Invitation to Tender Scraping & Saving Project: Digital Product Development

July 2018

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Background

Introduction

Gingerbread is the national charity for single parent families (in England and Wales). We have been working with and on behalf of single parents since 1918 through services which include training and employability, advice, information, peer support and membership. We also campaign for changes which will help to improve the lives of single parents and their families.

Alongside our face-to-face and phone-based services, we provide a wide variety of support for single parents through digital services.

- Our online information is viewed by c.250,000 unique users per quarter, helping them to access the information and signposting they need to resolve challenges facing single parents
- Single parents can access additional support by signing up for membership, including benefits such as receiving e-newsletters and access to certain member-only services (e.g. forum, peer support groups) – over 10,000 single parents are members of Gingerbread
- Our online forum enables single parents to support each other through experiences and share solutions
- Our digitally-delivered campaign services, such as our Campaigns Toolkit, enable single parents to have a voice on the policies that affect them

A new strategy for 2018-21

Launched in April 2018, marking our centenary year, Gingerbread is working to a new strategy for 2018 – 2021. Our vision is of a world where diverse families can thrive. Our mission is to champion and enable single parent families to live secure, happy, and fulfilling lives.

We will deliver this goal through four strategic objectives:

1. **Stability through transition:** To minimise any negative impact on the parent and children's wellbeing and poverty
2. **Families can flourish**: To maximise choices and opportunities for single parents and their children to flourish
3. **Families are valued**: To build acceptance and celebration of diverse families in wider society
4. **Fit for the future**: To ensure Gingerbread is sustainable and equipped to deliver what single parents want

Project overview

The Scraping and Saving project aims to support single parent families to confidently save.

Savings for the Future illustrated that small sum savings helped individuals to develop greater financial resilience; and having control over personal finances supported individuals to protect against financial shocks. This work aims to apply the learning from that research, by working with low-income single

parent families – using receipt of benefits as the main criteria – to translate learnings on motivations and savings behaviour into practice.

This will be achieved by working with single parents who currently (and will) receive Universal Credit (UC) on developing relevant financial capability tools and services. Together with single parents and experts, we will understand their needs and scope solutions. The project is funded by the JP Morgan Chase Foundation. The currently funded, first phase of the project runs until the end of March 2019.

The project is timely as the squeeze on low-income families is set to continue. Significant changes to the benefit system – especially the introduction of UC – combined with projected low wage growth, and rising inflation will all have a significant impact on families' ability to save.

Together with the insights of beneficiaries and other stakeholders – such as FinTech providers and charities – we will create the opportunity to fill identified gaps. The project will include three key phases:

- **Insight and scoping:** We will conduct an online survey of over 1,000 single parents to understand the financial characteristics of parents; impact of universal credit; current use of technology; use of financial products; and savings behaviours.

- **Training and support:** We will provide direct training and support for 200 parents (in partnership with Toynbee Hall) through a blend of direct and online support. This will include: responsive saving, budgeting, transition support for UC, access to digital savings tools, and improving financial capability.

- **Developing a digital product concept:** Using the insight gathered through the survey and training, and a user-centred design approach that runs alongside the project, we will scope a digital product. We will develop a concept that fills an identifiable gap for low-income single parent families to help them to save. By the end of March 2019, we will have produced a tender pack that (when funding is secured) we can use to move into a development phase for a functioning prototype. The aim is that, over time, the prototype will become the foundation from which a scalable product can be developed to reach and support a wider group of low income families.

We expect to disseminate our insight and learning widely across the sector with the aim of better supporting low income single parent families to save.

Project partners

Toynbee Hall: The training and support element of the project will be delivered in partnership with Toynbee Hall. Toynbee Hall is an innovative social welfare charity that has been working on the frontline in the struggle against poverty since 1884.

Renaisi: The project, with a particular focus on the training and support element, will be designed and evaluated with the support of Renaisi. Renaisi is an award-winning social enterprise that both delivers services for disadvantaged communities and designs and evaluates the delivery of others.

Advisory group: The project is supported by experts from organisations including Banking Standards Board, Chip In, Credit Kudos, Finance Innovation Lab, London Plus Credit Union, Money Advice Service and Nest.

Digital Product Development

What we're looking for

Gingerbread is seeking a partner to work with us from September 2018 to March 2019 to co-develop a concept for a digital product for Scraping and Saving. We are open to approaches from all types of organisations or freelancers who can deliver against the objectives, timelines and budget outlined below.

We know that some elements of the work will be delivered by Gingerbread teams and other elements by our partner, so we're particularly looking for an expert partner who can guide our own work as well as deliver on their own tasks – leaving us with a more skilled team at Gingerbread as a by-product of this project.

Deliverables

The overall objective for Gingerbread and its partner will be to **create a tender pack for the development of a product prototype that will help low-income single parent families to save**. To achieve this, we expect that the following deliverables will inform the product concept and resulting tender pack for a functioning prototype:

- User research and testing scripts, interviews, transcripts and analysis
- User research and testing learnings decks / summaries
- Market research
- Early stage prototypes – from lo-fi to higher quality, clickable and designed
- Product pitch deck
- Product blueprint
- Product theory of change and / or measurement framework
- Tech spec and requirements for the development of a functioning prototype

Approach

Agile and iterative, but planned to fit within wider project requirements
We are looking to deliver the digital part of this project through an agile, user-led approach that involves regular iterations to constantly refine our product concept. However, to reduce resource requirements (particularly in relation to user recruitment), we will need to plan much of our user research and testing to coincide with training sessions (September – November 2018) where single parents that we expect to be future product users will already be available. We are looking for a partner that can accommodate our need to plan for project staff and users' availability in advance and fit with pre-existing timetables.

User-led design
We will put user research and testing at the heart of the approach – with no existing preconceptions of the product concept that we will end with. As a result, we're looking for a partner that has solid experience of gathering, analysing and acting on user insight.

Digital product in its broadest sense

We do not have pre-conceived ideas of how this product should function or the platform on which it will be delivered – with anything from a text message based service, to an amended version of an existing commercial product on the table. We would like our partner to have an open mind about approaches and to seek the best solution for our users whether or not it's a novel technological innovation.

Co-delivery

We want to work closely with our partner to deliver this project – enabling us to deliver within the budget and, importantly, ensuring that lessons are learnt within the organisation and can feed into further work on this project and others. We are looking for a partner that is comfortable to deliver together, will work to clearly defined expectations, and will accommodate and adapt accordingly.

Increasing Gingerbread's skills and knowledge

While Gingerbread has some experience of user-led design, this project is a larger scale than others conducted to date and staff members with limited experience of user research and testing will be involved in delivery. We're looking for our partner to shape and 'quality assure' the delivery of others where needed, setting the parameters for successful delivery and providing tools and support as needed.

Following best practice

We will be looking for a partner that aligns with best practice digital design principles, such as the charity service design principles developed by CAST, and is aware of and able to act within the latest legislative and security requirements.

Timelines

The following table sets out our expected timelines and activities based on a user-led, agile approach that we believe will enable us to achieve our goals. However, the roadmap for the project is not fixed and will be developed in more detail alongside our project partner once confirmed.

We are seeking a partner that will be fully on board by late August, with their active participation in project delivery beginning in September.

Month	Activities
August	• Defining approach to working with partner: assigning roles and responsibilities; confirming roadmap; and agreeing early stage design principles
September	*To coincide with training and support delivery period*
October	• User research and iterative testing (progressively moving from low to higher fidelity, and from small scale to wider testing)
November	• Iterative journey and pain point mapping and market research to refine product ideas
December	• Conduct wider-scale testing and refinement • Ongoing market research to guide concept and ensure unique solution
January	• Confirm product concept • Theory of change, blueprint and tech spec development begins
February	• Tender pack, business model and pitch pack etc. development begins
March	• Completion of all documentation and sharing learnings

Budget

The overall budget available for a partner's delivery of the project is £30,000 (inclusive of VAT).

This includes all elements of project delivery – both staff time and project costs – but excludes the costs of any travel reimbursements or incentives needed to engage single parents in user research and testing.

Please note that the project budget cannot be increased over time so we will need our partner to be clear about how they will deliver within this budget, and to communicate clearly how any project changes will be managed so that they do not impact on overall cost.

Your proposal

Your **short** proposal (in a format of your choice) should provide the following information:

- How you would approach the project – including how you would manage the division of responsibility between Gingerbread and yourselves
- Your understanding of the potential opportunities and risks associated with this project and how you would mitigate them
- An outline of your skills, suitability, and experience to deliver this project, including the team members that would be brought in to support e.g. design, UX if appropriate

Please also provide:

- Budget outline including day rate for staff, number of days allocated, and budget management approach
- Contact details of two referees

In addition to the requirements of the invitation to tender, your proposal will be scored against:

- Understanding of the brief
- Value for money
- Ability to deliver the project within planned timescales
- Experience of designing and delivering digital service design projects
- Experience of researching and testing with vulnerable users and/or on sensitive topics such as money
- Experience of developing digital products or services for users who may have lower levels of digital skills and confidence
- Experience of delivering in partnership
- Flexibility

Key dates

- 13:00 on 27 July – Deadline for proposals to be sent to Faye.Goldman@gingerbread.org.uk

- 1 August – Shortlisted candidates will be contacted

- 6 August – Pitches and interviews with shortlisted candidates

We would like planning and co-design of approach / principles to take place in August, with delivery of the first phase of user research beginning in September. To allow for this, we aim to appoint a partner quickly following the interview date.

For more information or to arrange a time to discuss the project please contact:

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