

WHAI RAWA ANNUAL REPORT 2025

PŪROKO Ā-TAU 2025



WhaiRawa NGĀI TAHU

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KEY LIFE GOALS



PĒPI / NEWBORN

Whai Rawa wants to see all pēpi grow into tamariki who are taught good savings habits to encourage a lifetime of benefits



MĀTAURAKA / TERTIARY EDUCATION

Whai Rawa encourages higher levels of education to benefit everyone’s future



KĀIKA / HOME

Whai Rawa recognises home ownership as one of the keys to enabling whānau to grow their wealth and wellbeing



TE WHAKATĀKA / RETIREMENT

Whai Rawa aims to play an important role in the future of whānau by supporting retirement savings



NAU MAI, HAERE MAI KI WHAI RAWA KO TE WHĀIKA ROA; KIA WHAI ORA, KIA WHAI RAWA, KIA WHAI MANA TE WHĀNAU KATOĀ.

WELCOME TO WHAI RAWA!

Another successful year for Whai Rawa has meant we have seen Ngāi Tahu contributions into whānau accounts totaling over \$7m, members contributing a record amount over \$10m to their own accounts and more withdrawals for whānau members, now totaling over \$43m across the lifetime of the scheme. At Whai Rawa, we celebrate withdrawals as it means our whānau are successful in achieving one of the key life goals we were set up to help them with – tertiary education, owning their first whare and a more comfortable retirement from age 55.

At 19 years old, we are proud to support whānau with a focus on intergenerational wealth and wellbeing – whatever that looks like for each different whānau across the motu.

WHAKAHOU PŪTEA DISTRIBUTION UPDATE

While Whai Rawa will continue to receive funding from Te Rūnanga o Ngāi Tahu, no member distributions will be paid in March 2026 for the previous financial year. Matched Savings and Newborn Distributions remain unaffected.

These changes reflect a financially prudent approach, and the outlook beyond 2026 is still being considered. All decisions are guided by our commitment to mō tātou, ā, mō kā uri ā muri ake nei.





KĀ HUA O TE KAUPAPA

BENEFITS OF THE SCHEME

1

Te Rūnanga o Ngāi Tahu currently provides a **range of benefits** to assist members, such as Matched Savings and payment of some administration costs

2

Savings locked in for the purpose of assisting you to achieve tertiary education, home ownership and helping with your retirement from age 55

3

Some **tax paid** on your behalf

4

Your choice of **three funds** provides you with different risk profiles and return expectations

5

Encouraging saving for tamariki members starting with Newborn Distributions for pēpi

6

Access to three life stage specific **financial capability** programmes

MESSAGE FROM THE KAIWHAKAHAERE – TE RŪNANGA O NGĀI TAHU JUSTIN TIPA



Kai kā whakatinanataka o kā wawata o Pōua mā, o Tāua mā, tēnā koutou.

Tēnei te mahara ake ki ēnā reaka o rauraki, ki a rātau i whakapau kaha, i whakamahiti korou, mō tātau āno te take. Nā kōna, ka huri āhaku mihi ki a koutou, ki te huka mātai pae awatea.

Tēnā tātau i tā koutou ake aro whakamua. Mō te whānau, mō kā mokopuna te take.

Tēnā rā tātau katoa.

This year, I'm pleased to reflect on the steady progress and collective commitment shown by our whānau through Whai Rawa. Over the past 12 months, whānau have contributed more than \$10 million to their Whai Rawa accounts — a remarkable achievement in the face of ongoing cost-of-living pressures, global market volatility, and inflation risk. Even more encouraging is that this represents a \$2 million increase on last year's contributions.

What does this tell us? It tells us that our people are thinking ahead. We are living our whakataukī — investing not only in today, but in the years to come, and in the generations that will follow us. Whai Rawa is more than a savings scheme; it is a living expression of our commitment to intergenerational wellbeing.

Consider what a Whai Rawa account might mean for one of our rakatahi today. It could support their journey into further education. In a few years, it might help them into their first home. Later in life, it could provide a more secure retirement. And when they open an account for their own tamariki or mokopuna, the cycle continues — a legacy of financial empowerment passed down through generations.

One figure I always look for is the number of accounts opened for pēpi aged 0 to 1. This year, that number was 498. These accounts are often opened not just by parents, but by tāua, pōua, uncles, aunties, and wider whānau — each one a gesture of love and belief in the future.

Our Whai Rawa kaimahi continue to support this kaupapa by making financial knowledge accessible and engaging. This year saw the launch of the rakatahi kaupapa by Whai Rawa, a new initiative for 13- to 18-year-olds, helping our rakatahi navigate more complex financial decisions — from insurance to goal setting. I'm also a big fan of Ngā Kaitiaki Moni, our club for tamariki aged 5 to 12. I've seen firsthand in my own whānau how it helps to build confidence and curiosity around money.

It's also heartening to see more whānau actively engaging with their investment choices. Many are now tailoring their fund selections — shifting between conservative and growth options depending on their life stage and goals. The Rātā Growth Fund alone now holds \$64.3 million, and half of all tamariki are invested in it. This shows a growing appetite for long-term thinking and a willingness to make bold, informed decisions.

We also continue to celebrate the many withdrawals made for life milestones. Since Whai Rawa began, more than \$43.59 million has been withdrawn — a powerful testament to the scheme's impact on whānau wellbeing, housing security, educational advancement, and the ability to retire with greater peace of mind.

Whai Rawa is a tool that empowers our people to dream, plan, and thrive. It is a reflection of our values, our aspirations, and our belief in the strength of collective action. To all those who have contributed, participated, and supported this kaupapa — nei rā te mihi. I also want to acknowledge the dedication of the Whai Rawa Board and kaimahi, whose steady leadership and commitment continue to grow this kaupapa and ensure it delivers real value for whānau.

E pupuhi tonu nei te hau o mihi ki a koutou,

Justin Tipa,
Kaiwhakahaere

“

Whai Rawa is a tool that empowers our people to dream, plan, and thrive. It is a reflection of our values, our aspirations, and our belief in the strength of collective action.

MESSAGE FROM WHAI RAWA FUND LIMITED

CHAIR ANTHONY BOW



Kia ora koutou. I am privileged to address you as Board Chair of Whai Rawa although I have been a Board member for seven years now. In that time, I have seen firsthand the passion around the Whai Rawa scheme through our interactions with whānau and those engaging with the scheme. I also note that the innovation of Whai Rawa is widely acknowledged across the financial services industry. I am excited to work with whānau and stakeholders to continue to raise the wealth and wellness of Kāi Tahu whānau.

Whai Rawa now services over 36,500 members. At Hūi-ā-iwi in Kaikōura late last year and out on the road for the Ngāi Tahu Roadshows, we engaged with whānau and helped them with queries around withdrawals, fund choice and registration. The Whai Rawa tīma tirelessly work with whānau to help ensure the choice of joining Whai Rawa is one of benefit to them and will suit their future life goals and plans. With over \$10m in member contributions in the last financial year, we are thrilled that whānau are continuing to support their future aspirations and those of their whānau with contributions to their Whai Rawa accounts.

We saw a tough market environment again in 2024 notably with Donald Trump elected back as the President of the USA late in the year, and with that came much uncertainty and consequently volatility in global markets. The three Whai Rawa funds however remained positive across the year, showing that diversification of funds is a key strategic long-term approach to investing. This has helped to grow the fund and the scheme now manages \$181m in funds under management. Te Rūnanga o Ngāi Tahu contributed \$7m to whānau accounts for Distributions and Matched Savings this year and our popular newborn distribution saw 498 new

pēpi receive \$100 minus any applicable taxes, starting their Whai Rawa account off in an excellent place, paving the way for whānau to contribute across their childhood.

In the past financial year, Whai Rawa achieved a significant milestone when the total funds withdrawn from whānau accounts surpassed \$40m, supporting member's life goals in line with our withdrawal criteria of tertiary education, first home purchases and more comfortable retirements. Since the scheme's inception \$43 million has now been withdrawn from Whai Rawa accounts which is a fantastic outcome for the whānau involved.

Digital tools has also been a focus for our new financial capability kaupapa for our 13-18-year-old members. It is designed to help them start on their money journey – making good decisions about earning and spending money plus planning long-term goals from the beginning. We're excited to see the impact on our rakatahi as this rolls out. We know that in this fast-paced world messaging around money and what to do with it can be overwhelming especially on social media. We're hoping to cut through some of the noise and as a trusted provider of information we hope to help turn these teenagers into 'good with money' adults!

For both the Board of Whai Rawa Fund Limited and the kaimahi of Whai Rawa, innovation, review and action is constantly at the forefront of our mahi and forms everything we do. We also pride ourselves on holding our Kāi Tahu values as the key drivers of our kaupapa. We are looking forward to enhancing our collective vision for the generations after us.

On the Board front, we welcomed Juliet Tainui-Hernandez to our Board in January of this year. Juliet brings a wealth of experience with her from her time on the Ngāi Tahu Holdings Board along with her other governance roles here and overseas. We also said haere rā to outgoing Board Chair David Boyle after he was drawn back to the KiwiSaver ecosystem.

We're excited to see what is ahead for Whai Rawa and it's whānau this coming year. As always, we value and appreciate your feedback on how we can do the best job for you.

Nā, Anthony Bow

“

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HE TIROHAKA WHĀNUI

SCHEME SNAPSHOT AS AT 31 MARCH 2025



NET ASSETS

\$181,595,060



TOTAL MEMBERS

36,897



TOTAL WITHDRAWALS SINCE THE SCHEME'S INCEPTION

\$43,589,537



MEMBER CONTRIBUTIONS FOR THE YEAR ENDED 31 MARCH 2025

\$10,506,482



TE RŪNANGA CONTRIBUTIONS PAID FOR THE 2024 CALENDAR YEAR (EXCLUDING TAXES)

\$7,445,830

KĀ TUTUKIKA PERFORMANCE AND RESULTS

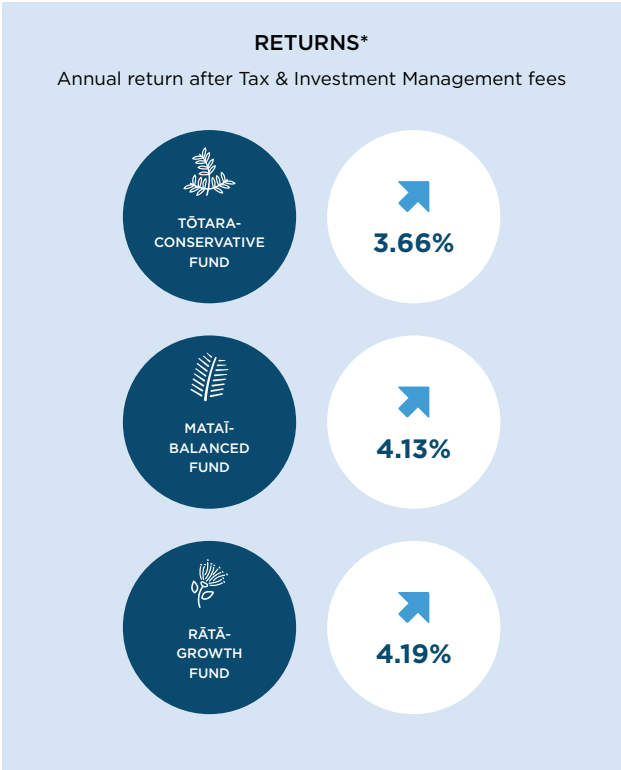
Market Summary to 31 March 2025

The year ended 31 March 2025 has been volatile for global financial markets, marked by unpredictable economic policies, geopolitical tensions, and technological advancements. The MSCI World index finished up 7.0% (compared to 26.2% in the year ended March 2024), reflecting significant challenges in the U.S. equity market, particularly for large-cap growth stocks. The 'Magnificent 7' tech giants, despite their dominance, saw their growth gaps narrow as investor sentiment shifted from optimism to caution, influenced by Trump's proposed tariff policies and pending rate cuts. Amid overall market volatility, the transformation drive by artificial intelligence (AI) has been a significant trend, with companies leveraging AI to enhance productivity and operational efficiency, shifting investor preferences towards firms at the forefront of technological innovation.

Diversification is a way to spread risk in investing. While the last few financial years have seen significant market volatility, we remain well placed to tackle this challenging global market.

Investing is a long-term journey and market volatility shouldn't derail your course. Whai Rawa has a risk quiz which may help you to better understand how your approach to risk translates to the three funds available to you.

See how the three funds performed in the financial year to 31 March 2025.



VISIT >

www.whairawa.com/riskquiz



* Returns are net returns after fees and expenses and tax applied at the highest 28% PIR rate. Your own returns may be different for several reasons including if you have a different PIR rate or have made contributions or withdrawals. You can find information on your investment returns on your member statement.

KĀ KAUPAPA O TE WĀ SCHEME UPDATES

E whakanuia ana kā putaka o tēnei kaupapa i tōhona kahuru mā iwa tau ko hori ake; ko whai oraka; ko whai hua; ko whai paika kā uri Kāi Tahu e 36,000. Celebrating over 19 years of changing habits and changing lives for 36,000 Ngāi Tahu whānui members.

Whai Rawa is pleased to celebrate some significant milestones as at 31 March 2025.



**Te Rūnanga o Ngāi Tahu contributed over
\$7m**
into Whai Rawa accounts for 2024 Matched Savings,
Newborn Distributions, other Distributions and associated taxes.



**Over
\$43m**
has been withdrawn
from the scheme since its inception, showing
the impact Whai Rawa has on whānau lives.



1
corporate member
Wairewa Rūnaka have signed up as our first corporate member
to join and benefit from the Whai Rawa scheme. We wish them
well in supporting their whānau and rūnaka members.



498
newborn (pēpi) members
were registered in the financial year to 31 March 2025.
As always, we are thrilled with this result and for these
whānau to recognise the importance of starting young.



\$10m
in member contributions
in this financial year to 31 March 2025 is a significant
milestone for our members and we are pleased they are
prioritising their futures by investing in themselves.

ĀHEIKA Ā-AHUPŪTEA

FINANCIAL CAPABILITY UPDATE

At Whai Rawa improving and increasing understanding of financial capability is a key objective in our journey to create better futures for whānau.

Financial wellbeing is about having the ability to make informed judgements and make effective decisions regarding the use and management of money. It is seen as a spectrum covering financial knowledge and the understanding, confidence and motivation to make financial judgements and decisions.



NGĀ KAITIAKI MONI

The Whai Rawa kids club where tamariki can learn about everything money. This provides us a vehicle for continuous engagement with our 5-12 year old members on goal setting, saving and investing basics and fun competitive opportunities.

www.whairawa.com/tamariki



HE MATAPAKI MĀREIKURA

The wāhine platform to support our wāhine to better futures for themselves and their whānau. Our theme for this year is Capitalise in 2025. This focuses on empowering our wāhine members to take easily achievable steps so they can make small but impactful actions for their future.

www.whairawa.com/wahine



RAKATAHI KAUPAPA

Financial learnings for our 13-18 year olds. Our inaugural course launched this year packed full of tips and tricks for our rakatahi members. Making money, the first module covers tax, payslips, KiwiSaver and online banking.

www.whairawa.com/rakatahi

TŌHOU HUANUI ME WHAI RAWA

YOUR LIFE JOURNEY WITH WHAI RAWA



A NEW PĒPI

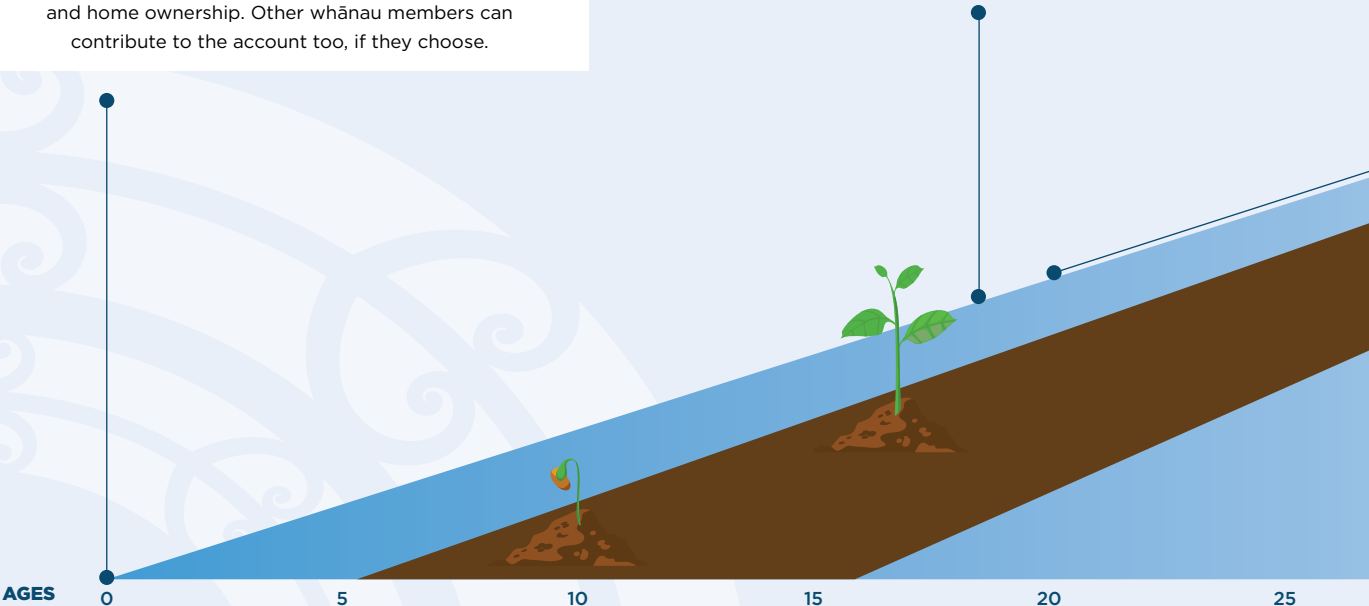
Your new pēpi is born into a world of potential and possibility.

Registering them with Whai Rawa before they turn one will ensure you receive a \$100* Newborn Distribution in their Whai Rawa account. Consider saving a small amount on a regular basis to ensure your new pēpi has choices when they are older in terms of tertiary education and home ownership. Other whānau members can contribute to the account too, if they choose.

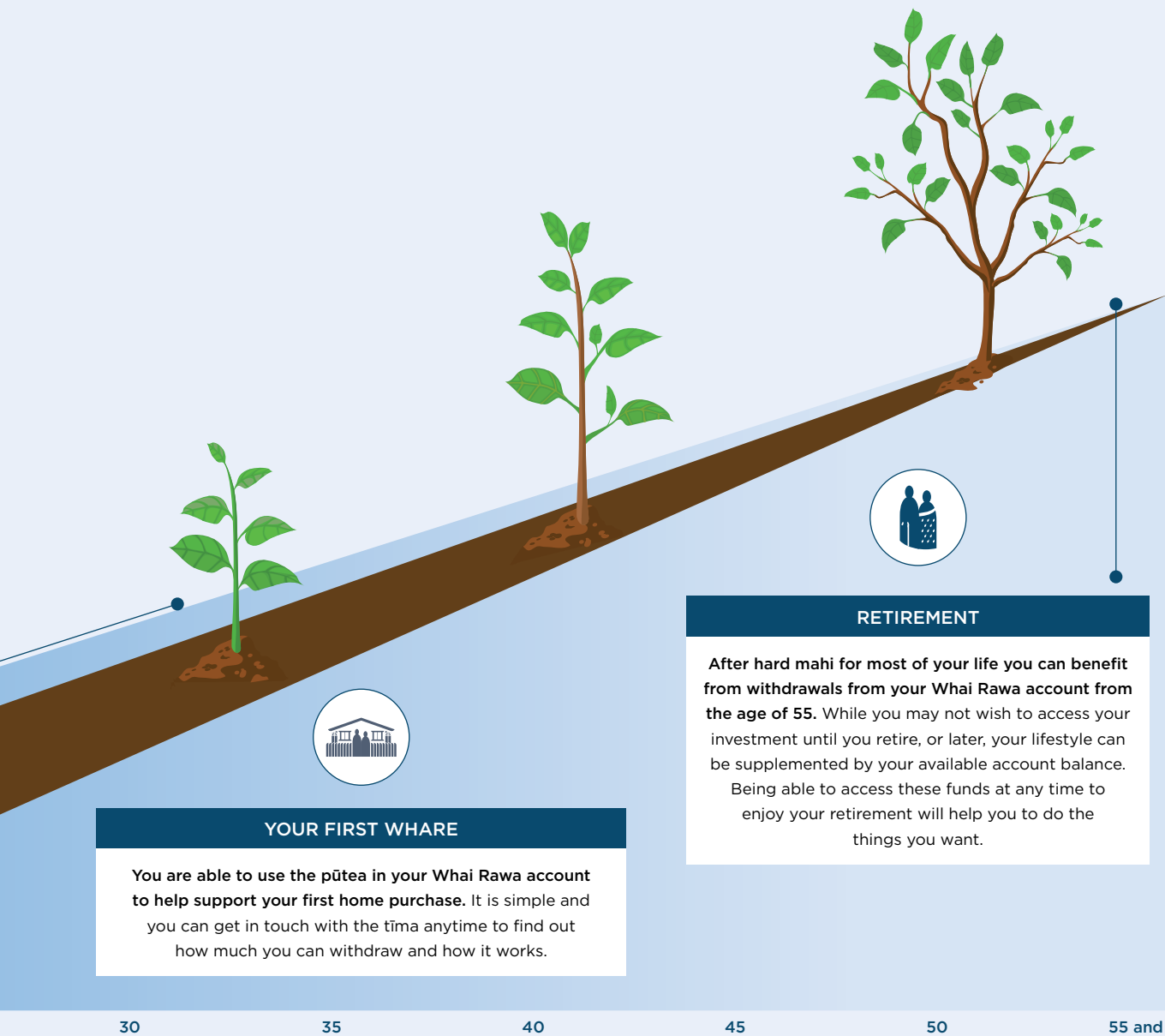


EDUCATION

If you are thinking about studying, your Whai Rawa account can support your tertiary educational pursuits. Accessing any funds saved in your account (including Matched Savings and Distributions* from Te Rūnanga o Ngāi Tahu) can help get you on the path towards a career and a better future.



* Te Rūnanga distributions (when applicable) are available to all 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 default rate of 39%. Tax treatment for Australian residents may be different and Australian members should seek their own tax advice.



KĀ KŌWHIRIKA TAHUA

FUND OPTIONS

Whai Rawa offers three funds.

Choosing a fund is an important decision that may have a significant impact on your investment for your future tertiary education, first whare or retirement. The Scheme is currently invested in Mercer Investment Trusts New Zealand's Socially Responsible Conservative, Balanced and Growth Portfolios. Each fund has a different level of risk and accordingly different return expectations.

Consider your investment strategy when deciding on the fund that is right for you. The length of time you have to invest your pūtea/money and how risk averse you feel will all contribute to your decision on which fund is right for you.

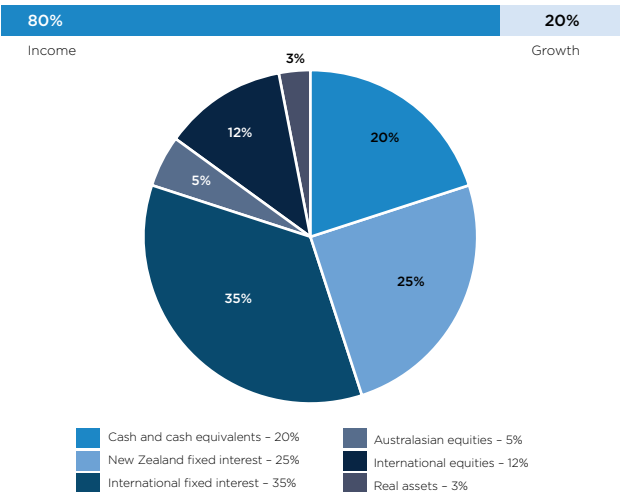
The information here is from the Whai Rawa Product Disclosure Statement dated 9 December 2025 and is subject to change. For the most up-to-date information on the funds, please see the latest Quarterly Fund Updates on the offer register at: www.disclose-register.companiesoffice.govt.nz or at www.whairawa.com/publications.

TŌTARA-CONSERVATIVE FUND

SUMMARY OF INVESTMENT OBJECTIVES, STRATEGY AND TARGET INVESTMENT MIX*

This Fund invests mostly in cash and fixed interest assets, with only some investment in shares and real assets. It seeks to provide growth of your investment through consistent returns using a diversified portfolio that has a bias towards defensive assets.

This option may be suitable for investors who want to achieve slightly higher returns than those expected from investing solely in bank deposits, fixed interest investments or cash. Investors need to be comfortable with the possibility of some fluctuations in the value of their savings.



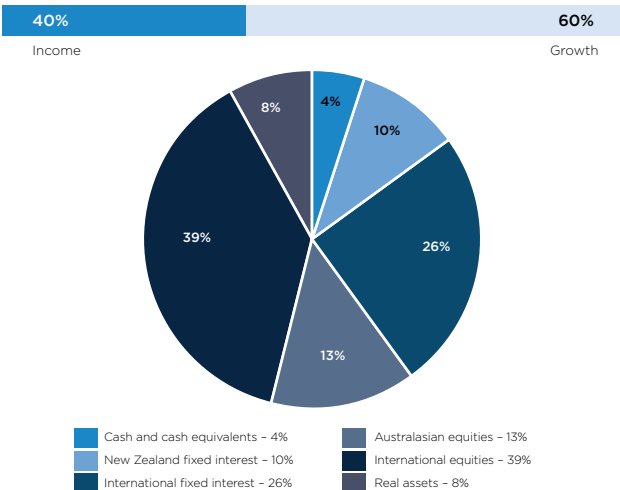
* Each Fund currently invests in one of the Socially Responsible funds within Mercer Investment Trusts New Zealand in order to gain exposure to the desired mix of investments.

MATAĪ-BALANCED FUND

SUMMARY OF INVESTMENT OBJECTIVES, STRATEGY AND TARGET INVESTMENT MIX*

This Fund invests in a wide range of assets and seeks to provide long-term capital growth for your savings by using a diversified portfolio with a slight bias towards growth assets.

This option may be suitable for investors who want a diversified investment with exposure to shares and real assets, who are comfortable with greater fluctuations in the value of their savings than can be expected from the Tōtara-Conservative Fund and who want to invest for the long term.

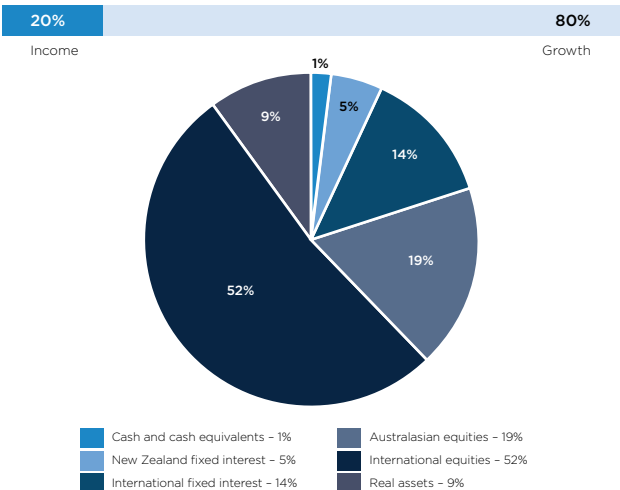


RĀTĀ-GROWTH FUND

SUMMARY OF INVESTMENT OBJECTIVES, STRATEGY AND TARGET INVESTMENT MIX*

This Fund also uses a diversified portfolio but invests mainly in shares and property-related assets. It seeks to provide higher long-term capital growth for your savings from its stronger exposure to growth assets and lower investment in defensive assets.

This option may be suitable for investors wanting to invest mostly in growth assets and who are comfortable accepting more fluctuations in the value of their savings than those expected from the Matai-Balanced Fund with a view to achieving higher longer-term returns.



* Each Fund currently invests in one of the Socially Responsible funds within Mercer Investment Trusts New Zealand in order to gain exposure to the desired mix of investments.

WĀHAKA TUATAHI

SECTION ONE: DETAILS OF THE SCHEME

NAME OF THE SCHEME

Whai Rawa Unit Trust

TYPE OF SCHEME

Registered Managed Investment Scheme –
Managed Fund

MANAGER

Whai Rawa Fund Limited

SUPERVISOR

Trustees Executors Limited

PRODUCT DISCLOSURE STATEMENT

The current Product Disclosure Statement for the Scheme is dated 9 December 2025 and is open for applications.

FUND UPDATES

The latest fund update for the funds in the Scheme for the quarter ended 30 June 2025 were made publicly available on 28 July 2025.

FINANCIAL STATEMENTS AND AUDITORS REPORT




The latest financial statements for the Scheme dated 31 March 2025 and the auditor’s report on those financial statements were lodged with the Registrar of Financial Service Providers on 21 July 2025.

The financial statements and auditor’s report are available on the offer register and the scheme register at www.disclose-register.companiesoffice.govt.nz and at www.whairawa.com or by contacting whairawa@ngaitahu.iwi.nz.

WĀHAKA TUARUA

SECTION TWO: INFORMATION ON CONTRIBUTIONS AND SCHEME PARTICIPANTS

This section provides a summary of changes in the number of units on issue of the Scheme over the year ended 31 March 2025.

UNITS ON ISSUE		01 APRIL 2024		31 MARCH 2025	
		NUMBER OF UNITS	VALUE OF UNITS	NUMBER OF UNITS	VALUE OF UNITS
	Tōtara-Conservative Fund	74,494,307.93918	\$81,191,338.50	73,506,522.34814	\$84,084,130.63
	Mataī-Balanced Fund	24,142,133.18375	\$28,280,096.54	25,506,525.85163	\$31,500,560.78
	Rātā-Growth Fund	41,019,296.13639	\$51,085,437.03	49,044,065.06521	\$64,360,527.61

WĀHAKA TUATORU

SECTION THREE: CHANGES RELATING TO THE SCHEME

GOVERNING DOCUMENT - THE TRUST DEED

There were no changes to the Scheme's Trust Deed during the period.

TERMS OF OFFER OF INTERESTS IN THE SCHEME

There were no material changes to the terms of offer of interests in the Scheme during the period.

THE STATEMENT OF INVESTMENT POLICY AND OBJECTIVES (SIPO) OF THE SCHEME'S FUNDS

There were no material changes to the SIPO during the period.

NO CHANGES TO THE NATURE OR SCALE OF RELATED PARTY TRANSACTIONS

All related party transactions were conducted on arms-length commercial terms and conditions during the period.








WĀHAKA TUAWHĀ

SECTION FOUR: OTHER INFORMATION FOR PARTICULAR TYPES OF MANAGED FUNDS

The unit prices for the Funds at the start and end of the period were as follows:

FUND	01 APRIL 2024	31 MARCH 2025
 TŌTARA-CONSERVATIVE FUND	\$1.0899	\$1.1439
 MATAĪ- BALANCED FUND	\$1.1714	\$1.235
 RĀTĀ- GROWTH FUND	\$1.2454	\$1.3123

WĀHAKA TUARIMA

SECTION FIVE: CHANGES TO PERSONS INVOLVED IN THE SCHEME

There were no changes to the administration manager, the supervisor or its directors, the securities registrar, or auditor of the Scheme during the period.

CHANGES TO THE MANAGER OF THE SCHEME

- » David Boyle resigned from his role as Board Chair on 23 November 2024 and resigned as a Director on 25 November 2024
- » Anthony Bow was appointed Board Chair on 23 November 2024
- » Juliet Tainui-Hernandez was appointed Director and Deputy Chair on 1 January 2025

CHANGES TO THE CUSTODIAN

During the period, the Supervisor in its capacity as custodian of the Scheme, appointed Apex Investment Administration (NZ) Limited as the Appointed Custodian.



WĀHAKA TUAONO

SECTION SIX: HOW TO FIND FURTHER INFORMATION

FURTHER INFORMATION RELATING TO THE SCHEME, INCLUDING:

- » Financial Statements
- » Product Disclosure Statement
- » Other Material Information
- » previous Annual Reports
- » Quarterly Fund Updates
- » the Scheme's Trust Deed; and
- » the Statement of Investment Policy and Objectives

is available on the offer register and the scheme register free of charge at **www.disclose-register.companiesoffice.govt.nz**.

You may also obtain the above information, as well as a copy of the application form and an estimate of your current benefits, free of charge by contacting **whairawa@ngaitahu.iwi.nz** or by visiting the Scheme website at **www.whairawa.com**.

FIND OUT MORE >

www.whairawa.com/documents

This page on our website holds
a range of important documents.



WĀHAKA TUAWHITU

SECTION SEVEN: CONTACT DETAILS AND COMPLAINTS

If you have any questions or complaints, please contact the Complaints Officer of Whai Rawa Fund Limited. The Complaints Officer can be contacted at:

WHAI RAWA FUND LIMITED

Te Whare o Te Waipounamu

15 Show Place

PO Box 13046

Addington

Christchurch 8024

PHONE 0800 942 472

EMAIL whairawa@ngaitahu.iwi.nz

If we cannot resolve any matter relating to your investment to your satisfaction you can contact the Supervisor:

TRUSTEES EXECUTORS LIMITED

Level 11, 51 Shortland Street

PO Box 4197

Auckland 1140

PHONE 0800 878 783

If we or the supervisor are unable to resolve your complaint, you can complain to Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service.

You may refer your complaint to Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you.

FSCL can be contacted at:

FINANCIAL SERVICES COMPLAINTS LIMITED – A Financial Ombudsman Service.

PO Box 5967

Wellington 6140

PHONE 04 472 3725 or 0800 347 257

EMAIL info@fscl.org.nz

Whai Rawa is also a member of the Australian Financial Complaints Authority (AFCA) which can be contacted at:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

GPO Box 3, Melbourne VIC 3001

PHONE 1800 931 678

EMAIL info@afca.org.au

ONLINE www.afca.org.au

Contact details for the Securities Registrar:

MERCER (N.Z.) LIMITED

PWC Tower

15 Customs Street West

Auckland 10101

PHONE 0508 637 237

TIKAKA HOU, ORAKA HOU CHANGING HABITS, CHANGING LIVES

Ka whakanui tahi tātou i te kaupapa
o Whai Rawa; kua whai hua, kua whai
paika kā whānau maha.

Celebrating changing habits and
changing lives for over 36,000
Ngāi Tahu Whānui





TE PĀTAKA

*The storehouse raised upon
posts, pantry, larder.*

*The Whai Rawa account is symbolic of and
can represent your financial storehouse.*



A WHAI RAWA FUND LIMITED

Te Whare o Te Waipounamu
15 Show Place
Christchurch 8024
New Zealand

P 0800 WHAI RAWA (0800 942 472)

E whairawa@ngaitahu.iwi.nz

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

WhaiRawa NGĀI TAHU



Te Rūnanga o NGĀI TAHU