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NEW ZEALAND FEDERATION OF  
FAMILY BUDGETING SERVICES (INC.)  
TE RŌPŪ PENAPENA PŪTEA  
WHĀNAU O AOTEAROA

# **The Client Voices Pilot Project**

## **Full Two-Year Project Report**

Report Submitted to the  
September 2009 meeting of the  
NZFFBS Inc National Board

## **Methodology**

The purpose of the Client Voices *project* was for the NZFFBS to become an authoritative voice able to effect positive change for consumers in the financial market. A virtual network of budget services exchanging information through improved electronic collection mechanisms would be the catalyst to allow this to happen.

The Client Voices *pilot* project, however, had slightly different objectives. Although the overall goal above is exactly where the project participants were heading the pilot project had four objectives it needed to meet to prove that the Client Voices project would be both viable and sustainable in the long term. Further, twelve project goals were established that fell under the four objectives.

### *Objectives and Goals*

The first objective, governance and process development, took a total of six months to complete and included the following goals: member consultation, workframe development, participatory workshop, form development and the governance process. The second objective also took six months to complete and had just one goal, which was the development of the Client Voices database software. The third objective, training, testing and rollout, had five goals needing completion: writing the service contracts, fundraising, training, testing and rollout; all up, this objective would take 12 months to complete. The fourth and final objective had one goal, which was monitoring, reporting and reviewing the project. Four weeks were originally allowed for this last objective but circumstances beyond control meant that the project timeline slipped considerably toward the end of the project and this date was extended.

### *Project Participants*

The pilot project was co-managed by the NZFFBS Information & Policy Officer and the NZFFBS CEO both of whom reported directly to the NZFFBS National Board. The project partners included the NZFFBS, Whangarei Budget Service, Manawatu Home Budget Service, The Porirua Budget Service, Lower Hut CAB Budget Service, Timaru Budget Advisory Trust and Dunedin Budget Service. It was originally hoped to trail with a wider group of services but funding constraints allowed for only six. Each of the budget services had two staff working part-time on the project; a database administrator responsible for the data input and the service Coordinator/Manager who was responsible for project outcomes at the local level.

### *Technical Skill Requirements*

Although the pilot project methodology was relatively simple it did require a certain level of technical skill as the choice was made early on to design the database in-house. Also, even though the actual database creation was out-sourced to a developer the NZFFBS had a high degree of ongoing input into the development process to ensure the database met all of the required standards. Finally, the NZFFBS also took on the role of 'helpdesk' to the six budget services during the testing and rollout stages.

### *Governance and Process Development*

The single most important aspect of the methodology was the governance and process development. It was established that to collect better information an electronic information collection process needed to be created. This immediately meant that a high-degree of change was going to be inevitable. Budget services affiliated to the NZFFBS are all currently undergoing a slow change toward technology and range from those that have custom-made client databases running on modern, networked computers to those that use paper filing systems.

Buy-in from the NZFFBS membership was of the utmost importance to ensure that a potentially large degree of change could be successfully managed. As well as the

inevitable technological upgrade a number of service forms and their associated processes would also be changed. These forms constitute the basis of budget advice delivery and have not been changed for a number of years. Early on in the project it was identified that changes should be made to the forms as the database would be designed around the forms and fundamental changes to the database later on would be costly. Changing budget advice processes is a governance issue for the NZFFBS and the National Board had to formally accept and adopt the new forms.

#### *The Client Voices Database*

Building the Client Voices database was the most time-consuming aspect of the project. This part of the project could potentially have taken much longer than it did. Fortunately, the NZFFBS already had a client management database built for its services some years prior. Although this database was outdated its design was fundamentally sound and this design was used as the foundations on which the Client Voices database was built.

The database was written in Clarion 5. This is a very robust and flexible programme that the NZFFBS's preferred choice of programme developer specialises in. Many other programmes could probably have been used to create just as robust a knowledge management (KM) system but as Clarion had already been well tested in the NZFFBS's environment it was decided not to spend time researching other programmes.

#### *Training, Testing and Rollout*

The training was originally planned as a one-day workshop in five main centres around the country (each service being funded to send two people to a workshop closest to them). As the pilot project ended up working with just six services a one-to-one training session was organised that took place at the budget service on their own equipment in a more informal setting. This method offered a number of benefits.

The smaller number of services involved in the pilot allowed the testing process to occur more informally. With just seven people interacting the NZFFBS was able to run its helpdesk function over the phone and was also able to send out a staff member to two of the closer services on a number of occasions.

The rollout phase occurred much later than originally planned for, due to slippage in the development time and funding constraints. The rollout of a completed database was intended to occur some time after the third month of testing; it ended up happening in the sixth month. A number of techniques were trialled to install the new database and this provided an ultimately successful learning point for further rollout of the database.

#### *Monitoring and Review*

Monitoring occurred on a weekly basis recording the flow of data, interaction between the project participants and the ongoing development of the KM system. The training, testing and rollout phases were also closely monitored in order to develop a best-practice manual for later rollout of the database. The project was reported to the NZFFBS National Board on three occasions during the duration of the project and the ongoing monitoring was used to write project update reports that were delivered to the National Board and also used to report back to the NZFFBS membership.

A full review of the project was planned to occur during the eight weeks following a full six months of data gathering. The slippage in development time as well as a major server crash at the Whangarei service moved this date out to the February 2009 Board meeting. Although the final report was dependent on full data streams being delivered the actual data set was not the focus of the report. The goal of the pilot project was to develop a model that could be used to rollout the KM system throughout the entire network of NZFFBS budget services and this was the major focus of this final review.

### *Timeline*

The project timeline was referred to as the 'Workplan' (Appendix i). The Workplan mapped out the major project tasks from July 2006 to July 2007. It was created during the pre-planning phase of the project so a number of tasks were included as pre-July 2006 for continuity. Major project activities were colour-coded and entered into the Workplan on close-to-approximate completion dates.

### *Funding and Budget*

The Client Voices Funding Plan and Budget was developed and updated a number of times as the project was developed and resources were rationalised. The final plan and budget that was signed off by the NZFFBS National Board came to a total of \$157,868.75. It included four major funders and a shortfall (to be covered from reserves) of \$12,254.75. It also included a pending figure of \$68,655.00 from the Community Partnership fund that would be ultimately declined.

### **Fieldwork**

#### *Member Consultation*

One of the first and arguably most important tasks that occurred was the member consultation process. Until this point only the NZFFBS National Board, national office staff and staff from MCA had discussed the project in any detail. From those discussions it was obvious that what was required would affect the entire organisation and that a process of member consultation to create 'buy-in' to the concept was needed.

It was decided to send both the NZFFBS CEO and President to each of seven regional meetings around the country to deliver a project presentation and gauge the overall impression from the organisation. The presentation was created by the project team and the consultation meetings occurred in August 2006. There were more than 330 delegates at the seven meetings that represented over a third of the NZFFBS membership. There was an overwhelmingly positive response in favour of moving ahead with the project and this feedback allowed the project to go to the next stage.

#### *Workframe Development*

As soon as the positive feedback from the member consultation had been communicated to the project team the project conceptualisation phase began. What was required in this regard was to take the overall goal of the project that the membership had agreed on and turn it into a number of processes required to achieve it. This concept, which we called the Workframe, would be used to capture the ideas that were still inside people's heads at this point and to turn them into a graphical representation of what the process would look like.

The Project Workframe (Appendix ii) was firstly used in the presentation to the membership at its 2005 Annual General Meeting and then used by the project team as a point of focus going forward. Again, at the AGM there was a positive response to the project from the members and a general consensus of moving ahead as soon as possible.

#### *Participatory Workshop*

The participatory workshop was a fundamental task in the project design. The workshop was fairly intensive and conducted over one full day in Wellington. The people involved in the workshop represented:

- Budget advisers
- Service Coordinators/Managers
- Regional and District Representatives
- Database administrators; and
- NZFFBS staff

The workshop was a loosely structured brainstorming session based around four integral elements of the database:

- Service capacity to collect the data
- Form development
- Feedback on the limitations of the existing database; and
- Database task 'wish list' to be incorporated in the new software

Extensive notes were created from feedback on the existing NZFFBS forms. From this feedback it was very clear that there were a number of obvious weaknesses in the existing forms and this knowledge was used to push for the change in procedures that would be required in order to redesign the forms. The sessions devoted to the database were more conceptual than the form development but the feedback was just as important. The brainstorming notes were collated and formed the basis of what would become the database task list from which the project specification would be written.

### *Form Development*

One of the more significant elements of this project was the redevelopment and creation of the forms that were required to collect the data. The reason this was so significant is that these forms would become part of the 'Federation Process' of delivering budget advice and would, therefore, be used by most NZFFBS budget advisers.

The extensive notes made on the form development during the participatory workshop session were used to design and recreate the following forms:

- NZFFBS Budget Worksheet
- NZFFBS Debt Schedule
- NZFFBS Client Case Notes; and
- NZFFBS Initial Intake Form

As the first two of these forms already existed a similar layout was able to be used. The second two forms did not exist and had to be developed. Microsoft Excel was used to create all of the forms as the cell layout in Excel lends itself to designing forms based around tables. Each form was then saved in Adobe PDF format for printing. These forms, which are used during the budget advice process, were then used to create a framework from which the database would be created.

### *Governance Process*

The governance process for this project was robust but very straight forward. The NZFFBS National Board asserted that any aspect of the project that would affect policy would need to be presented to the Board before going ahead and that any aspect that would affect practice would be scrutinized, first by the Board, and then by the District Representatives. There were potentially two issues with this. The first being that some people within the groups were not computer literate; therefore technological concepts needed to be very clearly explained. The second being that a number of process enhancements were necessary that had not changed for many years.

In practice, however, both of these governance groups were very supportive of the project. The project plans were certainly scrutinized in detail but the overall goal was well understood by everyone concerned and there was a general openness to the idea of change. Once the project was up and running regular project reports were also presented at each of the National Board and District Representative meetings.

### *Fundraising*

The fundraising efforts were the single biggest headache for the project team. After signing a Memorandum of Understanding with the Ministry of Consumer Affairs and

securing two rounds of funding from the Ministry the NZFFBS negotiated an 'in-kind' contribution from Telecom New Zealand for free broadband connections, modems and 12 month subscriptions for up to 25 services. The project team were successful in negotiating with the database developer a substantially reduced software license fee as a further in-kind donation. This together with the \$35,000 already raised left the project in a financially stable position as the team made its application to the Government's Digital Strategy Community Partnership fund. As mentioned earlier, the NZFFBS was unsuccessful in two consecutive rounds of applications to this fund. This was almost a showstopper for the project; one which forced the project team to revise the original plan and work on a pilot option instead. The NZFFBS tried to 'sell' this concept to a number of philanthropic trusts and government departments but with little success.

### *Database Development*

The database development constituted one of the largest pieces of work in the project. Although a developer was contracted to write the programme, the NZFFBS project team had a very hands-on role in both the design and development processes to ensure the database could manage all of the tasks it needed to.

It was decided early on to create a 'project specification' (spec) document to capture those tasks that the project team had constructed (which, in turn, came from the brainstorming notes collected during the participatory workshop). More specifically, the spec outlined the end-user groups involved:

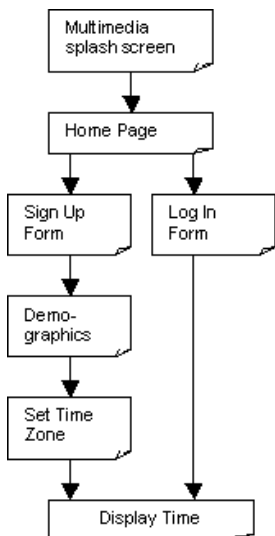
- Budget service Coordinator/Manager
- Budget adviser
- Database administrator; and
- NZFFBS Inc project team

Under each of these end-user groups the spec detailed the tasks that each group would require the database to perform, respectively these included:

- Service details and notes
- Staff positions, training records, appraisals, and notes
- Adviser worklogs (multiple adviser view)
- Report views
- Client records and client details
- Client budget worksheets, debt schedules, and case notes
- Adviser worklogs (single adviser view)
- Data export tool
- Confidentiality and data protection issues
- Credit contract screen
- System tools; and
- Data dump process and documents

A particular spec methodology type was chosen to work from that involved creating an 'application flowchart' to visually explain the database processes. This methodology was sourced from joelonsoftware.com. The final spec design was based on what Spolsky calls a 'functional specification', which, "describes how a product will work from the user's perspective. It doesn't care how the thing is implemented. It talks about features. It specifies screens, menus, dialogues and so on" (Spolsky, 2000, [online]).

The example application flowchart offered by Spolsky was actually too brief to use in this project. The example is an over-simplified version of how a graphic representation of the actual product (in this case a website) can be used to create a 'storyboard':



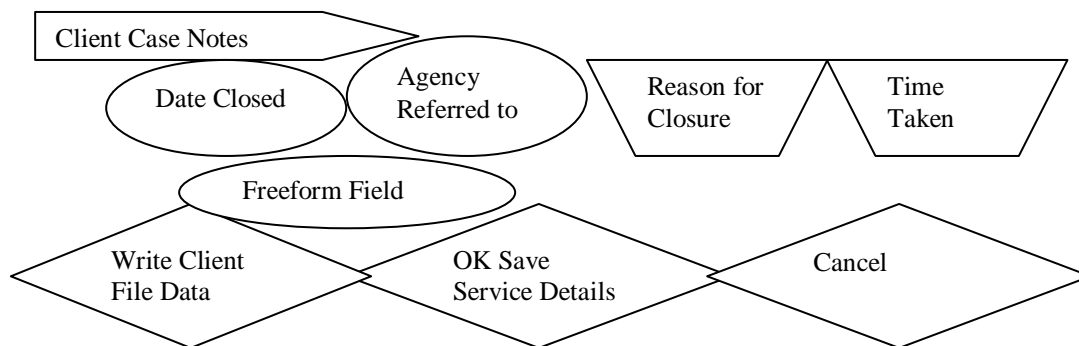
(Spolsky, 2000, [online])

This concept was taken a step further by creating a 'key' of different graphical shapes to represent the different views and levels of navigation that were necessary in the much more complex Client Voices database:



The key could then be followed by the developer to help visualise the relationships between the various screens and the flow of data throughout the software. The following is an example of the client case notes screen from the project spec:

#### 4.3.7 Client Case Notes



The rest of the spec contained a descriptive breakdown of every single aspect of the database based on the flowchart. For instance, the following is an example, again using the client case notes screen, of the descriptive text in the project spec:

#### 4.3.7 Client Case Notes

The *Client Case Notes* tab is a freeform field using the full text limit with the following fields

*Date Closed* date field

*Agency Referred To* freeform field with 75 character limit

*Reason for Closure* dropdown with options; Client Needs Met, Client Referred On, Client Withdrew, Budget Service Withdrew, Client Needs Not Met, Other: Please Specify

It has the usual save/cancel buttons as well as;

It also has a button *Write Client File Data*, which saves the data to the harddrive and also writes the file to the data dump.

NB a data field must be completed in each of the Client Details tabs before the Write Client File Data will work, a warning screen could be displayed if incomplete

The final project spec came to 17 pages and took the project team over two weeks to compile. This version was still only considered a draft and a further eight specification updates were written and delivered to the developer as work progressed.

The project team and the developer worked very closely over the following months communicating by phone and email as well as holding a number of face-to-face meetings when further brainstorming and 'conceptualising' sessions were required. Some of the requirements of the database were very specific and a considerable amount of time was needed to fine-tune and debug some aspects of the database.

The finalised first version was ready for deployment by the end of January 2007. This version had been thoroughly tested by both the developer and the project team, although there was a general consensus that a second version would be required. This first version could be likened to a 'beta version' of the software. That is, it worked as far as the project team could tell but needed to be used in real-time with real sets of data to show up further faults.

### *Service Contracts*

The service contracts were designed at the same time as the development work was being carried out. The contracts consisted of two documents. The first document included a number of contractual clauses under the following headings:

- Project description
- Project objectives
- Service's responsibilities
- Federation's responsibilities
- Termination; and
- Payment and payment scale rates

The second document entitled *Client Voices database Administration Tasks* constituted the service element of the service agreement and included all necessary tasks expected of the six services making up the project team. The contracts were posted out to each of the services a month prior to the training sessions to ensure they could be considered at a management committee meeting by each service. The contracts were revisited, clause by clause, during the training sessions to ensure that each service had a good understanding of what was expected of them.

### *Training*

As mentioned above the original workshop-based training format was able to be conducted in a more informal one-to-one type session. The training was conducted with at least two staff members of each service (a data administrator and usually the service Coordinator). The training sessions began by going over the 'big picture' of the project to help the services think about how they would fit in to the overall process. This was found to be very beneficial and got the sessions off to a good start. The programme was then installed to show the service staff how it worked. The entire database was then covered, from setting up the initial control file right through to the reporting and data processing functions, using the *CVS Administrator's Manual*.

A mock client form was used to allow the database administrators to actually complete a 'dummy-client' record in front of the trainer. This was actually a much more productive form of training than the workshops would have been. This one-to-one process allowed the database administrators to work their way through the various screens in their own time according to their own abilities (which varied greatly). The trainer took a hands-off approach encouraging the administrators to work directly from their Manual and only intervened if the administrator got really stuck.

The training sessions then ended by going over the contract, in particular the Service Agreements, with the Coordinator to ensure they understood what was expected of them in terms of project management and deliverables.

The first training session was held at the Lower Hutt CAB Budget Service. This service had a very competent database user and was used as a testing session to ensure the training was effective. The session went well and was completed in less than four hours. The five sessions that followed on from this went equally as smoothly. A real measure of the effectiveness of the training was the small number of help-desk issues related to database user-issues after the training was completed.

### *Database Testing*

The database testing phase was coordinated in conjunction with the project monitoring phase. The post-development testing was done in real time at the services and issues were documented in the monitoring reports and later used to create the final version of the database. Although the database was thoroughly tested in the development phase there were certain process and user-issues that simply could not have been identified until the product was in constant use. The services were very open to this concept and provided a wealth of feedback that contributed to a very robust final version.

As well as the process issues mentioned there were a number of issues with the database that were missed during testing. These issues were actually historical and unwittingly built into the database by using the previous NZFFBS's database engine. Considering the consultation that took place this was a communication problem that the project team could have managed better.

Unfortunately, there were also a few structural issues discovered during the testing phase that meant the development of the final version would take considerably longer than what had been planned for. The reporting function was also overhauled during this period as a number of unidentified issues presented themselves that rendered the reporting ineffective. The issues identified were documented in the project spec updates. The testing phase, as time-consuming as it turned out to be, was invaluable to the overall outcome of the project.

### *Project Monitoring*

The project moved into a weekly monitoring phase once the training and initial installation was completed. Email and phone communication was used extensively over the first two months as teething issues were smoothed out and as helpdesk capacity was required by the database administrators. The time demands in this initial 'bedding in' stage were much greater than originally anticipated, although this was less to do with the capability of the service staff and much more to do with issues with the database.

Although the close contact of the weekly monitoring process placed larger time demands on the project than what was planned for, it enabled the team to analyse the whole process of data collection, from first client contact through to data capture and distribution, in close detail. It was through this analysis that a number of significant changes were made to the forms during the third month of the project including:

- A number of income items were added to the budget worksheet
- A field was added back to the debt schedule at the request of some advisers; and
- Two demographic questions were dropped from the initial intake form as they were considered too judgemental to ask.

The form changes were included in the three-monthly review where they were presented to, and accepted by, the NZFFBS's National Board and District Representatives. The

weekly monitoring reports were also compiled into that review. Immediately following the review the new project spec was worked on and this was delivered to the database developer toward the end of May. It was at this point that the developer injured himself severely enough to impede his progress on the release of the second version of the database. This was something that, unfortunately, the project team had not included in its Risk Management Plan (Appendix iii) and had no contingency plan to go forward on.

A number of options were considered at this point to move forward with the development of the database including:

- Outsourcing the programming
- Employing a 'runner' to help the developer; and
- Re-contracting to another developer

Unfortunately, there were too many negatives associated with all of these options and the project team finally made the decision to 'wait it out' until the developer could begin writing again, which created a major time slippage. A full two months went by before development work would begin again. The project team used this time to gather more feedback on the database and a number of spec updates were submitted over this time.

### *Rollout*

The final version of CVS v2.0 was released at the start of August 2007 just in time to be installed and to process a full six month dataset from each of the services. A number of delivery methods were trialled during the installation of the new version including disk, email and the internet. It was found during this process that a simple zip file downloaded through a link on the internet located on a purpose-created page on the NZFFBS website was by far the easiest delivery method. The zip file included an executable file and a simple set of instructions on how to install the new version.

The rollout phase was completed once the database was delivered to other members of the NZFFBS. With the database now thoroughly tested by the pilot services the NZFFBS was able to deliver the new version of the database, v3.0, to its members. In this first phase of rolling out the database some 35 services began using this new version.

### *CVKR*

The initial six month datasets were only available in Excel, which although proved that the process worked very well were not very useful for data analysis. The Client Voices Knowledge Repository (or CVKR for short) was duly developed into a project spec. This database was built considerably faster than the Client Voices database as it was really just a mirror representation of the CVS v3.0 with new report views compiled for the purposes of data extraction.

The database was developed and tested over the November/December period. There was really no rush at this point as the Whangarei service had a major server crash and could still not access their data. As we had missed the November National Board meeting, the project team decided to present the data at the February 2009 meeting, which would allow us to present a full 12 month dataset.

The final successful result was a dataset with some 1900 client records.

### *Reviews and reports*

The following project reviews and reports were compiled and delivered to the National Board:

May 2008: Three month review

September 2008: Six month review

February 2009: Twelve month project update

September 2009: Full 24-month project report

### Client Voices Workplan 2006 - 2007

Date	2005-06	July	August	September	October	November	December
1st	Development work				Software Testing	Software Testing	Administrator manu
	Pre-planning	Call for pilot sites					
		Develop media voice					
	Application for Digital Strategy Fund				Software Testing	Software Testing	
10th			Service review analysis				
	Scope software desig	Software design begins		Software testing begins			
			Consultative group meets				
	Network strategy						
20th				Software Testing	Software Testing	Database signoff	
	Participatory Workshop		Pilot selection			AGM discussion	Signoff on manual
						review of culture, mission, strategic goals	
	Money being sought						
	Law Foundation-AMP-	Pilot applications returned					
30th	Westpac-IRD-MSD		Funding for data collection confirmed				
<b>Date</b>	<b>Jan-07</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>
1st		Data collection begins on 1 July				Reporting	strategy developed
10th		Data analysis	Data analysis	Data analysis	Data analysis	Data analysis	
	Training for pilot services begins						
	Installation of hardware begins						
20th		Project Monitoring	Project Monitoring	Project Monitoring	Project Monitoring	Project Monitoring	
30th							Full six month report
						Two year project	project planning begins



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## Core Business

Federation  
Affiliated Budgeting  
Services

## Client Voices

## New Funding Areas

Expert Advice

Research

Information Sales

## Additional Services

Financial  
Education

Expert  
Commentary

Information  
Collection

Expert Knowledge

**Aim: The NZFFBS will be an authoritative voice to effect positive change for consumers in the financial sector**

<b>Project Risk Management Plan</b>			
<b>Risk description</b>	<b>Contributing Factors</b>	<b>Risk rating</b>	<b>Mitigation strategies</b>
Funding	Funding not given	High	The project will be pushed out for 3 months and then 6 months until further funding is acquired
Voluntary buy-in from Membership	Against the project	Medium	Community consultation, participatory workshops
Financial risk	Poor management	Low	Project planning, budget forecasting/analysis, new Treasurer recruited to National Board, long history of good financial practice, good reserves
Capacity to deliver	Capacity	Low	Building capability with MCA, Services reviewed annually, staff increase to ease workloads
Sustainability	Project not sustainable	Medium	Federation itself in historically strong position to ensure continuation of project, self-funding model through the sale of data will offset ongoing project costs
<b>Technological Risk Management Plan</b>			
<b>Risk description</b>	<b>Contributing Factors</b>	<b>Risk rating</b>	<b>Mitigation strategies</b>
ICT	Lack of knowledge	Low	Participatory workshops plus extensive trialling of ICT, experienced programmer building database, extensive training being put in place at all levels of the organisation
Broadband	Lack of coverage	Low	Possibility that some Services in rural areas cannot receive Broadband and we cannot mitigate this
Hardware protection	Poor systems	Low	Administrator only access on all PCs, downloads and internet access restricted, virus protection installed, all PCs insured against failure
Data Integrity and privacy	Lack of knowledge	Medium	Data integrity will be ensured through initial and ongoing training. Privacy policies will be developed