



# Guidelines at a glance

## Building Financial Capability (BFC)

Services and products that help  
people get control of their money

This information sheet highlights key elements  
in the BFC Services Guidelines for 2018/19

The guidelines are:

- a tool to help you deliver services consistently and to meet outcomes
- a way for us to respond to your feedback **p4**

Your Outcome Agreement requires that services are delivered in accordance with these guidelines

### Outcomes we want to achieve

Build the financial capability and resilience of people, their families and whānau experiencing hardship **p9**

### The ultimate goal:

- improve well-being of people, their family and whānau
- improve opportunities and life outcomes for tamariki
- improve social and economic inclusion

## Being a BFC provider

**Relationship principles** **p7**

**Cultural responsiveness** **p7**

**Good practice approach** **p8**

**BFC principles to deliver optimum client  
experience** **p10**

### What you must do **p12**

- employ and support competent staff
- operate a viable service
- ensure community collaboration and networking supports clients
- actively participate in networking and information sharing maintain effective collaboration with local Work and Income sites
- keep up to date with financial capability information
- measure clients' outcomes achievements and continuously improve on these
- ensure systems and processes are in place to utilise and report on funds and outcomes
- use a client and whānau centred strengths-based approach
- maintain Social Sector Accreditation
- ensure you are listed in the Family Services Directory

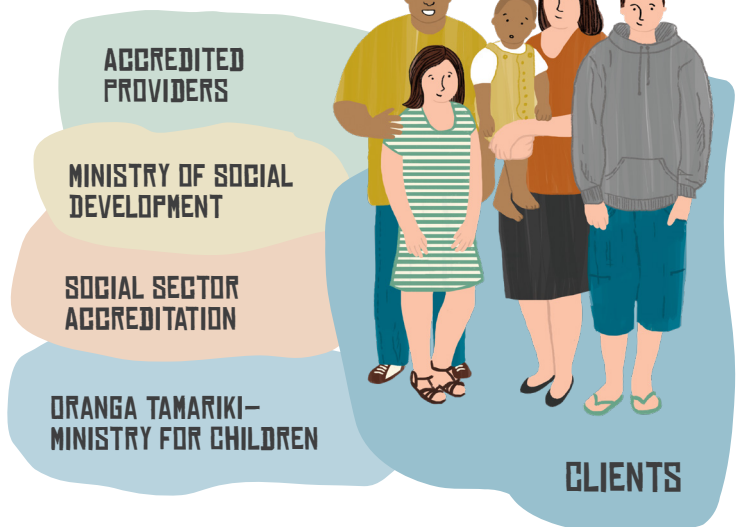
**Build access to your service** **p14**

**Work with others** **p16**

### Together, we are working for

People, families and whānau in New Zealand who are experiencing financial hardship and need help with their financial situation

### Who's involved **p12 and p13**



## Key elements of practice

Clients, their family and their whānau are the experts in their own lives and have control over their own journey to becoming financially capable **p23**

### Strengths-based approach

Every person has potential and it is their unique strengths and capabilities that determines their journey, not their limitations **p24**

### Client-centred approach

The needs of clients, their family and whānau are at the centre of services **p25**

### Whānau-centred approach

A culturally grounded, holistic approach - providers focus on improving the wellbeing of whānau and addressing individual needs within a whānau context **p25**

### Whānau-centric framework

Manaakitanga  
Whānaungatanga  
Tino rangatiratanga  
Mana  
Ako **p15**

## The BFC services

### Core services

- financial mentors **p18 and p25**
- MoneyMates group support **p20 and p26**
- BFC Plus (interim service) **p20**

### Supported by

- Clients' Financial Plan of Action **p22**
- Work and Income referral and communication **p16**
- Community Finance lending
- MoneyTalks multi-modal helpline
- The Generator **p11**

### Financial mentor services

For people, their family and whānau with an immediate crisis, or on-going financial management questions, concerns or challenges

#### Financial mentor

A key person to help a client navigate the financial and support system to meet their needs using a strengths-based approach **p18**

Financial mentor practice (including BFC Plus) **p25**

Using specialist interventions **p19**

#### MoneyMates

People work in groups of 4-8 people over several weeks to gain control over their financial lives to make lasting behaviour change **p20**

#### MoneyMates practice **p26**

Group leaders – at least one trained facilitator; can add additional **p35**

Group size - minimum of 4; sometimes 1,2 or 3 **p35**

#### BFC Plus (interim service)

An intensive service aimed at people with multiple and complex needs. BFC Plus clients are, as a broad definition, 'vulnerable' **p21**

### Contact for advice / feedback

- Your Contract Manager
- Financial\_capability@msd.govt.nz
- [www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/index.html](http://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/index.html)

*This chart is a guide only and does not form part of your Outcome Agreement. Wording is abridged and simplified from the BFC Services Guidelines as at 25 June 2018. Refer to the full guidelines at the pages shown to read your Outcome Agreement deliverables.*

## Measuring results and reporting

### Results Measurement Framework (RMF)

Links your Outcome Agreement performance measures to the bigger results we're seeking **p31**

### Reporting

Reports meet your contractual obligations and ensure accountability to government for the funding

- Send your reporting to your Contract Manager on or before the deadline **p30**
- See our RMF for BFC services **p42**

### Service Result Measures

Use the Client Outcomes Measurement Tool to report on the service result measures **p33**

4 questions 'about our situation' and 3 questions 'about our service' record the client's own view

### Achieving the measures

- **Minimum standard** use the 'about our situation' page at the beginning and end of a case; use the 'about our service' page at the end of a case
- **Recommended practice** use 'about our situation' face to face at the beginning of every client meeting; and 'about our service' at the end of **every** meeting

### Sessions **p34** and Meetings **p35**

- 1** hour of contact time, more or less
- + 2** hours of non-contact time, more or less
- = 3** an indicative three-hour time period

#### A BFC Session is:

- ✓ A **substantial face-to-face meeting**
- ✓ With a **client or clients**
- ✓ That provides **strengths-based support**
- ✓ That contributes to achieving the **BFC results**

- There is no contractual obligation to record **non-contact time**
- Use 'overs and unders' principles fairly when reporting sessions
- 'No show' and 'closed' clients **p36**

Can you say yes to all four?