



# Borrower Resource INSIGHTS REPORT

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# Everyone deserves to know their RIGHTS

This report contains insights and recommendations from Māori in South Auckland on how Te Komihana Tauhokohoko, The Commerce Commission (Te Komihana) can better support Māori on their financial journeys, particularly when knowing their rights as borrowers.



# Executive SUMMARY

The key insights and recommendations presented in this report were derived from two wānanga style focus groups conducted by Ngāhere Communities in conjunction with Martin Jenkins.

A detailed explanation of the wānanga methodology, including participant selection and demographics is provided. Through an analysis of the wānanga discussions, key themes and patterns have been identified, shedding light on the mindsets and experiences of Māori with debt, and how these can be applied to resource creation and distribution.

The report's key insights section presents findings from the wānanga discussions. These insights provide a deeper understanding of the perspectives, concerns, and expectations of the participants, enabling Te Komihana to gain valuable insights into the needs of the community it serves.

Based on these insights, the report offers resource creation recommendations that align with Te Komihana's objectives, along with a few exploratory questions to consider. Basic implementation strategies are outlined, addressing potential barriers and challenges while considering necessary resources and collaborations for successful execution.



# Te Komihana TAUHOKOHOKO



Te Komihana Tauhokohoko, The Commerce Commission is New Zealand's primary competition, fair trading, consumer credit and economic regulatory agency.

They play a crucial role in ensuring Aotearoa consumers are well informed and protected.

Te Komihana's Credit Branch goal is that all New Zealanders can have confidence that when they borrow money, they can do it safely. As outlined in the Credit Branch Engagement, Education and Communications strategy this includes empowering New Zealanders to make informed choices when borrowing money by creating resources, tools and content that helps people know their rights when it comes to borrowing money.

A resource has already been created that is factual, with content that has been approved by Te Komihana.

There is a need to ensure this information is accessible to Māori, increasing education and improving confidence when making decisions about borrowing money,

# Our wānanga APPROACH

Wānanga – to meet and discuss, deliberate, consider.

Genuine, meaningful engagement is the key when talking to Māori and Pasifika communities. The environment created and the tikanga used is what will ensure a fulfilling experience for all, and open hearts and minds to share what knowledge and experience are held inside a person.

Carefully designed and facilitated wānanga is one of the specialties of Ngahere Communities, creating an environment where the focus is on the participants, their representation, and the right, open-ended questions that extract powerful insights.

## A CULTURALLY SAFE ENVIRONMENT

For Māori to be free to share deeply and openly, they first must feel safe and accepted, just as they are. For our wānanga, we created a space where Māori can be Māori, where tikanga can be upheld, opinions can be freely shared, mamae (hurt) is allowed to surface and conversations are robust and deep, all contribute to a culturally safe environment.

The wānanga were hosted by Ngahere Communities at their GridMNC whare in Manukau, South Auckland. As a Māori community and a Māori environment it provided the perfect culturally safe space for the wānanga. Similarly, the setting enabled attendance and inclusion of senior staff from Te Komihana to be part of the korero.



# THE SELECTION PROCESS

Participants were invited to attend via the network in and around Ngahere Communities, including everyday people, small business owners, tertiary students, high school students from Manurewa High School, creatives and advocates.

To ensure a broad representation of voices and lived experiences, invitations were sent to those who would best be able to share their insights and interests, while also fulfilling the demographic criteria.

## Participant DEMOGRAPHICS

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|               |             |          |
|---------------|-------------|----------|
| <b>Gender</b> | 12 x Wāhine | 7 x Tāne |
|---------------|-------------|----------|

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|            |              |              |
|------------|--------------|--------------|
| <b>Age</b> | 7 x 17-30yrs | 12 x 30yrs + |
|------------|--------------|--------------|

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|                  |  |   |
|------------------|--|---|
| <b>Situation</b> | 3 in School/Study<br>3 on WINZ benefit | 6 are self employed<br>10 are employees |
|------------------|--|---|

# INSIGHTS

By analyzing the raw insights that were gathered at the wānanga, themes came through that highlight the core beliefs held by Māori in their financial journeys.

It's important to understand the mindsets, reservations and needs that are being shown here when thinking about the right type of resources to create.

Captivating those who engage with our resources in a real and meaningful way is key to achieving our goal of supporting every New Zealander to be educated and confident when borrowing money.

The key influential insights have been highlighted along with how these themes can be applied to resource creation. Followed by a short list of secondary insights and suggestions





## KEY INSIGHTS

from the wānanga participants when thinking about borrowing money or taking credit and knowing their rights

- I am afraid of debt because of (the experiences of) the generation before us
- I just don't trust the system
- Partner (paid) with Māori community groups and orgs to champion the kaupapa in the community
- Māorify all these flash pakeha words
- We need a safe person to awahi us through
- We need support to navigate the emotional part

# APPLYING

## these insights to resource creation

Ensure that the resources created are **educational**, bringing factual information, content and language that is:

- **Easy to consume** with bite sized, simplified concepts
- Use's **thoughtful**, plain, easy to understand, with plenty of Māori references.
- **Empowering**, practical, and helps to build trust
- Considering the **holistic** needs of an individual and whānau, the challenges they carry can be many.
- **Accessible**, available where people already are

# IDEAS

## for Information & Resource

- Genuinely engage with the community
- CCNZ should hold regular hui in communities – what does your presence look like?
- Make powerful ads, like the drink driving ones.
- Share real stories
- Articles
- Digital resources like videos on social media
- Chat bot or hotline for finances
- Comic Book Series
- Gamify – a creative way to teach people
- Create info and resource for tamariki to learn at school
- Teach our young people what questions to ask

## Secondary INSIGHTS

This is a short list of insights and suggestions from the wānanga, that provide a deeper understanding of the perspectives, concerns, and expectations of the Māori communities we serve.

### Experiences of borrowing money

- Borrowing money made me feel powerless and uninspired.
- Borrowing - I don't understand the game.
- I felt like I was begging.
- I felt desperate.

### Challenges when borrowing money

- The anxiety around debt
- The miseducation
- I just don't trust the system
- When I got a loan I wanted to pay it off asap, but I wasn't allowed
- Scared, paranoid, afraid
- Staying within a tight budget

### Voices & channels to deliver resources and information

- A safe person to awahi us through
- All social media channels
- Rangatahi led design
- The systems approach
- Tech based solutions
- Say that it's for Māori too
- Work place based
- Marae based



# Recommendations

Based on the insights gathered during the wānanga there are two parts to the recommendations section.

The first part consists of three suggested strategies for resource creation and distribution. It was made quite clear during these wānanga that building awareness of who Te Komihana is, what we do and how we help needs to happen alongside the resource creation process. With this in mind the strategies have an awareness building element woven into each one.

The second part looks at how Te Komihana can use this opportunity to make improvements in the way we operate for, engage with and serve Māori communities, this is in the form of a few questions to ask ourselves, to spark thoughtful discussion, debate and hopefully some action too.



# Suggested STRATEGIES

## 1. Simple redesign with community partnerships

### KEY RESOURCE:

Redesign the existing 'Quick Guide to Borrowing Money' to include tohu Māori, kupu Māori, not necessarily in full Te Reo Māori but a strong use of a key te reo Māori words, and bring in some stories or testimonials from Māori, along with some strong photography of Māori. Make the digital version available to download on Te Komihana website.

### AWARENESS:

Distribute the printed resource far and wide across Aotearoa, into community based organisations and agencies who interact with Māori on a daily basis. Include some promotional material, such as posters featuring the photography and stories, to help socialise the resource within the physical spaces.

### TIMELINE:

Total 6 months  
Planning 3 months + Re-design 6 weeks incl photography and stories + print production 3 weeks + distribution 2 weeks

### BARRIERS:

This is a relatively simple and easy option. The key is to ensure engagement with Māori creatives when redesigning. A comprehensive list of community organisations to distribute to will also be required.

### RESOURCES & PARTNERS:

Estimated costs between \$60k-\$100k all inclusive, 10,000+ printed copies.  
Partners needed: a Māori creative agency, and the holder of a database for distribution

# Suggested STRATEGIES

## 2. Short form videos with social media campaign

### KEY RESOURCE:

Re-purpose the content from the 'Quick Guide to Borrowing Money' into short educational videos. Resources are in the form of succinct, punchy, digital content delivered in a youthful, Māori style. Commit to a longer view with social media and fold in aligning social media content such as:

- Real stories & testimonies – gone wrong/gone right
- Did you know – facts, laws, rights
- General finance tips & examples
- Affirmations (holistic, empowering)
- AMA – Ask Me Anything
- A day in the life of someone in/out of debt – routines
- Glossary explaining words and terms used when borrowing

### AWARENESS:

Take the time to build a social media presence by either:

1. Employing a young creator(s) to become a 'persona', a character that represents the trusted voice needed. Build presence using organic content and commit to a 12 month campaign delivery,
2. Partner with an existing content creator that aligns in values, one example is [Māori Millionaire](#) who is already producing financial related content on TikTok and for Sorted.org.nz. The partner will create the content and share with their audience organically.

### TIMELINE:

Total 15 months  
Planning 3 months, Delivery 12 months.

### BARRIERS:

Control of content will be hard, in order for genuine content and social media engagement a level of creative freedom is needed. Simplifying a 'sign-off process' will help alleviate this for the content creator, also partnering with an agency to oversee the content and the creator could help manage this.

### RESOURCES & PARTNERS:

Estimated costs between \$90k-\$200k all inclusive.  
Partners needed: a creator or creative agency, an expert to advise on content (should be internal staff).

# Suggested STRATEGIES

## 3. Comic style series with paid advertising and community partnerships

### KEY RESOURCE:

Re-purpose the existing content from 'Quick Guide to Borrowing Money' into a narrative series of comic style illustrations, centred around a Māori 'financial hero'. Include Māori perspectives in the narrative and draw from the Anime style which has a strong influence in Māori communities. Package the comic into a small series in both digital and print formats, and generate a simple landing page to hold the resources and other interactive features.

### AWARENESS:

Merchandise will work well with this style of resource to help spread awareness such as T-Shirts, stickers, magnets, posters, figurines etc. Merch could be distributed for free through communities and used as giveaways or rewards both in person and online. Use paid digital advertising and influencers on social media to spread awareness, and activate giveaways and interactions. As with option one, printed comics and merch can be distributed through community partners.

### TIMELINE:

Total 10 months  
Planning 3 months + Artwork 6 weeks + landing page creation 2 weeks + print & merch production 6 weeks + distribution 2 weeks + ad campaign 3 months

### BARRIERS:

There are many moving parts to this one, finding the right agency to manage the full project will keep things aligned and on track. Optics of a government agency giving out free merchandise could be misconstrued, a plan to manage and mitigate through communications will help.

### RESOURCES & PARTNERS:

Estimated costs between \$100k-\$200k all inclusive, 30,000+ printed copies. Partners needed: a Māori creative agency, distributor, a media buyer.

# ADD ONS

Other good ideas that could enhance the resources and awareness:

- **A tour of 10 towns across Aotearoa**, delivering workshops and/or training with key partners and their communities. Share the new resources and build awareness, create a small database of Māori who are engaged in the kaupapa and willing to keep engaging.
- **A podcast series** that opens up and shares the lived experiences of Māori in debt, including tips and examples for listeners to engage with. This helps build and broaden awareness to a different demographic.
- **Easy to follow yes/no flow charts** that enable readers to easily identify where they are at in their debt journey, what rights they have, and what actions to take or support to access. This simplifies the information and makes it easier to follow.
- **Add borrower resources to Sorted.org.nz**

## A FEW KEY PĀTAI to ask ourselves

- How might we better partner with those already working in and for Māori communities?
- How might we better support the emotional and psychological challenges faced by many borrowers?
- How might we increase the public awareness of who we are and what we do?



# Follow Up

During the wānanga a conversation was held about the way Te Komihana continues to build on and develop meaningful interactions with Māori.

There is risk of the exercise becoming purely extractive and leaving the community feeling disregarded, and so the notion was made that those who shared their insights, experiences and ideas, their intellectual property, were kept updated on how their input has affected or influenced Te Komihana and this project in particular.



# INGĀ MIHI NIUI

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