

# WHAI RAWA PĀNUI.



## IN THIS ISSUE

INVESTMENT UPDATE - READ MORE ABOUT THE WHAI RAWA SCHEME FUND

NEW WEBSITE LAUNCH

MATCHED SAVINGS 2018 - DID YOU QUALIFY?

MEMBER STATEMENTS 2018

WELCOME TO KELSIE HARRIS

HOME OWNERSHIP KOHA BACKPACKS ON THE WAY NOW

NGĀ KAITIAKI MONI UPDATE - FOR THE TAMARIKI

GOAL SETTING FOR YOUR WHĀNAU

AND MORE!

**PLUS**

KEEP AN EYE OUT FOR OUR HUGE WEBSITE LAUNCH GIVEAWAY!

CLUES COMING SOON!

PDS OF THE YEAR 2018!  
THE WHAI RAWA PRODUCT DISCLOSURE STATEMENT

Workplace Savings NZ  
Te māngai pūkahaora ā māori

PRODUCT DISCLOSURE STATEMENT OF THE YEAR  
AWARD WINNER 2018



## KIA ORA WHĀNAU!

*Welcome to the Whai Rawa newsletter – a round up of everything that is going on around te whare and beyond!*

You can keep in touch with what is happening on our Facebook page and by regularly visiting our website.

**F** [facebook.com/whairawa](https://facebook.com/whairawa)

**W** [whairawa.com](https://whairawa.com)

We love to hear from our members and whānau. If you have any pātai/questions or feedback, drop us a line!

**E** [whairawa@ngaitahu.iwi.nz](mailto:whairawa@ngaitahu.iwi.nz)

**P** 0800 942 472 or +64 3 363 8998

*Nā, te tīma Whai Rawa*



## INVESTMENT UPDATE

In January we released our first Investment Commentary for our members. Recently the media has been full of news about share market returns, interest rates and inflation. The share markets do go through ups and downs and turbulence is inevitable from time to time.

Investors have had a great run since the Global Financial Crisis in 2008. Indeed, global shares have been positive for the last seven years, last recording a loss in 2011. Markets have been supported by Central Bank actions (very low interest rates and quantitative easing packages) and growing economies, without the usual threat of inflation. This has led to strong and stable returns for investors, who got used to positive returns, but are now being reminded that prices can go down as well as up.

The Whai Rawa fund is no different and the returns were impacted negatively last quarter, down -1.2%. However, the 2018 financial fund year to date return is still positive providing a 1.7% gain. Put simply, as the quarterly earnings rate is allocated to each member's account, Whai Rawa members will have lost money in the last three months of the year, but overall the return for the year 2018/2019 is positive. While this is a low return, it is not unexpected particularly as we have had some very strong returns in other years – a lower return every now and then is part and parcel of investing for the long term. The average return (before fees and tax) for the last 5 years is over 6% (well above what members could have earned at the bank).

You can now read a monthly Investment Commentary including a market update and information about the Whai Rawa fund on our website now. We hope you will find it useful and welcome any feedback or pātai.

*Head to [facebook.com/whairawa](https://facebook.com/whairawa) or [whairawa.com/investment-commentary](https://whairawa.com/investment-commentary) for more.*

## NEW WEBSITE

We're very excited to announce our new website is almost ready for launch! We've updated our site to reflect what Whai Rawa members want - easier access to information such as joining links, withdrawal and other forms and seeing whānau stories that inspire them. Along with this we'll have a fresh new look and heaps of new whānau photos.

We're also planning a mīharo launch giveaway. We love a good treasure hunt at Whai Rawa so we'll be giving you clues and questions to answer over a week and if you can get all the answers you're in the draw to win some awesome prizes.

**Coming soon!!**





## MATCHED SAVINGS

Congratulations to those Whai Rawa members who contributed to their accounts last year and will receive matched savings in March this year! 8521 adult members and 5770 tamariki members will receive their matched savings payments this year - ka rawe! Don't forget to start saving to receive matched savings for this year and remember, a little can turn into a lot!

For every \$1 adult members aged 16-64 save in the calendar year, Te Rūnanga will contribute another \$1 (up to a maximum of \$200 per year). For child members (under 16 years old as at 31 December), Te Rūnanga will contribute \$4 for every \$1 saved (up to a maximum of \$200 per year).

\*Te Rūnanga matched savings and distributions are available to all members under 65 years of age and are subject to RSCT (Retirement Scheme Contribution Tax) deducted at members personal RSCT rate. See the Whai Rawa Product Disclosure Statement for more details at [www.whairawa.com](http://www.whairawa.com).



## WELCOME KELSIE!

Kelsie is the newest member to the Whai Rawa team as our Whai Rawa intern for the summer and 2019. Kelsie is Ngāi Tahu and was born and bred in Christchurch.

She now attends the University of Canterbury where she is studying towards a Bachelor of Laws and Bachelor of Arts majoring in Political Science and International Relations.

## DID YOU RECEIVE YOUR MEMBER STATEMENT?

At the end of last year we distributed our half year member statements to October 2018. Did you and your whānau receive theirs? We send statements to email or mailboxes depending on what information we have on your account and which is your preference.

If you didn't receive a statement it is likely your contact details are incorrect at our end so we'd love to hear from you so we can fix this issue up. In the future we may change to send statements only once a year.

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## HOME OWNERSHIP WITHDRAWAL KOHA!

*He pānui rawe!*

Last pānui we let you know that whānau who withdraw from their Whai Rawa accounts for Home Ownership will receive a koha!

We are thrilled to announce the first Home Ownership Emergency Kit Backpacks have been delivered and whānau who have made this amazing commitment to buying their first whare will be enjoying these now! Moving or spring cleaning is a great time to remember to fill up your water bottles and check your emergency kit supplies. In the event of a natural disaster you might need to leave your whare immediately so have a kit you can take on the road with you.

For more helpful tips go to [www.getthru.govt.nz](http://www.getthru.govt.nz).



## NGĀ KAITIAKI MONI UPDATE!

Did you see our cool characters on your tamariki member statements last year? The characters look after our awesome new kids' club "Ngā Kaitiaki Moni" that is a fun and interactive space for Whai

Rawa tamariki aged 5-15 to engage with financial literacy learning. We've been teasing it for awhile but you will have the chance to sign up to Ngā Kaitiaki Moni very soon so keep an eye out. All tamariki that sign up will receive an awesome launch pack too!

[www.whairawa.com/tamariki](http://www.whairawa.com/tamariki)



## SETTING GOALS 101 - YOUR HOW TO START GUIDE!

The New Year is always a popular time to start setting goals and plans for the year ahead. We feel refreshed from our holidays, optimistic and ready for action. But the hardest thing is not overdoing it. Saving half your pay every time or losing a certain amount of weight a week are big goals and once you find yourself not meeting those high standards you'll tend to give up altogether. Here are our top tips for starting:

1

Set realistic, achievable goals. It is easier to start small with your plans and increase them once it is a regular habit rather than going big, then going home! A smaller savings amount or a weekly gym session is much more realistic and you're more likely to follow through.

2

Reward yourself when you achieve milestones or goals. You've done an awesome job and you should celebrate small successes along the way. This helps keep you on track and feeling good about what can be a tough gig.

3

If you do have tough times or fail to meet weekly goals, don't give up entirely. Take the day or week off and then get back on it the following week. Tough times are natural in life but persistence is key. You can do it!

## ARE YOUR WHĀNAU MISSING OUT?

Do you know someone who is missing out on all the amazing benefits of enrolling with Whai Rawa? All the information you need to make an informed decision is online in our Product Disclosure Statement – [www.whairawa.com/pds](http://www.whairawa.com/pds). You need to be based in New Zealand or Australia and be a registered Ngāi Tahu Tribal Member to join.

ONLINE – Go directly to our website [www.whairawa.com/join](http://www.whairawa.com/join) and enter your details and supply the information requested. You will need to have your drivers license or passport handy to use as ID, as well as an IRD number or overseas tax equivalent. Or;

POST – Download an application form from our website, collect one from us at Te Whare o Te Waipounamu, or contact us to send you one - fill in your details and post it back to us.

## HE PĀTAI/QUESTIONS?

GIVE US A CALL ON 0800 942 472  
BETWEEN 8.30AM - 5PM  
MONDAY - FRIDAY

WWW.WHAIRAWA.COM

Whai Rawa  
NGĀI TAHU