

WHAI RAWA PĀNUI.



IN THIS ISSUE

ARE YOU ON THE RIGHT PATH?

BONUS DISTRIBUTION
ANNOUNCEMENT!

MATCHED SAVINGS REMINDER

2021 WHAI RAWA ANNUAL REPORT
OVERVIEW

NGĀ KAITIAKI MONI GUIDES

MANAWA COLOURING IN

WHAI RAWA 2021
ANNUAL REPORT
OVERVIEW INSIDE

WWW.WHAIRAWA.COM/AR



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

W 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

P 0800 942 472 or +64 3 363 8998

Nā, te tīma Whai Rawa



ARE YOU ON THE RIGHT PATH?

KAI TE ARA TIKA KOE?

He mihi to all our members who chose an investment fund in our recent Investor Choice promotion.

Choosing an appropriate investment fund is an important decision and may have a significant impact on your investment for your future education, whare, 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:

W www.whairawa.com/riskquiz

READ THE WHAI RAWA PRODUCT DISCLOSURE STATEMENT

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



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

HE PĀNUI PAI!

A BONUS DISTRIBUTION FOR MEMBERS!

Whai Rawa is thrilled to announce a \$30* bonus Distribution for all eligible Whai Rawa members!

All Whai Rawa members who were registered as at 31 July 2021 and who are 64 or under at that date will qualify for a bonus Distribution of \$30*. This will be in your accounts no later than 11 September 2021!

* Te Rūnanga Distributions are available to all Whai Rawa members under 65 years of age (see the Product Disclosure Statement) and are subject to RSCT (retirement scheme contribution tax) deducted at your personal RSCT rate (see the Other Material Information document at www.whairawa.com). If you do not notify us of your correct rate you will be taxed at the highest applicable rate of 39%. This is a one-off Distribution payment to be made no later than 11 September 2021.

FOR ALL
**ELIGIBLE
MEMBERS***

\$30*

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



MATCHED SAVINGS 2021

How are you tracking?

Matched Savings support the investment efforts of whānau with a matched amount into your account. Don't miss out in 2021!

NOTE - All Tamariki Members will receive \$200* into their accounts - either a mix of Matched Savings and Class Distribution or just as a Class Distribution if no contributions are made. See www.whairawa.com/ms for more.

How does it work?

Any amount you can contribute to your Whai Rawa account 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 2022*.

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).

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).

For more information head to; www.whairawa.com/ms

* Te Rūnanga o Ngāi Tahu matched savings and distributions are available to all Whai Rawa 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). If you do not notify us of your correct rate you will be taxed at the highest applicable rate of 39%. Distribution payments are made no later than 31 March in the calendar year following qualification.



OUR 2021 ANNUAL REPORT IS LIVE

In the 15 years since Whai Rawa began, many milestones have been achieved.

For the year to 31 March 2021 we are celebrating 30,000 Ngāi Tahu whānui members joining the Whai Rawa scheme, growing members investments to an overall total of \$112m, and more than \$19m in total withdrawals since the inception of Whai Rawa in 2006.

We celebrate 15 years of 'tikanga hou, oranga hou' – changing habits changing lives, for our Ngāi Tahu whānau.

Some of the milestones achieved in the financial year to 31 March 2021 were:



\$100 MILLION

IN MANAGED FUNDS

\$100 Million dollars in the fund was celebrated in August last year and the fund is currently sitting at **\$112 million** dollars. This was a huge achievement and testament to the efforts of whānau like you who have contributed passionately in the 15 years since Whai Rawa started.



\$3.5 MILLION*

IN CONTRIBUTIONS FROM
TE RŪNANGA O NGĀI TAHU

In March 2021 Te Rūnanga o Ngāi Tahu contributed **\$3.5 million** to Whai Rawa accounts for 2020 Matched Savings, Newborn and Class Distributions and associated taxes. He mihi nui to all those whānau investing towards the costs of tertiary education, their first whare or retirement.

*Includes taxes



30,000

MEMBERS IN THE SCHEME

Whai Rawa also celebrated reaching **30,000 members** in February this year. This was another impressive milestone for us. We are equally as excited about the number of tamariki members, building better futures through financial empowerment.

PERFORMANCE AND RESULTS

See how the three funds performed in the financial year to 31 March 2021.

RETURNS (ANNUAL RETURN BEFORE TAX & INVESTMENT MANAGEMENT FEES)*



SOCIALLY RESPONSIBLE
TŌTARA-CONSERVATIVE FUND

↑**8.3%**



SOCIALLY RESPONSIBLE
MATAI-BALANCED FUND

↑**18.9%**



SOCIALLY RESPONSIBLE
RĀTĀ-GROWTH FUND

↑**25.7%**

* The returns need to be considered in light of the market low caused by COVID-19 that negatively impacted market values at the start of this return period, with the returns shown incorporating the recovery from those market lows.



SCHEME SNAPSHOT

as at 31 March 2021



NET ASSETS
\$113,306,629
Net Assets

WITHDRAWALS
\$19,836,857
Total withdrawals since the Scheme's inception




MEMBERS
30,300
Total members

MEMBER CONTRIBUTIONS
\$8,433,603
Member contributions for the year ended 31 March 2021



TE RŪNANGA CONTRIBUTIONS
\$3,231,823
Contributions paid for the 2020 calendar year (excluding taxes)



NGĀ KAITIAKI MONI FINANCIAL GUIDES

HAVE YOU SEEN THEM ALL?

Hai Arataki - our three whānau finance guides are now published on our website.

Our Whānau Guide series is designed to help you and your whānau with financial capability learning at home – and there's always something to learn for the adults and the tamariki!

Learn all about pocket money, mahi (work), saving, spending and budgeting. You may also discover some new and fun ideas for games and activities you can do at home with your whānau!

All the guides are available for you to read online or we have copies we can send you if you prefer.

Learning about money early helps us to make good financial decisions about money and planning throughout our lives.

READ THEM HERE

www.whairawa.com/tamariki/guides/

or request a hard copy by getting in touch with us.



ALL OUR
RESOURCES
ARE FREE!



Have you signed up
your tamariki to
Ngā Kaitiaki Moni?

Ngā Kaitiaki Moni is a way 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 financial 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
to join the club



The Adventures of Manawa



MORE FUN GAMES & QUIZZES
are online now at:
whairawa.com/tamariki



KA WHAKANUI TAHI
TĀTOU I TE KAUPAPA
O WHAI RAWA;

KUA WHAI HUA, KUA WHAI
PAINGA NGĀ WHĀNAU MAHA.

Celebrating 15 years of changing habits
and changing lives for over 30,000
Ngāi Tahu Whānui

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

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 – **W** whairawa.com/pds. Whai Rawa is open to all registered Ngāi Tahu Tribal members based in New Zealand or Australia; you can register with Ngāi Tahu and join Whai Rawa at the same time.

ONLINE – Go directly to our website 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