rice

Guided video tour to begin

- Accessibility ramp
- Garden space and outdoor sitting area
- Second hand items drop box
- Small library
- Reception includes photocopying/ printing services
- Play area for tamariki including toys and books
- The bedrooms of the house are converted into offices
- The kitchen is used for cooking courses
- Smaller rooms converted into one on one sessions/ counselling/ legal support/ privacy
- The have an inhouse foodbank, and the have a food relationships with local supplies giving good deals on cheap food items
- Second hand women's clothes store "For Frock Sake"
 - They also mend items

They are across the road from the council

In house Oranga Tamariki use their space.

Staff comments Financial Mentor – Stephanie

- Like to help people make changes in their life
- Negotiate repayments
- Ensure clients are getting their entitlements
- Negotiate with banks
- Connect people to JP or legal support if needed
- The biggest barrier for our clients is 'shyness' or being afraid of admitting they have done something wrong

Tasha – post shop

- People are often coming and going between the post shop and the Community house

Corrections officer – Ange

- The community house is very friendly and local knowledge is premium
- Local awareness of the resources we have in the area
- I often refer my corrections clients to the community house usually for the foodbank, budgeting and legal support
- And drug and alcohol counselling

Plunket – Donna

- Thank you to the community house for all their support

Fruit and Vege co-op

- \$15 boxes of fruit and Vege

Alicia

- Service user (rangatahi)

Events

- Working with the local pound puppy adoption
- Doing local fundraisers

Questions:

Please expand of staff experiences and qualifications.

- FM programme through catholic services, achieved certificate.
- Personal experience, private contractor, large family
- Member and chair of the community board
- High school board and Ngaruawahia board all our staff are local
- We have two qualified 2 FM's

Annual operating budget? Do you have reserves?

- Yes, we have small reserves through healthy homes – we are pretty savvy, and we run on the smell of an oily rag, staff all work overtime putting in volunteer hours
- We get a lot of donations the community pitch in for example the local fishing club volunteered to paint the house for free – community money win.

Closing statement: We think bigger organisations try to do one size fits all we don't fit all, we fit our community.

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9,10,11	Q12	Q13	Q14	Q15
7	7	7	7	7	7	7	7	7	7	7	7	6

All sevens all rolled over. Q15 scored 6 "they should have expanded on this more"


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Checklist – Supplier Debrief



Supplier name:	Ngaruawahia Community House
Supplier representative/s:	
Debrief date:	11 June 2024
Debrief duration:	
Name and position of agency officer providing feedback:	Monique Wood
Name/s and position/s of other officers: (for face-to-face debriefs)	

Explain the procurement and evaluation process

Outline how you came to the decision

- This was a two stage RFP, with stage one being a written submission, following shortlisting a provider led presentation.
- In total we received 240 responses. 33 Responses were received for Waikato.
- There are 15FTE available for Waikato, with 8 required in Hamilton.
- The evaluation process: included precondition checks, evaluation of written response against the criteria. Panel members used a 1-10 scoring guide, with 5 indicating "meets requirement". 10 indicates excellent. Shortlisting was based on 55% score and higher, indicating the response exceeded our requirement.
- The result – preferred supplier identified.
- Negotiations are currently underway with recommended providers.

Refer to/provide copies of

- Refer to/provide copies of:
- Any preconditions
 - Evaluation criteria and weightings
 - Guide to Scoring.

Reason the tender wasn't chosen

Explain that a tender can fail for one of two reasons. State the one that applies in this case.

1. There was a higher ranked respondent that was recommended for contract.

Summary of evaluation

How the tender compared with those of others

- Following Stage 1 evaluation, Ngaruawahia Community House was placed 21 out of 33. (69.00) (caveat – some providers scored the same score, hence the ranking spread)
- Following Stage 2 evaluation Ngaruawahia Community House was placed 22 out of 27. (69.00)

Quality of the tender

Constructive feedback

What was good/bad about how the supplier presented its tender?

- Was it clearly written and easy to understand?
- Had it been properly proof-read? Any spelling or grammatical mistakes or typos?
- Did the tender provide all the requested information?

- Were all the attachments included?
- Was information in the logical/required order?
- Did it fully address all of the criteria?
- Did it show it could meet all of the criteria?
- Did it contain information that wasn't requested or was superfluous?
- How could it have been improved?

Scores

Criteria	Stage 1 Score	Stage 2 Score	Key strengths and weaknesses
1. Provide an overview of your organisation, including: <ul style="list-style-type: none"> • your organisation's vision and kaupapa, • how your organisation will/support(s) the achievement of BFC outcomes • why your organisation is the right one to deliver Financial Capability Services 	7	7	Referenced strengths based via TWT4 – good
2. Tell us about the connections your organisation currently holds with other community organisations and/or services your organisation delivers in a social services setting, and how these will strengthen the delivery of Building Financial Capability Services.	7	7	Written – good summary of local connections included, and alignment to BFC. Demonstrated relationship with corrections in presentation
3. Tell us how your organisation will: <ul style="list-style-type: none"> a. be culturally responsive, safe and effective b. ensure delivery is meaningful for different communities c. take a strengths-based, client led and empowering approach to empower people to gain control of their money, set goals and achieve long-term, sustainable change d. be whānau-centred. 	7	7	TWT4 model referenced – no strong reference to different communities,
4. Tell us about the extent to which your organisation has: <ul style="list-style-type: none"> a. an understanding of and commitment to Te Tiriti o Waitangi and its principles b. knowledge and understanding and experience of Te Ao Māori and Tikanga c. strong relationships and/ or agreements with Māori hapu, iwi 	7	7	All aspects of criterion addressed. Stated that they get support from shama and hamilton, would have been good to demonstrate relationships in place

d. strong relationships with Pacific communities and an understanding of the concept of 8Vā e. strong relationships with refugee and migrant communities.			
5. Provide an example where your organisation has successfully completed a negotiation with a creditor/financial services provider, including the impact/change in a client's financial situation and any impacts on their life.	7	7	Good client advocacy, CCCFA and dispute resolution, etc not mentioned
6. Describe your intended plan to reduce barriers to client accessibility, and to increase the visibility of the service to potential clients. Please think widely about 'accessibility.' This could include such aspects as - Hours and days of operation, physical location, availability of drop-ins, appointments, outreach services (if any) - Client welcome, manaaki, related services - Coverage within the geographic area you would be contracted to deliver in - Support for other languages - Marketing plan, use of media, promotional activity, branding to promote client engagement	7	7	Panel noted on the main road, lots of parking showed experience when the customer comes in. Client can use / access various services they offer
7. Clearly describe your organisation's size, structure and annual operating budget. Explain why this is sufficient to support delivering the programme in full, on time, to budget with the outcomes proposed.	7	7	Written response reflected a strengths based approach – not becoming the place to get kiwisaver withdrawal
8. Provide information about your operational and financial systems to track and manage delivery and outcomes. Demonstrate you have the technological capacity to record client numbers and progress, store client records safely, and meet MSD reporting requirements through a client management system (CMS).	7	7	Good suite of services to support reporting etc

<p>9. Describe how your organisation is well-placed to deliver services that align with the Building Financial Capability Service Guidelines in the geographic region indicated.</p> <p>10. Include your understanding of the local communities' needs/challenges and how your service will address and be responsive to unique needs/challenges.</p> <p>11. Describe how you would manage client demand in your community -</p> <p>a. to increase client interactions if your organisation was delivering below its capacity</p> <p>b. to meet client needs if client numbers exceed your capacity, such as waitlisting and triage.</p>	7	7	JP - no new info introduced, talked about needs of community, they said it as in they were concerned that they might miss out.
<p>12. Describe how you would determine which service (one-to-one financial mentoring or MoneyMates Groups) would suit a client's needs best, and how you would identify that positive outcomes to the client had been met. You may include examples with your response.</p>	7	7	Relevant positive outcomes met
<p>13. Provide details about your staff who will deliver Building Financial Capability services, including:</p> <ul style="list-style-type: none"> • Relevant qualifications, registrations, and experience • Cultural capability • Training and upskilling opportunities available. • Plan to train staff in line with Building Financial Capability Guidelines • If using volunteers to deliver service, tell us how you will ensure sustainable and consistent service delivery. 	7	7	RB - yes some quals and personal experience, but nothing outstanding or additional
<p>14. Describe the risks identified with delivery of the service. This needs to include measures to mitigate the impact of the risk. You may include detail of your governance that will manage the higher risks.</p>	7	7	Didn't explore in the presentation, only one risk identified in the written response. (staff burn out)
<p>15. Describe any additional benefits to the community of the geographic area you are</p>	6	6	RB - they could have and should have expanded on this.

responding to that may be generated by your organisation. Key considerations can include: i. Employment opportunities, and /or ii. Career progression available for staff, and /or iii. Additional benefits delivered to individuals and whānau in the delivery of Building Financial Capability, and / or iv. Utilisation of local businesses, and/ or v. How the efficiency of the service will drive value.			
Total			

FTE Allocation

Rank	Score	Respondent Name	Subregion	FTE	Status	Recommended FTE
1	82.4	Respondent 1	Hauraki	1.25	Recommend 1.25 FTE	1.25
2=	80.7	Respondent 2	Matamata-Piako District	1.5	Recommend 1.5FTE	1.5
2=	80.7	Respondent 3	Waikato (2) Hamilton City (5) Waipa District (2)	9	Recommend 2FTE	4
4	79.65	Respondent 4	Waipa District	2	Recommend 0.5FTE	0.5FTE
5	78.59	Respondent 5	Hamilton City	2.25		
6	78.47	Respondent 6	Waikato Hamilton City	TBC		
7	78.45	Respondent 7	Matamata-Piako	0.75		
8	77.2	Respondent 8	Waikato (0.25) Hamilton (4.5)			
9	76.62	Respondent 9	Waikato District	3		
10	75.9	Respondent 10	Hamilton City	3		
11	75.38	Respondent 11	Waipa District	1	Recommended for 1FTE, based in Te Awamutu	
12	75.3	Respondent 12	Thames-Coromandel (0.5) Hauraki District (0.25)	2.5		

			Waikato District (0.5) Matamata-Piako District (0.25) Hamilton City (1) Waipa District (0.25)			
13	74.7	Respondent 13	Thames-Coromandel	1		
14	73.05	Respondent 14	Thames-Coromandel	0.75		
15	71.59	Respondent 15	Thames-Coromandel	0.75		
16	71	Respondent 16	Hamilton City	1		
17	70.96	Respondent 17	Thames-Coromandel (0.5) Hauraki District (1.5)			
18	70.75	Respondent 18	Thames-Coromandel	0.75		
19	70.66	Respondent 19	Waikato	0.5		
20	70	Respondent 20	Matamata-Piako	0.75		
21	69	Respondent 21	Waikato District	1.5		
22	68.95	Respondent 22	Hamilton City	1		
23	68.36	Respondent 23	Hamilton City			
24	66.83	Respondent 24				
25	60	Respondent 25	Waikato (3) Hamilton City (4)	7		
26	59.85	Respondent 26	Waikato (3.5)	7		

Strengths and weaknesses

Technical merits	Key points to include in the feedback
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Overall Strengths

Area/s that met or exceeded the evaluation criteria.

Overall Weaknesses

Area/s that failed to meet the evaluation criteria.

Feedback

Ask for the supplier's feedback on the procurement process

What worked – what was easy to follow?

What didn't work – what could we improve?

Notes

Key discussion points and questions asked by the supplier

Appendix Six – Building Financial Capability Stage 1 and 2 Panel Members for Ngaruawahia Community House.

Stage 1 Panel

Panel Member	Title and department	Voting Member?
Jenny Nand	Relationship Manager, Contract Administration and Management	Yes
Pohswan Narayan	Senior Advisor, Māori Partnerships and Programmes	Yes
Ricky Broderson	Senior Advisor, Safe Strong Families and Communities	Yes
Monique Wood (Procurement Chair)	Procurement Specialist, Services and Contracts Management	No

Stage 2

Panel Member	Title and department	Voting Member?
Pohswan Narayan	Senior Advisor, Māori Partnerships and Programmes	Yes
Joyce Pavish	Senior Advisor, Safe Strong Families and Communities	Yes
Ricky Broderson	Senior Advisor, Safe Strong Families and Communities	Yes
Monique Wood (Procurement Chair)	Procurement Specialist, Services and Contracts Management	No