

# WHAI RAWA PĀNUI.



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**NGA  
KAITIAKI  
MONI  
COMPETITION**

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## KIA ORA WHĀNAU!

Welcome to the Whai Rawa newsletter – a roundup 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://www.facebook.com/whairawa)

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

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

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

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

*Nā, te tīma Whai Rawa*



*We are delighted to announce that the Whai Rawa fund has reached 30,000 members!*

Ka mau te pai Whai Rawa whānau! You or your whānau have made the decision to come aboard the investment waka to help achieve important life and financial goals.

2020 was a big year for our scheme reaching \$100,000,000 in funds under management. Now in 2021, we are thrilled that the benefits of Whai Rawa are reaching 30,000 Ngāi Tahu whānau members.

**Thank you for celebrating with us whānau and he mihi / congratulations to our Facebook giveaway winners!**

**30,000  
WHAI RAWA  
MEMBERS!**

Make sure you are following us on Facebook @whairawa to be a part of all the Whai Rawa fun





# TE PUĀWAITANGA

## INVESTOR CHOICE

*He mihi to all our members who chose an investment fund in 2020!*

Choosing an appropriate investment fund is an important decision and may have a significant impact on your investment for your future education, where, or retirement.

How can you decide what fund is suitable for you?

### TAKE THE RISK QUIZ

The Risk Quiz may help you to better understand how your approach to risk translates to the investment options available to you. Answer 5 quick questions to find out which investment option might be right for you. Go to:

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

### READ THE WHAI RAWA PRODUCT DISCLOSURE STATEMENT

You can access it online here [www.whairawa.com/pds](http://www.whairawa.com/pds) or contact us if you would like a hard copy posted to you.

### UNDERSTAND THE LANGUAGE OF MONEY

Understanding financial concepts, such as asset allocation, risk, diversification, alongside the money basics of budgeting and saving, may help with not only your financial decision making, but also your health and happiness. Money and wellbeing are closely linked, so learning to understand the language of money and more effectively managing your own money, may help you feel more prepared for your future (especially, in unexpected events) and therefore, happier.

There is a variety of resources and tools available to you, so find a learning style that speaks to you the most! You could listen to a personal finance podcast, read a personal finance book or visit some recognised websites to broaden your understanding of personal finance and money topics. If you learn better by doing, websites such as [sorted.org.nz](http://sorted.org.nz) have interactive resources and tools that may interest you more.

#KIAPUAWAI



**TŌTARA**  
Conservative Fund



**MATAĪ**  
Balanced Fund



**RĀTĀ**  
Growth Fund

Access your member account online to take a look at your current investment option – [www.whairawa.com/login](http://www.whairawa.com/login)



**MAKE SURE YOU REFERENCE YOUR PAYMENTS WHĀNAU!**

*The easiest way to contribute to your Whai Rawa account is through online banking.*

All our New Zealand, Australia and International banking details can be found on our website at:

**W** [www.whairawa.com/ways-to-save](http://www.whairawa.com/ways-to-save)

Please make sure you reference your payments to your Whai Rawa account(s) correctly. It is crucial to always include the Whai Rawa six-digit member number in the reference of every payment. If you do not reference correctly, your contributions will not be allocated and will be returned to your bank account after 30 days. This is especially important if you wish your contributions to qualify for 2021 Matched Savings!

**HAERE RĀ E TE TIEKI!**

Since 1 January 2021, we are no longer accepting cheques as a payment method for contributing to Whai Rawa. We have other ways you or your whānau can contribute to your Whai Rawa account(s).

For ways to save, go to:

**W** [www.whairawa.com/ways-to-save/](http://www.whairawa.com/ways-to-save/)

**MATCHED SAVINGS 2021 - ARE YOU SAVING THIS YEAR?**

Last year saw an unprecedented change to our Distributions due to Covid-19 budget cuts. However Matched Savings were as per usual – supporting the saving efforts of whānau with a matched amount into your account.

**HOW DOES IT WORK?**

Any amount you can contribute in 2021, no matter how small, will be matched by Te Rūnanga o Ngāi Tahu up to a maximum of \$200 per member in March next year\*.



**WHAIRAWA.COM/  
WAYS-TO-SAVE**

**ADULT MEMBER      TE RŪNANGA CONTRIBUTION**

For every \$1 Adult Members (16-64) save in the calendar year:	Te Rūnanga will contribute another \$1 (up to a maximum of \$200* per member).
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**TAMARIKI MEMBERS      TE RŪNANGA CONTRIBUTION**

For Tamariki Members (under 16):	Te Rūnanga will contribute \$4 for every \$1 saved (up to a maximum of \$200* per member).
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For more info about Matched Savings, head to:

**W** [www.whairawa.com/ms](http://www.whairawa.com/ms)

\* Te Rūnanga matched savings and distributions are available to all members under 65 years of age (see the Product Disclosure Statement) and are subject to Retirement Scheme Contribution Tax (RSCT) deducted at their personal RSCT rate (see the Other Material Information document at [www.whairawa.com](http://www.whairawa.com)). Distribution payments are made no later than 31 March in the calendar year following qualification.

## DIGITAL PLATFORM

Have you logged into your account yet?

Did you know you can:

- Check your Account Balance.
- Review your investment and switch funds.
- Download your latest Member Statements.
- See your account activity.



**Logging in for the first time? You will need to set up your login and password.**

- STEP 1** Go to [www.whairawa.com/login](http://www.whairawa.com/login) and click login.
- STEP 2** Click on the reset your Password link.
- STEP 3** Type in your Whakapapa/Whai Rawa number without the first zero (if you have a zero) into the member number box. Then type in your Date of Birth and follow the instructions.

NOTE: To set up and use your online account we need to have your valid email address on record. If we don't have your email address, please call us on 0800 WHAI RAWA (0800 942 472).



# Ka rawe!

**Ngā Kaitiaki Moni now has over 1000 Whai Rawa tamariki in the club!**

Let's celebrate tamariki mā! Check out all the exciting things happening for Ngā Kaitiaki Moni members!

OVER  
**1,000**  
TAMARIKI  
are in the club!

**FREE T-SHIRT**  
FOR EVERY NEW SIGN-UP  
IN FEBRUARY AND MARCH!



**SIGN UP NOW!**

Every new sign up in February and March receives their sign-up pack and an exclusive Ngā Kaitiaki Moni t-shirt!

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





## NEW! On the website!

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

The tamariki website has been updated to make room for awesome new pages and activities!

### New Kaitiaki Kid page!

There is a new wall of your amazing photos on the new Kaitiaki Kid page! This miharo page is to show off some of the awesome Kaitiaki Kids completing their Ngā Kaitiaki Moni activities, challenges, and competitions. *Did your photo make it?*

Want your photos to feature on the wall or in the next Ngā Kaitiaki Moni pānui? Ask a whānau member to help share a photo of you completing your activities and competitions to the Whai Rawa Facebook page [www.facebook.com/whairawa](http://www.facebook.com/whairawa).



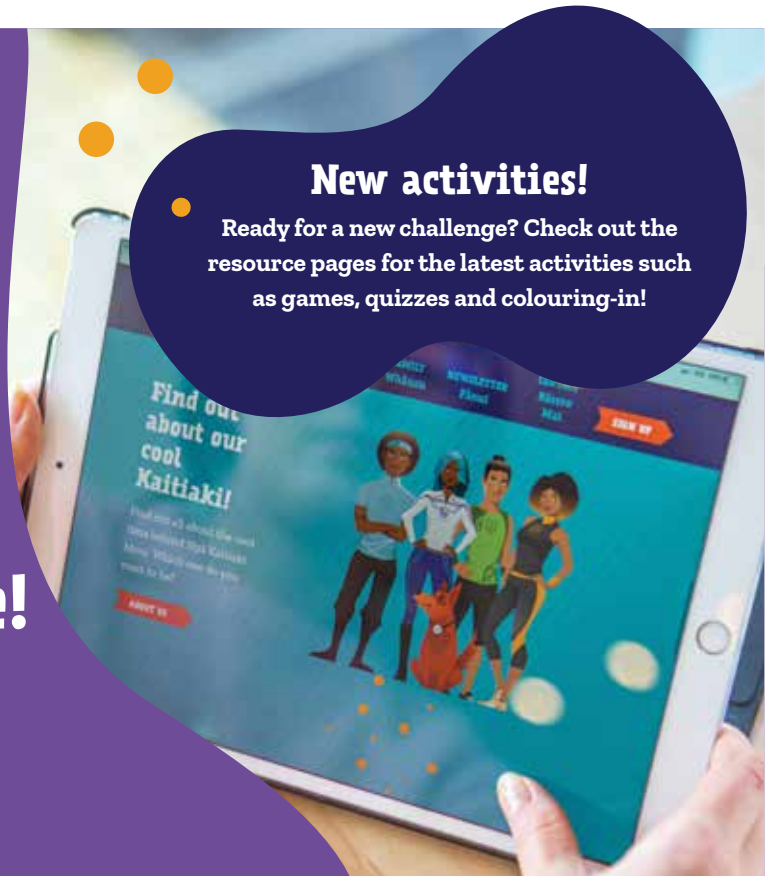
Finished your chore chart and looking for the next task?

Download the savings chart and three jar system from the website, these are great ways to help you with your savings tamariki mā.

## COMING SOON! Are you ready tamariki mā?

The next pānui is going to be a special edition – **te pānui kākārīki (the green pānui)** – all about looking after our planet earth! Looking after Aotearoa and the earth is an important job for the Kaitiaki Moni and so they are working hard to put together some miharo ideas and activities so we can work together to better care for the environment. And of course, there will be prizes up for grabs!

Challenge Week 2021 is coming! Last year's Challenge Week was awesome, and we know you can't wait for the next one! Stay tuned later this year for another, even better and bigger Challenge Week with heaps of chances to get involved and win prizes!



### New activities!

Ready for a new challenge? Check out the resource pages for the latest activities such as games, quizzes and colouring-in!

### Want to get involved?

If you want to get more involved with Ngā Kaitiaki Moni and be in to win miharo prizes, make sure you complete your tasks, participate in all the pānui activities, and keep an eye out on your letterbox and the website as there are some exciting things coming your way!



## Have you signed up to the coolest club in Aotearoa?

Ngā Kaitiaki Moni is a tool for Whai Rawa to communicate directly with our tamariki members and teach them about money, savings, ways to help out their whānau and long-term money goals. Our website is full of cool games, quizzes and fun stuff to do as well as competitions and giveaways. Expect regular mail including more activities, learning tools and the exclusive Ngā Kaitiaki Moni Pānui.

Head to [www.whairawa.com/tamariki](http://www.whairawa.com/tamariki) to join the club.

## READ SOME OF OUR WHĀNAU STORIES AND GET INSPIRED!



### PARI & TRISHA HUNT - ENJOYING RETIREMENT AND SETTING UP THEIR TAMARIKI AND MOKOPUNA FOR SUCCESS

*Whai Rawa is the kawa, to Pari Hunt, who says "our kaupapa is to ensure our mokopuna will be set for life, and the fact that Whai Rawa can contribute to that is great." Pari and Trisha Hunt have been long time supporters of Whai Rawa and were keen to pass on financial literacy knowledge to their whānau.*

Pari Hunt, 48 (Te Āti Awa, Ngāti Mutunga, Ngāti Kahungunu, Ngāi Tahu), has been a Whai Rawa member for 3 years. Pari and his wife Trisha (Ngāti Porou) value saving and financial literacy. With 5 tamariki (aged between 20-41) and 8 mokopuna, they know how important it is to pass on good habits to their whānau including their littlest moko, Maia-Lily (pictured).

"It took me a while to learn about money," says Pari, "but by investing your money you don't have to worry so much about the aches and pains of old age." "I'm in a better situation because of it," he says. "So that pūtea I've saved over time to my Whai Rawa account can be used for my mokopuna and their tertiary education. It's an opportunity for me to enjoy giving back to my mokopuna. I have other investments for my retirement but encouraging them to create better futures is the most important," he says.

Pari knows that "saving is important from day one," and Trisha agrees that learning to save from a young age is crucial. She remembers always having a savings account as a child and being able to buy her first car using her hard-earned savings, life lessons taught by her whānau. With a growing whānau the Hunts are now passing those life lessons on to the next generation.

Pari and Trisha are grateful for Whai Rawa providing financial education and opportunities to their tamariki to create wealth and options for them in the future. Whai Rawa is the kawa says Pari. "Our kaupapa is to ensure our mokopuna will be set for life, and the fact that Whai Rawa can contribute to that is great."

Trisha thinks that Whai Rawa is ideal for tamariki, particularly because it "gets them involved in an investment scheme from a young age." Trish and Pari have whānau in Australia and believe Whai Rawa also provides a connection for them back to their iwi and whānau at home. "To me, Whai Rawa is a unique opportunity", says Trisha. "It's the connection and collaboration that is so important."

### READ MORE STORIES

WHAIRAWA.COM/  
WHANAU-STORIES



### KYLA FRASER - SAVING FOR HER FIRST WHARE WITH PŪTEA MADE AVAILABLE THROUGH WHAI RAWA

*Kyla Fraser (Ngāi Tahu), 28, lives in Dunedin with her two children.*

Kyla has been saving with Whai Rawa for the last two years and has also joined her young sons, Ollie who is two and Charlie who is three up to the Scheme. She found out about Whai Rawa like many other Ngāi Tahu whānau, through her a cousin who helped guide her to the joining information.

Kyla is currently saving for her first home. She would love to be able to buy a house for her whānau in the future and is grateful to have money in her Whai Rawa account that she "probably wouldn't have saved otherwise."

Kyla hopes her kids will use their Whai Rawa accounts to save for their milestones too – like, tertiary education and housing. "It would be great if they could use their Whai Rawa for their education," she says. "It's a little way off so their accounts will hopefully grow in that time and be a decent amount by the time they are making decisions around what they want to do." If they don't choose to study then she knows their money will help them buy their first home, which is equally amazing.

Kyla thinks that Whai Rawa is a great opportunity because you get so much out of the scheme, even if you put just a little in. 'The distributions and benefits are great and will help us and our futures', she says.





**THANK YOU MAKAYLA**

The Whai Rawa tīma were very fortunate and grateful to have Makayla Glancy (Ngāi Tahu, Te Rūnanga o Makaawhio) working as a Whai Rawa Intern over the Summer. Makayla was born on the West Coast and grew up in Ōtautahi and now attends the University of Wellington where she is studying a Bachelor of Laws and Bachelor of Science majoring in Genetics and Environment/Ecology. Makayla was excited to have the opportunity to be a part of the positive impact Whai Rawa has on the current and future financial wellbeing of the whānau.

**WELCOME JOSEPHINE**

We're also excited to welcome Josephine to the team as our 2021 intern. Josephine was born in Ōtautahi and recently completed a Bachelor of Commerce majoring in Accounting and Finance from the University of Canterbury. However, she is excited to continue her studies for the next few years at Ara Institute of Canterbury towards a Diploma in Architectural Technology. Josephine is excited to be working for her iwi and to have the opportunity be a part of the mahi the Whai Rawa team complete.

**WELCOME NATALYA**

Our amazing Programme Manager Kate has gone on parental leave to welcome her first pēpi to the whānau, so we're thrilled to welcome Natalya Karaka to our team as parental cover for Kate. You may have talked to Natalya in her previous role as Whai Rawa champion in our Contact Centre.

Natalya was born and raised in Ōtautahi with whakapapa all over the rohe, however her whānau ties most strongly through Arowhenua. She has completed a BSC at Victoria University (major in Psychology, and minors in Ecology and Biodiversity) and then travelled through Europe to return home with an invigorated passion to work in Kaupapa Māori spaces. Natalya is looking to provide tools and encourage success in other young Māori. She is excited to be bringing her knowledge of Whai Rawa and Te Rūnanga o Ngāi Tahu from her previous role in the Contact Centre into the Whai Rawa team and build her skillset to help achieve greater outcomes for whānau in the future.

**FOR ANY MORE INFORMATION ON ALL THINGS WHAI RAWA,  
CALL US TODAY ON:**

**P 0800 942 472 (+64 3 366 4344)**

**OR VISIT OUR WEBSITE:**

**W WHAIRAWA.COM**

**WHAI RAWA FUND LIMITED IS THE ISSUER OF THE WHAI RAWA UNIT TRUST.  
A COPY OF THE PRODUCT DISCLOSURE STATEMENT IS AVAILABLE AT [WWW.WHAIRAWA.COM/PDS](http://WWW.WHAIRAWA.COM/PDS)**

**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](http://WWW.WHAIRAWA.COM)

**Whai Rawa** NGĀI TAHU