

Building Financial Capability Changes in F22 and beyond

BFC providers, with BFC team members Louis, Isobel, Ricky, Alistair
Host: Korena



Building Financial Capability Zoom Hui for May and June 2021 “Changes in F22 and beyond”

A Zui for BFC providers with BFC team members Louis Campbell, Isobel Ryan, Ricky Broderson, Alistair Stewart
Host: Korena Moon

31 May 1.00 to 2.30 pm
1 June 8.30 to 10.00 am
2 June 1.00 to 2.30 pm
3 June 12.00 to 1.30 pm


Korena is collecting questions and answers as we go, but this meeting is **not** being recorded.

We will publish these speakers’ notes and the Q&A to all BFC funded providers as soon as possible.

E ngā mana, e ngā reo, e ngā iwi
E rau rangatira ma
Nau mai, haere mai, piki mai
Tēnā kotou, tēnā kotou, tēnā tatou katoa
Kia ora hui hui mai tatou katoa

Warm Pacific greetings

Welcome to you all

Part 1	Mins	Timing (around 90 min)	Content
		15	0.00 to 0.05
5		0.05 to 0.10	Introductions
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20		0.30 to 0.50	Discussion Q&A of Part 1
10		0.50 to 1.00	Part 2: changes in reporting
15		1.00 to 1.15	Discussion Q&A of Part 2
5		1.15 to 1.20	Part 3: changes for clients
5		1.20 to 1.25	Discussion Q&A of Part 3
5		1.25 to 1.30	Part 4: general business

Here is today’s suggested programme; we have an hour and a half

The hui is divided into four parts, more or less.

- 1, Contract renewals and funding changes
- 2, changes in reporting
- 3, various changes to increase clients’ wellbeing
- 4, general business and close


The format we suggest is that for each of the four parts, we run through our comments and then there is plenty of time for discussion and Q&A of that particular issue, before we move onto the next part and so on.

- You are welcome to pre-ask questions using the Zoom Message feature.
- We are also available for one-to-one conversations on detail points over the coming days.

Renewal of funding

- **Three-year funding**
(from 1 July 2021 to 30 June 2024)
 - all current BFC Core and BFC Plus providers.
 - a few providers requested volume decreases, and nine providers experiencing very high demand will be offered volume increases for F2022 only

To support BAU



Part 1 of today's hui covers BFC renewals and our funding offers.

Speaker: Alistair Stewart

We are pleased to advise that we will renew funding of all the current BFC Core and BFC Plus providers.

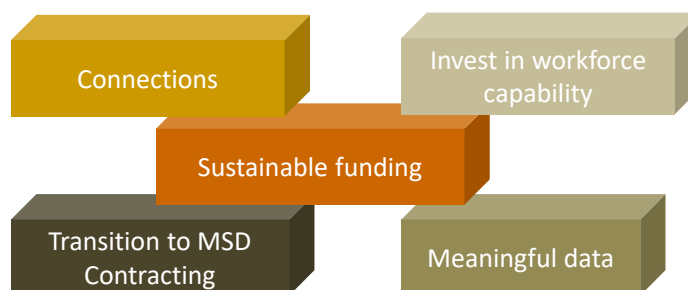
Contracts are coming soon, but some of you may receive your contracts earlier than others over the coming month - drafting Outcome Agreements and Variations is being done by Oranga Tamariki in phases.

Funding for three years will be offered to you all, subject to performance and accreditation, taking funding through to 30 June 2024.

The intention is that this will enable stability and business as usual for clients and providers, while improvements to BFC processes continue behind the scenes.

BAU and our future focused approach

The first step is to set the foundations



These “bricks” represent the first steps in the BFC Commissioning Strategy – the advice was to set the foundations first.

We’re working on these things with clients, yourselves, Work and Income, FinCap and the wider financial sector:

1. The Transition to MSD – having control of our own contracts and relationships
2. Designing systems to gather and share more meaningful data –including more Client Voices improvements
3. Securing sustainable funding
4. Investing in workforce capability
5. And building wide connections - cultural competence, strategic, policy – within MSD and across the financial sector and government, including CFFC, the Retirement Commissioner (AKA the Sorted brand.)

We are looking at ways we can make further investments in training and data collection in the coming financial year.

Changes to BFC Core funding

From next month...

increased funding which began this financial year continues for F2022

- the session rate continues to be \$170.50
- The CRRF funding ends on 30 June 2022
 - volumes (the number of sessions) for F2023 and F2024 will return to F2020 levels
 - the session rate will become \$118.70



This work is going on alongside changes in BFC Core funding over the coming three years.

From next month: The increased funding for BFC Core which began in the current financial year continues for F2022.

The session rate continues to be \$170.50 for one more year.

Covid Response Recovery Fund (CRRF) funding ends on 30 June 2022.

You'll recall this was always temporary emergency funding and this end date was signalled right from the start.

That means contracts will show funding reductions in F2023 and F2024.

Volumes for '23 and '24 will go back to the levels they were at the end of F2020, with a few locally-agreed exceptions.

Because the extra sessions were distributed using an allocation model; some providers will see larger changes in volume than others.

There's no judgement on individual providers implied in the relative size of the changes.

You'll all continue to receive the Cost Pressure increase from the 2020 Budget.

This will mean the unit rate becomes \$118.70 per session for F2023 and F2024. That's 20 percent larger than the pre-Covid level.

We are discussing this now, one year in advance, so that providers can make appropriate preparations for the funding changes.

For example, Provider X's changes‡

F20 (before Covid etc.)	F21 and F22 (Covid Fund + Cost pressure increase)	F23 and F24 (no Covid Fund, just the Cost Pressure increase)
1000 sessions	1200 sessions (+20% extra sessions*)	1000 sessions
@\$98.80	@\$170.50	@\$118.70
\$98,000	\$204,600	\$118,700
	+\$105,800 temporary funding increase	-\$85,900 cf. F2022
		+\$19,900 cf. F2020

‡ 'Provider X' is a fictional example and does not represent any particular BFC Core provider

* The percentage increase varied between providers, depending on the allocation model and individual provider's situations



BFC providers will have differing experiences of these changes.

Here's an example: a fictional provider (Provider X);
 this chart follows their transition from 1000 sessions pre-Covid;

then the additional volume they get for two years through the combined Budget 20
 increases from the Covid Fund and the Cost pressure increase;

and the funding changes in out-years: \$85,900 less compared to F2022, but on the other
 hand an increase of +\$19,900 compared to F2020.

Changes to **BFC Plus** funding

- For BFC Plus, CRRF funding was used to
 - raise the annual rate to \$110,000 for each Kahukura FTE plus associated costs, and
 - add four Kahukura in temporary positions.
- After 30 June 2022
 - the rate will move to \$100,000 per FTE (due to the end of the CRRF component)
 - and Kahukura will return to the F2020 number of 15 FTEs.



For BFC Plus providers, the additional Cost Pressure and two-year CRRF funding was used to raise the rate to \$110,000 for each Kahukura FTE plus associated costs, and add four Kahukura in temporary positions.

After 30 June 2022, the rate will move to \$100,000 per FTE (due to the end of the CRRF component) and Kahukura will return to the F2020 number of 15 FTEs.

Changes to volume and rate



Here's another way of looking at it, from a macro level:

Budget 20 and the CRRF gave big increases in funding.

- An extra \$9.7 million over four years to recognise the increasing costs of delivering BFC services and address immediate cost pressures was added
That took us to 108,000 sessions per year nationwide.
That volume will continue after F22

- And then on top of that:

The CRRF funding added \$25 million over TWO YEARS, to support BFC services to become more financially sustainable and respond more readily to the potential increased demand resulting from COVID-19.

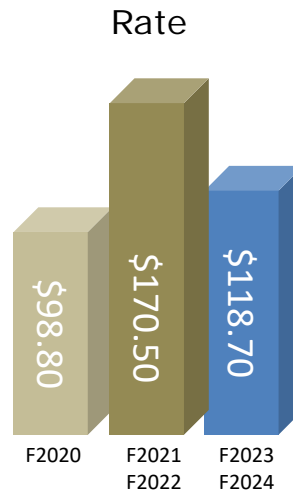
That was 25,000 additional sessions taking us to 133,000 sessions nationwide annually.

And the changes in the rate we discussed already:

In F23 and F24 the session rate will still be larger than the pre-Covid level.

Changes to volume and rate

MSD acknowledge the impact of these changes and we are working through ways to secure sustainable funding for the sector.



We acknowledge the impact of these changes and we are working through ways we can secure sustainable funding for the sector.

But, it's the responsible thing to do : to assume at this time that the temporary funding will end as planned.

Te wero

To make

a convincing case

that the BFC sector
needs additional
funding on an
on-going basis

collect meaningful
data to tell a
convincing story

make the most
of the temporary
funding boost

invest in
workforce
capability



So this is our challenge–

To show that the BFC sector needs additional funding on an on-going basis

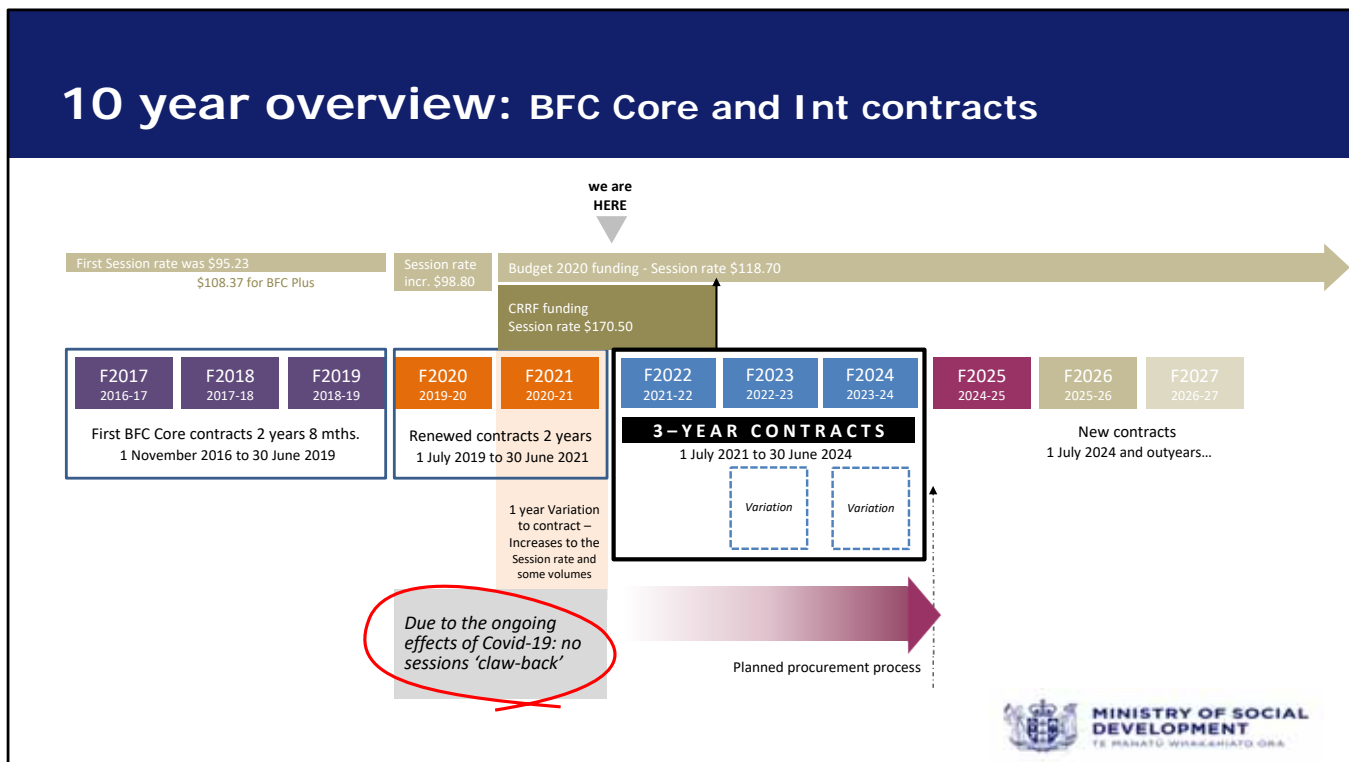
Three actions:

collect meaningful data to tell a convincing story.

make the most of the temporary Covid funding boost in order to provide the best services

invest in workforce capability .

This includes your support to implement the incremental changes we're discussing today.



Looking at the 10-year picture, there's been long-term partnerships between MSD and providers, and increases to funding (with the CRRF exception as discussed) using renewals and variations.

Most of you have been with us since November 2016 and we want you to be part of a continuous improvement process
 this means the next procurement won't be anything like the first GETS-based process
 (*see **Social Sector Commissioning Progress, Principles and Next Steps** <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/information-releases/the-future-of-social-sector-commissioning/appendix-to-cabinet-paper-the-future-of-social-sector-commissioning.pdf>.)

There's one thing about the current financial year that we want to highlight – our advice on sessions offered to you that you may not be going to use, AKA "claw-backs".

Here's what we said in November last year...

F2021 policy

Due to the ongoing effects of Covid-19

“We will continue to be flexible – the Ministry does not intend to automatically recover funding where contracted volumes have not been met.

Instead we will work with you on the best way forward.

We would be more than happy if you invest any unspent money on training or professional development”



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Instead we will work with you on the best way forward.
We would be more than happy if you invest any unspent money on training or professional development.”

Current policy is that that expectation still applies for the financial year just ending, and also for F2022.


Your final F2021 reports

- As part of the transition to MSD contract management, PFO contract managers will be receiving your reports on 10 July 2021 and sending copies to us at MSD
- Financial_Capability@msd.govt.nz.



As part of the transition to MSD contract management, PFO contract managers will be receiving your final F2021 reports on or as close to 10 July 2021 as possible, They will send copies to us at MSD
Financial_Capability@msd.govt.nz.

We look forward to reading them.

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		15	0.00 to 0.05
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Part 2 of today’s programme covers changes in reporting

Speakers: Alistair Stewart and Isobel Ryan

Changes in reporting

Simplified reporting and more usable data for yourselves and MSD

Quarterly reporting

- Enter relevant data into Client Voices OR
- Report using an Excel spreadsheet provided by MSD
- You don't need to do anything more than use Client Voices as normal
- Anonymised information will flow from Client Voices with all appropriate safeguards
- No client data will be shared to MSD



Improvements to the contract reporting process from 1 July 2021

Goal: simplify reporting by providers and provide more usable data for both yourselves and MSD.

- All BFC providers will report quarterly
- Providers will use one of two reporting options:
 - 1 Enter relevant data into Client Voices OR
 - 2 Report using an Excel spreadsheet provided by MSD.

This will mean you won't need to do anything more than use Client Voices as normal. The process of sharing anonymised information from Client Voices will be between MSD and FinCap with all the appropriate safeguards.

To be clear, no client data will be shared to MSD.

F22 Performance Measure	
<i>Data from Client Voices</i>	Sessions
	Total number of sessions
	Number of Financial Mentor sessions
	Number of group (MoneyMates) sessions
	Number of No-shows to meetings (claim as 0.5 of a session)
	Referrals and clients
	Total number of clients (new or pre-existing) who used the service
	Number of clients active at the end of the reporting period
	Number of new clients in the reporting period
	Number of clients who closed
	Total number of new clients referred
	Who clients are referred by i.e. the services/organisations referring clients to BFC
	Total number of clients referred to other community services e.g. specialist services, family violence providers
	Who the clients are referred to i.e. the services /organisations that BFC providers refer clients to
	Number of clients who attend no more than one session
	Number of clients who attend 2-3 sessions
	Number of clients who attend four or more sessions
	Number of clients waitlisted

BFC Services Guidelines
page 32

If you want more detail, here are the measures you will be reporting:

There’s nothing new; all these can be derived from your Client Voices input (that doesn’t mean you’ll see these particular lines in Client Voices).

For providers not using ClientVoices to report, a simplified Excel spreadsheet will be sent to you by the BFC Team.

This is from the BFC Services Guidelines Appendix 1, page 32 onwards

Other changes

Narrative reports

- Replaced with a quarterly questionnaire
 - the first of these online questionnaires is planned for 1 October

Quarterly feedback reports

will be provided for each provider and regional relationship manager, based on this reporting




Narrative reports

Providers' current narrative reports will be replaced with a quarterly questionnaire. The first of these online questionnaires is planned for 1 October 2021. MSD will send these directly to you, nearer the time.

MSD will send quarterly feedback reports to each of you and your new regional relationship manager, based on their reporting.

Changes to reporting requirements will be reflected in Appendix 3 of BFC providers' Outcome Agreements.

Part 3	Mins	Timing (around 90 min)	Content
		15	0.00 to 0.15
	5	0.15 to 0.20	Introductions
	15	0.20 to 0.35	Part 1: contract renewals and funding
	15	0.35 to 0.50	Discussion Q&A of Part 1
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	5	1.15 to 1.20	Part 3: changes for clients
	5	1.20 to 1.25	Discussion Q&A of Part 3
	5	1.25 to 1.30	Part 4: general business

Part 3 of today’s hui covers various changes to increase clients’ wellbeing.

Speakers: Louis Campbell, BFC Lead Advisor, with Ricky Broderson

A reminder: You are welcome to pre-ask questions using the Zoom Message feature.

Changes that will help clients

The requirement that clients will be in ‘financial hardship’ has been removed to enable more proactive support for clients, *before* their debt becomes problem debt.



The contract requirement that clients will be in ‘financial hardship’ has been removed to enable more proactive support for clients, before their debt becomes problem debt.

This is to position us for the future, to move away from the stigma that asking for help involves, and to move to proactive help so people can get help earlier.

We think the impact on numbers will be minor.

Client feedback

Client outcomes reporting

A new client feedback tool to replace the Client Outcomes Measurement Tool will be launched later in June, for the first round of reporting from 1 October 2021

- The BFC team will send you further information, including an information pack
- This will be followed by Zui later this month (June)



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Changes in the Work and Income relationship

Embedding BFC

- Ricky Broderson has joined our team
- Getting traction across Work and Income

Key shifts in the client relationship

- Return to face-to-face appointments
- Holistic and proactive approach to client support

Goals

- Proactive support for clients before they get to hardship and problem debt
- Increases in referrals from W&I and more W&I engagement with BFC providers



We briefed you on our “Embedding BFC” workstream in previous Hui.

Ricky Broderson, a former Work and Income centre manager, has joined the BFC team, working in Hamilton, while Kaye Maksimov is on maternity leave.

Ricky

‘Embedding BFC’ involves working with MSD Service Delivery (AKA Work & Income) on the referral process so that Case Managers are aware of BFC and have the right info on their screens so they can send you good quality, motivated referrals.

Ricky Broderson is now working from Hamilton to spread the BFC positive message through W&I.

Ricky tells us that Work and Income are introducing a new service model with two key shifts-

1. People are coming back into service centres, into appointments post-Covid
2. Move from transactional to holistic approach – so they’ll be more proactive with clients

The aim is to support clients before they get to the multiple-hardship-grants situation. We welcome this approach, it’s what BFC is all about.

The good news for BFC services is that we expect referrals should trend up; a turn-around in the reduced W&I engagement we’ve seen since the client requirements were modified. We expect to see a positive impact on your appointment numbers beginning soon.

Understanding the BFC workforce

All paid and volunteer financial mentors will

- sign on to the FinCap list of staff, and
- complete foundational training



OTHER CHANGES

As part of MSD's commitment to increased workforce capability, previously announced changes will become mandatory:

All paid and volunteer financial mentors will be asked to sign on to the FinCap list of staff, and complete foundational training

The following 2 screens have more information on these changes...

Workforce capability 1

Ensure all paid and volunteer financial mentors are signed on to the FinCap list of BFC staff

fincap.org.nz/financial-mentor-registration/

- Providers have six months to complete this: all staff providing financial mentoring to clients must be listed by 31 December 2021
- This is not accreditation: it's required whether staff have completed their training and supervision period or not
- Financial mentors appointed after 1 July 2021 have six months to complete their listing

BFC Services Guidelines page 20



Ensure all paid and volunteer financial mentors are signed on to the FinCap list of BFC staff (at fincap.org.nz/financial-mentor-registration/)

This web form will be edited; **we are working with FinCap to make sure they don't collect any personal info that we don't want to see.**

- Providers have six months to complete this: all staff must be listed by 31 December 2021
- Financial mentors appointed after 1 July 2021 have six months to complete their listing

This is not accreditation: it's required whether staff have completed their training and supervision period or not

The requirements are set out in the new BFC Services Guidelines page 20

Workforce capability 2

All paid or volunteer financial mentors and MoneyMates facilitators must have completed the FMIC training

(or its pre-FinCap equivalents)

- This refers to the training only, not the full certification as a Financial Mentor after supervision
- Providers have 6 months to complete this: all mentors must be trained by 30 December 2021
- Financial mentors appointed after 1 July 2021 have six months to complete their training

BFC Services Guidelines page 20



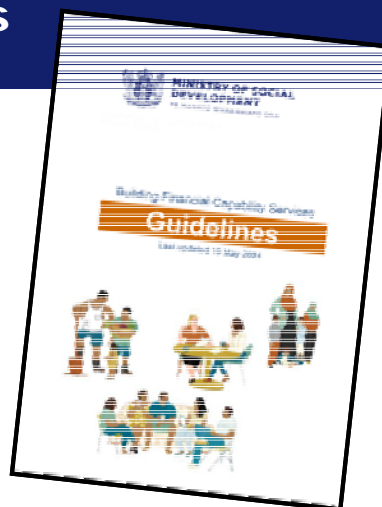
All paid or volunteer financial mentors and MoneyMates facilitators must have completed the FMIC training (or its pre-FinCap equivalents)

- This refers to the training only, not the full certification as a Financial Mentor which they get after the supervision period.
- Providers have 6 months to complete this: all mentors must have done/be in FMIC training by 30 December 2021
- Financial mentors appointed after 1 July 2021 have six months to complete their training
- FinCap have assured us they have the resources to enable this.

New Services Guidelines

More detailed information is included in new BFC Services Guidelines and BFC Plus Guidelines

There will be another update in June, to include the new COMT



Guidelines available at:

<https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/service-guidelines/index.html#b>



The updated BFC Service Guidelines for BFC core services and for BFC Plus have been uploaded to the MSD website and are available for BFC providers to view and download. Guidelines available at:

<https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/service-guidelines/index.html#b>

In June, we will be updating the Guidelines again to add the new COMT, so please save the webpage

We'll notify you when the updated BFC Service Guidelines are available.

General business and close

Nō reira, kāti mō tēnei wā.

Kei a koutou te wā.

Tēnā koutou, tēnā koutou, tēnā tātou katoa.



This part of the hui is an opportunity for us to discuss any points we haven't covered already, and for a Q&A.

(once final discussion has ended...)

Thank you and haere rā

BFC Team: Alistair, Isobel, Korena, Louis, Ricky

Zui ends.

Questions and Answers

from the Building Financial Capability Zoom Hui for May and June 2021

Your questions about...

Sessions.....	1
Funding and remuneration.....	2
Reporting	2
The new Client Outcomes Measurement Tool ...	3
Client Voices	3
Service Delivery (Work and Income).....	4
Listing of Financial Mentors.....	5
BFC Plus Kahukura	5
Total Money Management.....	5

(Some questions that came up in multiple hui have been amalgamated for clarity. Some statements that were intended as queries have been reworded as questions.)

Sessions



Will MSD fund BFC sessions for clients who are not in hardship but would like assistance with goal achievement?

Yes. That's the intention of altering the wording and removing the requirement that clients will be in financial hardship. This is to move away from the stigma that asking for help can involve, and to move to proactive help.



How do we report the length of sessions longer than one hour? Our clients prefer to deal with issues for longer sessions (about 90 minutes) rather than come back. Should we take a coffee break and put it as two sessions?

We want the time with a Financial Mentor to work best for your clients and also want providers to be fairly compensated for their client-facing work.

A session that goes well over one hour (e.g. 90 minutes) can be claimed as two sessions. But remember we expect some balancing of unders-and-overs (*BFC Services Guidelines* page 27).

For further guidance refer to the sessions chart in the *Guidelines* (page 41).



Have all the regions been allocated their new MSD Contract Management staff to take over from the PFO advisers yet?

MSD is recruiting 14 regionally-based Relationships Managers and each BFC provider will have one assigned to them.

The new managers have various start dates. Most joined on 31 May, but some are coming next month. The intention is that current PFO advisors will introduce new regional Relationship Managers using a 'warm-handshake' meeting.

Funding and remuneration



Can the current rate of \$170.50 per session be maintained in future?

We are working through ways we can secure sustainable funding for the sector. But the temporary additional funding that enabled the higher rate ends on 30 June 2022 and the unit rate will become \$118.70. We were able to pay the rate of \$170.50 for two years due to the COVID-19 Response and Recovery Fund (CRRF).



Can Financial Mentors be funded per FTE?

This is one of the funding models being considered. However, any of these changes would depend on progress with the work on the 'foundations' as outlined in the May BFC presentation (see slide number 4).



We need to be able to pay qualified Financial Mentors more. Recent job applicants have had expectations around \$40 per hour. Can a pay scale be published?

MSD will consider whether it should indicate an expected pay scale for Financial Mentors through its work on sustainable funding for the sector and as part of the funding models being considered. See the two answers above.



Thank you for your assurance that there will be no F2021 funding claw-backs. Will that apply to F2022 as well?

In general yes, but the new Relationships Managers will be involved in supporting providers who have not met contracted volumes, and how best to use that funding for quality services.

Reporting



Will the questionnaire be downloadable so that these can be provided to our boards?

We have listed the information that we will ask for in Appendix One of the *BFC Services Guidelines* (pages 32 and 36).

We assume this question also refers to the questionnaire that will be the replacement for narrative reporting. We are redesigning how we collect the narrative data so that it is meaningful for MSD; we expect that this data will be meaningful for services as well. We will share this once it's finalised, well before October 2021.

You can also provide information that does not fit in the questionnaire format with your Relationships Manager.



Can we have a standard Survey Monkey feedback option? The evaluation form needs to be worded better though

We assume this is related to the other question about the new reporting questionnaire. This questionnaire will use Survey Monkey or a similar product. We expect that these reports will be much simpler to complete than previous years.



Will we get access to a summary of the raw data sent via the new reporting methods?

If you would like to request the raw data – yes, we can provide this to you. We will supply a visualisation of the MSD reporting data. This is still being designed and refined.



We do monthly reporting which goes to our board; can we submit this (either to FinCap or MSD directly) rather than data that FinCap extracts without our knowledge?

Providers can submit their reporting data using the spreadsheet we'll send out; so long as your data fits within this template, that is all we need.

However, please note that data will flow directly from Client Voices, FinCap won't need to be involved in the extraction.

The new Client Outcomes Measurement Tool



When can we see the new tool that will replace COMT? What training will be offered?

Attached to this package, you'll find an invitation to a further Zoom hui for training and discussion of the new tool. The hui dates are in the last week of June.

Client Voices



Is there a timeframe for when Client Voices will be capable of doing what is needed?

We are working with FinCap on how we ensure Client Voices is working for services. We don't currently have a time frame for this, and analysis needs to be undertaken to understand what Client Voices needs to do. One of the first steps is ensuring FinCap and MSD have appropriate processes in place to scope and prioritise changes to Client Voices, as the system is used by over 100 BFC services.

MSD is also supporting FinCap with these changes and expects to work closer with BFC services on how Client Voices can best be used.



Our funding applications ask which specific clients have children. Client Voices also can't adequately reflect our appointment system of interview rooms. We are double handling because we need to run our own reporting sheet to get this info.

MSD's BFC outcome agreements do not currently require information about specific clients and if they have children.

For any additional data requests or functionality in Client Voices, it will be important to ensure that FinCap and MSD have appropriate processes in place to scope and prioritise changes to Client Voices.

Service Delivery (Work and Income)



We spend hours on hold with Work and Income. Our processes would be dramatically improved if the sector had a small dedicated team or at least a dedicated email or 0800 to respond to our calls. This would be a positive impact for Work and Income too.

Currently BFC and Work and Income are looking at potential solutions to the above problem(s) and recognise the need to make the most of time a Financial Mentor spends with their clients.



Have you thought about allocating a Work and Income case manager to do half a day or one day a week at the larger BFC services?

BFC and Work and Income are working on potential solutions to the above problem(s) and recognise the need to make the most of time a Financial Mentor spends with their clients.



Similarly, we have a Financial Mentor who has desk space at Work and Income. This builds that relationship, and potential clients can have short meetings to see if they want to engage with BFC. Can this be standardised across Work and Income?

Some service centres have arrangements like this. As service centres have differing space allocation and security arrangements, this needs to be locally negotiated. We encourage you to reach out to your local Work and Income to see how you can work together.

We are also looking at how we can improve the consistency of practices across Work and Income. Our focus is improving our internal communication with Work and Income, including promoting BFC services and what they can do for shared clients, and is considering improved client referral processes.



We are about to be inundated with referrals for clients who are in emergency housing. Emergency Housing clients are extremely complex. Was this a national decision to make these referrals compulsory?

We are not aware of any MSD decision to make referrals for Emergency Housing clients compulsory.



Shouldn't Work and Income be prioritising MSD-funded BFC providers when they are referring clients? This would encourage people to go to BFC services.

The case managers' manual requires them to give preference to MSD-funded providers when they are referring their clients. However, we know that some service centres have long-standing relationships with other services in their area and will make decisions based on what they think is the most beneficial for the client, or to use the one the client chooses.

We are looking at how we can improve the consistency of practices across Work and Income. Our focus is improving our internal communication with Work and Income,

including promoting BFC services and what they can do for shared clients, and is considering improved client referral processes.

See the *BFC Services Guidelines* (page 23) for our advice and expectations on working together with Work and Income.

Listing of Financial Mentors



Will the Financial Mentors registered with FinCap be available on their website? (We assume this question is asking if this will be a public searchable list.)

There is no plan for a searchable list at this time, but that's a good suggestion as it would build client trust if they could have some basic info about their financial mentor in advance. We would expect to consult the sector on this idea.



What happens to the listing if the BA/FM leaves? Do they come off the list? Do they have to remain under a BFC service, or can they take their accreditation etc with them when they leave?

We will raise this with FinCap on how this currently works and see if changes need to be made.

BFC Plus Kahukura



We have complex needs clients with additional social issues; they might normally have Kahukura support. What do we do if we don't have Kahukura support available locally?

BFC Plus Kahukura funding is limited to current levels and areas with the highest deprivation. Clients with multiple complex needs should be referred to holistic social service providers.

Total Money Management



What's the status of the Money Management (TMM) review?

Phase one of the TMM review was completed last year and focused on understanding how TMM is used and its key concepts. [Summary of Total Money Management Review Phase One \(msd.govt.nz\)](#)

The review of the use of TMM within the BFC service offering has raised some significant issues that need to be worked through before we can plan the next stages. This is taking longer than intended but it is particularly important we take the time to do this well given the potential risks involved for both clients using TMM and the organisation providing TMM. We appreciate your patience as we work through those and we will engage back with the sector shortly.

In the meantime, MSD has not changed its approach to BFC providers who deliver TMM.