

FABRIC

ANZ IN YOUR
COMMUNITY
ISSUE No. 05

ANCIENT GRAINS / Growing quinoa in Taihape
MEMORIES OF RIO / Our sporting stars look back
LEATHER MAN / The rise of Deadly Ponies
SMOOTH SAILING / Kiwi sailmakers' success
LUCKY LOBSTERS / The Dom Perignon of the sea

THE GIRL WITH THE GOLDEN SWING

MANAGING LIFE ON THE TOUR WITH
NEW ZEALAND'S FAVOURITE PRO GOLFER

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EDITOR / Peter Parussini

DESIGN / Creature Design

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OUR CHANGING FABRIC

What a difference a generation makes. Thirty years ago I was beginning my career with ANZ as a bank teller in Adelaide. Six years ago I moved to New Zealand and this year my family and I became proud Kiwis. We are part of an ongoing wave of immigration that's changing the face of New Zealand.



Our infographic overleaf shows the changes New Zealand has seen in numbers. In the past generation our population grew 44 percent from 3.2 million in 1986 to 4.7 million.

Auckland's population is 60 percent larger than it was in 1986. I'm a member of the 39 percent of Aucklanders who were born overseas. Today almost one quarter of Auckland is Asian.

While many focus on how the face of New Zealand has changed, our economy has transformed in a generation as well. We're still dependent on primary industries, but the country that once lived off the sheep's back is now living increasingly off tourists. Back in 1986 about 600,000 tourists visited each year, but the industry is booming with more than three million tourists visiting annually, about 12 percent from China. The growth in tourism has created more than 160,000 jobs for New Zealanders and is worth more than \$11 billion to the country.

This year's Fabric magazine puts a human face on our changing nation. Take Jacqui and Dan Cottrell, who have started producing the ancient grain quinoa on the highland plains of Taihape. In just one year they have got their quinoa in some of New Zealand's top eateries and gained interest for exporting their product. Continuing with the hospitality theme, three of Auckland's most pre-eminent hospitality stars talk about how they've brought the cuisines of Southeast Asia to New Zealand's largest city.

Our Olympic silver medal-winning golfing star Lydia Ko is a natural fit for this year's cover as the poster girl of our changing New Zealand. Born in Korea, Ko is a fully-fledged Kiwi competing around the world under the New Zealand flag. She's a typical Kiwi – down-to-earth and humble – and she's made our country proud time and time again with her achievements on the golf course. We've also honoured our other Olympian and Paralympian ambassadors who strived for excellence on the global stage. Each of our sportspeople has shared a memory of their experience at Rio.

It isn't always easy making your way in New Zealand today and some of the people helping make a difference are profiled this year as well. In Paeroa, kids are brought in from the cold to learn to prepare nourishing, delicious meals, while in Lower Hutt young former refugees are given a space to socialise and become part of the community through sport.

This year's magazine features some very different Kiwis, and if one thing is certain, it's that growing difference and diversity is the megatrend driving our country today. Please enjoy reading about the inspiring Kiwis who help make up the fabric of everyday life in this wonderful country of ours.

A handwritten signature in black ink that reads "David Hisco". The signature is fluid and cursive, with a long horizontal stroke at the end.

David Hisco
CEO, ANZ Bank New Zealand

THE CHANGING FACE OF NEW ZEALAND

In three decades our country has undergone massive changes



1 NORTHLAND

TOTAL FORESTRY HECTARES



has increased
62%

3X
MORE



AVOCADO PRODUCTION AND FARMING

has increased from
331 ha to 1,450 ha

4 BAY OF PLENTY



KIWIFRUIT PRODUCTION

has increased
from 8,101 ha
to 9,331 ha

15%
UP

% AGED ABOVE 65



has increased from
12.9% to 17.5%

2 AUCKLAND

% OF PACIFIC ISLANDERS

has increased
from 11.3%
to 14.6%



% OF ASIAN PEOPLES

has increased
from 3.3%
to 23.1%



POPULATION

has increased from
881,081
to 1,415,550

61%
UP

% OF HOMEOWNERS

19.5%
DOWN

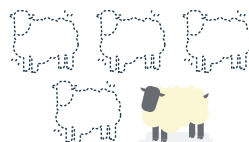
3 WAIKATO

NUMBER OF DAIRY CATTLE

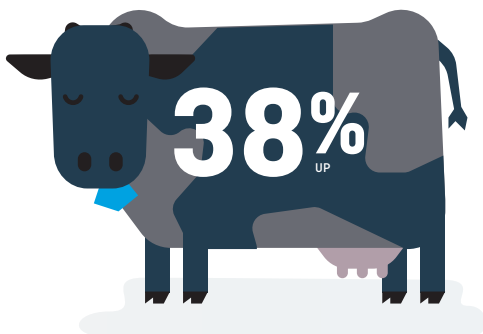
has increased
from 1,276,689
to 1,761,949



NUMBER OF SHEEP



has decreased from
4,471,206 to 1,646,010



5 HAWKE'S BAY & GISBORNE

HECTARES OF WINE GRAPES

has increased from
3,001 ha to 6,615 ha

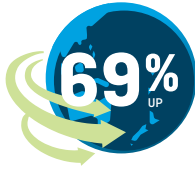


TOTAL SQUASH HECTARES

increased
from 772 ha
to 5,654 ha

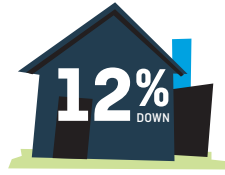
6X
MORE

NATIONAL STATISTICS



IMMIGRATION TO NZ

has increased from 14.9% to 25.2%



HOME OWNERSHIP

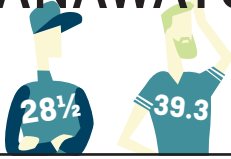
has decreased from 73.5% to 64.8%



ANNUAL TOURISM TO NZ

has increased from 689,073 to 3,358,580 visitors

6 MANAWATU-WHANGANUI



MEDIAN AGE

has increased from 28.5 to 39.3



FARMLAND

decreased by 9%

7 WELLINGTON



POPULATION BORN OVERSEAS

has increased from 15.8% to 21% **33% UP**

% OF HOMEOWNERS



8 CANTERBURY



NUMBER OF SHEEP

has decreased from 10,421,554 to 4,501,137



NUMBER OF DAIRY CATTLE

has increased from 112,999 to 1,253,993

9 MARLBOROUGH 10 OTAGO



HECTARES OF WINE GRAPES

has increased from 1,744 ha to 22,907 ha **12X MORE**

NUMBER OF WINERIES

has increased from 11 to 105 **8X MORE**

11 SOUTHLAND

% OF POPULATION INVOLVED IN MANUFACTURING

has decreased from 25.8% to 8%



“TO HAVE KIDS COME UP TO ME AND TELL ME I’M THEIR ROLE MODEL AND THAT I’M ABLE TO INSTIL THEM WITH HOPES AND DREAMS MAKES ME VERY PROUD AND APPRECIATIVE.”

– LYDIA KO

PG 08

“We’re quite proud of what we do. We’re farming our quinoa pretty organically.”

– JACQUI COTTRELL

PG 16

“NEW ZEALAND CRAYFISH IS THE DOM PERIGNON OF SEAFOOD.”

– TAINE RANDELL

PG 24

“IN OTHER BUSINESSES IT COULD BE A YEAR BEFORE YOU FIGURE OUT IF SOMETHING’S GOING TO WORK IN THE MARKET OR NOT; WE SPEND ABOUT TWO WEEKS IN R&D FOR A PRODUCT.”

– CHRIS MCMASTER

PG 26

“I’VE ALWAYS BEEN INTERESTED IN PEOPLE WHO HAVE NOT BEEN RECOGNISED, STORIES NOT MANY PEOPLE KNOW ABOUT.”

– STEPHANIE SIMPSON

PG 34



MEMORIES OF RIO

The 2016 Olympics and Paralympics were a testament to the dedication and passion of our sportspeople who achieved great things on the world stage. ANZ ambassadors who competed in rowing, cycling, sailing and swimming share their memories of Rio.



Eric Murray



ROWING
GOLD MEDALIST –
MEN'S COXLESS PAIR

Living in the Olympic village was a highlight; it had an amazing vibe. When you walked around and saw different body types, people from different countries all with similar goals and aspirations, you got a sense of excitement and energy. The New Zealand team is always very tight and we were always in our common area, watching the games on TV. There was always a packed house when it came to watching our fellow Kiwis competing.



Hamish Bond



ROWING
GOLD MEDALIST –
MEN'S COXLESS PAIR

One of my most memorable moments of the games was entering the stadium for the closing ceremony. Our rowing event starts the day after the opening ceremony so we chose not to attend in case it negatively impacted our racing performance. The closing ceremony was our chance to march and it's usually a bit more informal and exuberant. All the athletes come out through the tunnel into a stadium that's heaving with music, spectators and performers. It feels like you're a gladiator entering the Colosseum; it's very memorable.



Emma Twigg



ROWING
FOURTH –
WOMEN'S SINGLE
SCULLS FINAL

My favourite memory of the Olympics was watching the New Zealand Women's Sevens team in the final. It was the first time sevens was an Olympic sport and for me it showcased some strong talented women, who are great role models for young girls. The best thing about competing at the Olympics is the impact you have on all of those watching. The messages of support and encouragement make you realise how inspired friends, family and spectators are by the games.



Blair Tuke



SAILING
GOLD MEDALIST –
MEN'S 49ER

Representing your country at the Olympics is pretty epic in general but standing on the podium singing the national anthem and realising a dream is something we'll never forget.



Peter Burling



SAILING
GOLD MEDALIST –
MEN'S 49ER

Our competition highlight would have to be race day one, where we secured two first places, which nudged us ahead of the field. Another highlight was having both of our families and our teammates on the beach supporting us throughout the week.



Sam Webster



CYCLING
SILVER MEDALIST –
TEAM SPRINT

Rio was something I dreamed about for a long time so being there was huge. But having my family there and being able to see them after my podium ceremony was definitely my stand out memory. A real highlight for me was our second round of the team sprint. Breaking the Olympic record means a lot to me and is something I am immensely proud of.



Rebecca Dubber



SWIMMING
BRONZE MEDALIST –
WOMEN'S 100M
BACKSTROKE

A stand out moment for me was winning my bronze medal in the 100m backstroke. I've trained really hard for a long time and have had so many ups and downs – winning my first Paralympic medal here in Rio really makes that all worth it. I also enjoyed living in the Paralympic village. I've spent the past three years competing at swimming-only events so it was exciting to be in an environment where there are other sports competing too; it made the experience unique.



Cameron Leslie



SWIMMING
GOLD MEDALIST –
MEN'S 150M
INDIVIDUAL MEDLEY

Bringing home a gold medal and setting a world record has to be a highlight. I had set a challenging target time and I wasn't sure I could actually do it, so to do it well was very satisfying for my coach and me. In my races I competed against a Brazilian guy, who was definitely a fan-favourite. The noise the crowd would make for him was incredible and there was one occasion where I just had to step out of 'athlete mode' and enjoy that reaction, because all too often as athletes we forget to smell the roses as we go through our careers.

THE GIRL WITH THE GOLDEN SWING

Superstar golfer Lydia Ko has grown up on the Tour with her family by her side at every step, developing into a humble, poised, friendly and fun-loving young woman with the world at her feet.



She watches cooking shows and takes any opportunity she can to get her hands messy in the kitchen. She hangs out with friends, goes to the movies and takes selfies with Snapchat filters. Even when she's exhausted, she focuses on her studies, always striving for the best grades she can achieve.

By those parameters, Lydia Ko could be any other high achieving Kiwi teenager. But she's so much more: after only three years as a pro, she's already a golfing legend. The youngest-ever LPGA World Number 1, Ko's repeat winning performances have made her a phenomenon with influence that extends beyond the golf course.

In 2014 she was listed alongside US President Barack Obama and tennis star Serena Williams as one of Time Magazine's 100 most influential people. In August this year she became New Zealand's youngest-ever Olympic medal winner, taking silver in Rio. She's racked up more than \$7 million in prize money since going pro in 2013. ANZ began supporting Ko as she began her first LPGA Tour as a pro in 2014.

Having been in the spotlight for more than a decade, it's easy to forget that she's only 19. Ko has grown up in the public eye, which anyone with fame at a young age will attest, is a blessing and a curse. She didn't attend school (instead studying by correspondence), and she missed out on spending time with friends and many of the teenage rites of passage along the way. But Ko is philosophical about this.

"I miss my friends the most [when I'm away from New Zealand]. Some of my friends from Pinehurst Primary School are still in Auckland and some of them have moved to other countries with new jobs, or they're going to college.

"[But] in the big picture, I don't think my time on the Tour is any different than other teenager's. Anyone, whether in their teens or in their fifties, tries their best to use their limited time meaningfully."

Meaningfully spending limited time for Ko has meant spending her teenage years blowing records out of the water, mingling with golfing legends like the late Arnold Palmer, Rory McIlroy and Henrik Stenson. She's become friends with All Black Israel Dagg, actor Don Cheadle and Prince Harry along the way.

Her close-knit family has been alongside her since the first time she ever swung a club. The story of that first swing is for the history books: after being given a club by her aunt, Ko took to golf as a five-year-old like a fish to water. Her mother, having noticed her natural talent and interest, took her to the Pupuke Golf Club pro shop where she convinced coach Guy Wilson to take her under his wing. He did and by the time she was seven she was competing in the New Zealand National Amateur Championships.

Her father Gil-hong Ko and mother Tina Hyeon have been careful to raise their daughter to be grounded, humble and focused, and Ko says she's grateful to have her family's continued support.

"Since golfers are busy travelling on the road, it's very difficult for them to handle every little thing by themselves," she says. "I am fortunate enough to be able to concentrate on my golf because I have a family that travels with me.

"They are my family, but they act as my friends as well."

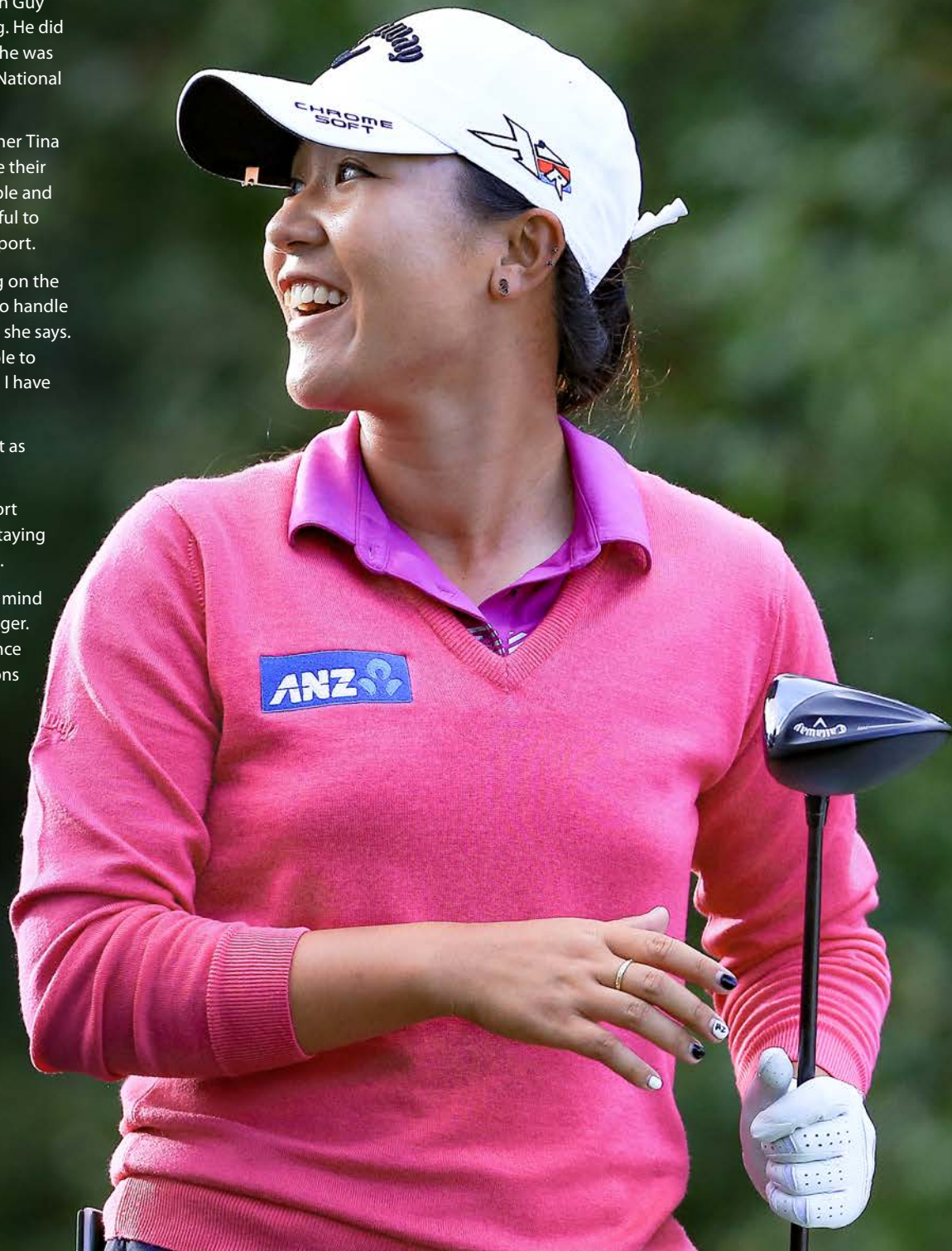
As well as having a strong support network around her, Ko credits staying positive as crucial to her success.

"It's important to have a positive mind and the ability to control your anger. It takes a lot of continuous patience to be able to make sound decisions about the diverse situations surrounding you [on the golf course] and to resolve them in a wise manner."

Striving to be better is something she's committed to. A trawl through Ko's social media accounts shows she regularly hashtags her motto: #bettereveryday. She explains it's about keeping a positive mind and attitude.

"Because there are so many talented players competing on Tour, if you're not putting in continuous work, it's hard to maintain your current talent.

"THE FUTURE IS THE FUTURE,
AND I'LL HAVE PLENTY OF TIME
TO THINK ABOUT IT THEN"





1 / Lydia Ko shows off her fun-loving side at the Rio Olympic Games

2 / On the course, Ko maintains her focus and composure

"Not only when I'm playing in tournaments, but also when I'm playing practice rounds, I'm constantly fighting against my inner self and it requires a lot of patience. When I remind myself of the words 'better every day', it helps me to overcome these difficult times."

However, when the work is done, Ko loves to show off her down-to-earth and fun-loving side. She has endeared herself with players and fans alike, spending more time than many other players meeting spectators, taking selfies and signing autographs.

Ko says she wants her fans to think of her as an approachable player.

"I think that's the great thing about social media these days. We're able to share more of ourselves than what they see on TV or on the course. The fans get to see more, like what we do for our workouts, what we like to eat. I love seeing the fans out at the courses supporting us.

"If fans can think about me as somebody they were able to know more than just the golfer Lydia Ko, that will be a pretty special feeling," she said in a recent interview.

This friendly attitude, combined with her exceptional abilities on the green, have made her a role model before she even hits her twenties.

"It's a real honour for me. All I do is give my best effort to the tasks at hand but to have kids come up to me and tell me I'm their role model and that I'm able to instill them with hopes and dreams makes me very proud and appreciative. It also grounds me and motivates me to be a better person," she says.

Ko is already thinking about life after golf: she plans to retire when she hits 30.

"I plan to take a year off to reflect on my past career and think about my life ahead of me and prepare for it."

For the past two years Ko has been studying psychology extramurally through the prestigious Korea University while she's competing – something she hopes she'll be able to dedicate more time to after her golfing career finishes.

She says it's hard to find the energy required to keep up with her studies but it's important to her.

"Golf being a sport where you spend a lot of time out in the heat, it gets physically and mentally tiring and consumes a lot of energy. I have to admit I run into a wall sometimes and feel like giving up. However, I want to see where my limit is and keep trying my best so I feel like I've given it my all."

But for now, she's committed to continuing her winning streak in the LPGA.

"The future is the future, and I'll have plenty of time to think about it then," she adds. ●



THERE'S NEVER A QUIET MOMENT FOR BOWDEN, WHO DESIGNS FOUR TO SIX COLLECTIONS A YEAR AND HAS EXPANDED THE LABEL'S CORE DEERSKIN BAG RANGE INTO SILKS AND OUTERWEAR.

THE LEATHER MAN

He began making wallets from collected leather scraps, and now Liam Bowden employs a staff of 30 as the creative director of Deadly Ponies, one of the country's most successful luxury fashion brands.

Successful businessman Liam Bowden still remembers the day he held his Nana's hand while walking down the street in Auckland's Mt Albert, on the way to open his very own ANZ savings account. He was a bright-eyed kid of eight; a year later, he would have his first job as a paperboy.

Bowden, 33, who began luxury fashion brand Deadly Ponies while studying at university, has never been a stranger to hard work. By the age of 14, the entrepreneurial Aucklander was holding down three jobs in merchandising and sales, a trend that would continue. "I was into saving and working and using up all my time really," says Bowden, from the Upper Queen Street warehouse which is Deadly Ponies' production and sales headquarters. He's a little bit puffed, having just nipped out to grab lunch in between meetings. "My mum and dad have a really strong work ethic."

In his early 20s, while studying graphic design at Unitec, Bowden was working part-time at a restaurant in the city, freelancing as a graphic designer, working as a cleaner, and beginning to experiment with making his own wallets. A buyer from fashion store Superette, one of Bowden's design clients, saw his wallets and asked to stock them.

Bowden would source leather offcuts from a tannery in Avondale, spending long hours laboriously sewing the scraps together to create handbags, wallets and keyrings. "With every one that sold, I was able to buy more leather to make more bags. Because I was so young I never really thought about it in business terms, I just thought 'I'm going to make this work.'"

"I pretty much knew nothing when I started, I just learned everything on the job. I've now pretty much done every job in the company; from designing to cutting, prepping, finishing, packing, marketing, managing, accounts and PR."

Today, Deadly Ponies' luxury accessories are stocked in Australia, Japan, the United States and the United Kingdom, and worn by everyone from Lorde to Charlize Theron and Eva Longoria.

There's never a quiet moment for Bowden, who designs four to six collections a year and has expanded the label's core deerskin bag range into silks and outerwear. In New Zealand, Bowden and business partner Steven Boyd have just opened the fourth Deadly Ponies store, the first for Wellington.

It is an interesting move for a fashion brand, in an era where traditional bricks and mortar stores are increasingly under threat from online shopping.



1 / Deadly Ponies creative director Liam Bowden in the new Wellington store

2 / Mr Kitty, a popular bag style



But Bowden says having a physical store presence, and giving customers a tactile shopping experience, is important for a luxury brand. Some of their top-of-the-range bags retail for \$4,500 – not a sum many would be comfortable handing over without testing the item first. “That means maintaining a certain level of service for people buying our product, and online can only do so much. Customers want a more personal experience.”

In the new Wellington store Bowden has collaborated with interior designer Katie Lockhart to create a suitably opulent interior. The towering, geometric display plinths are inspired by Romanian sculptor Constantin Brancusi, an aesthetic shared by established Deadly Ponies stores in Christchurch and Auckland. But the Ghuznee St store differs with its use of material, with sheets of coloured, opaque resin designed to fit the space.

Retail has been a major focus for the brand over the last year, with Deadly Ponies expanding into David Jones retail stores across Australia. Along with the Wellington store, which opened in August, they’ve recently launched distribution in Japan and Paris.

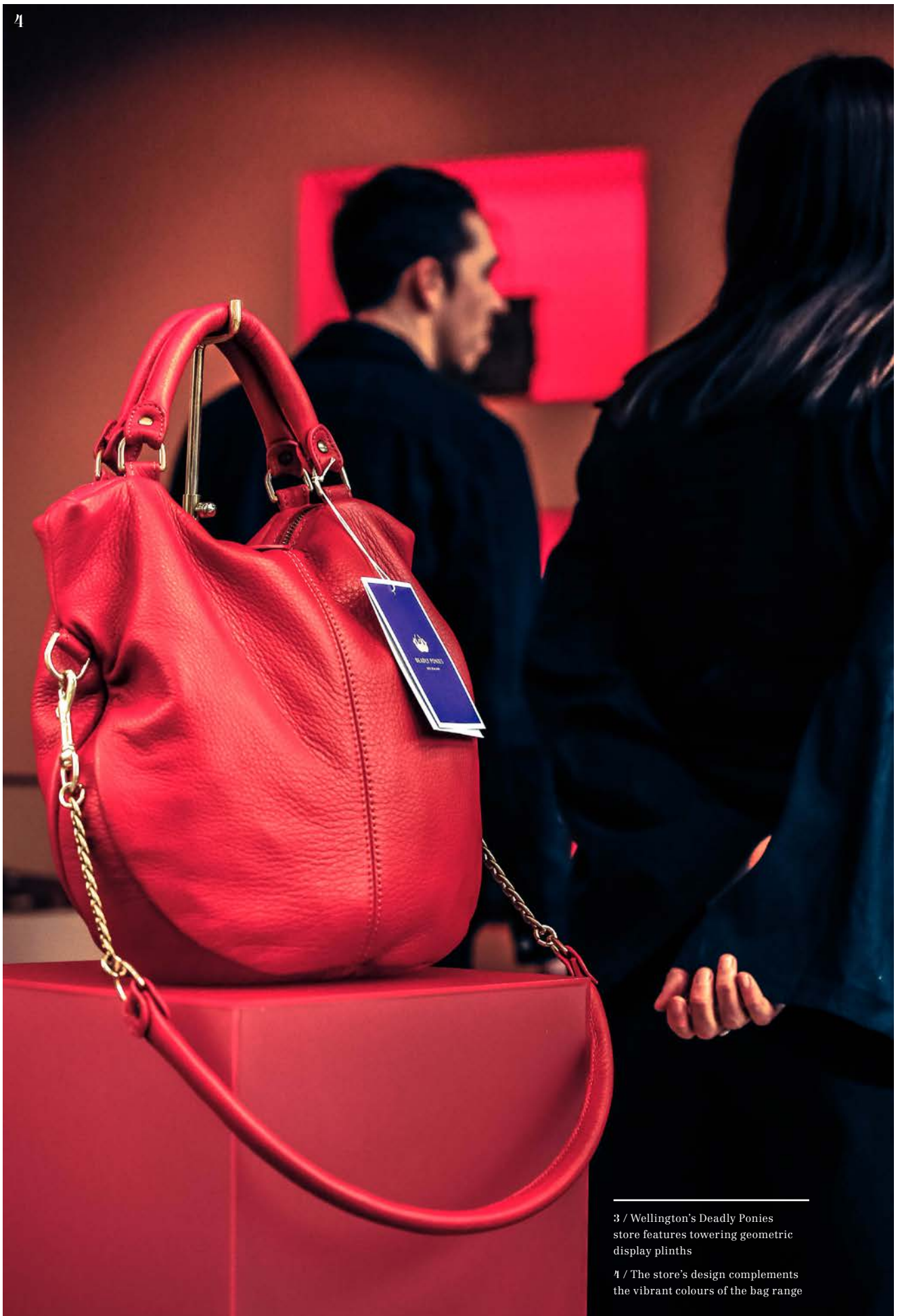
Bowden admits it was only about three years ago he could finally admit to himself that the business was a success. “It was only then I realised it wasn’t all going to fall over overnight. Before then I’d be nervous, hiring staff and knowing that you’re responsible for these people’s livelihoods.”

That’s where the stability of ANZ’s support has been invaluable. ANZ has been a fixture in his life since that fateful first trip with his Nana, and Bowden says having the bank on side has been priceless. “They’ve been great at showing us the different kinds of software, and how we can streamline our accounts and payment processes. It allows us to provide seamless experiences for customers across six or seven countries.”

Does he have any advice for young entrepreneurs? “I had to learn everything from scratch, so I would say doing an internship and working somewhere, say in a small business, would save you months of mistakes and hard work. Then again, maybe I wouldn’t have got so far if I had worked for someone else, so you never know.”

And an advantage to growing the business himself is that Bowden has now worked in every part of it, and knows how to troubleshoot. “The biggest part of my role now is problem solving, so I have to know about all the different departments so I can make things work.”

Even after almost a decade in fashion, Bowden still derives pleasure from the smallest things – like designing the tiny Tangle Doll keyring, which retails for \$95. “To everyone else it just looks like a little man keyring, but there have been hours and hours of work put into it just to get it to that stage. When you get it finished and sell to the customer, that’s a great feeling.” **✪**



3 / Wellington's Deadly Ponies store features towering geometric display plinths

4 / The store's design complements the vibrant colours of the bag range

A top-down photograph showing a pair of hands holding a burlap sack filled with small, light-colored grains. The sack is held open, and the grains are spilling out onto a rustic wooden surface. The lighting is warm, highlighting the textures of the fabric, the wood, and the individual grains.

GROWING ANCIENT GRAINS IN AOTEAROA

New Zealand's newest crop, the 4000-year-old grain quinoa, is already being served up at some of the country's best eateries – and a global market beckons.

A Taihape farm, in the heart of sheep and beef country, is an unusual place to start cultivating and harvesting a 4000-year-old grain. But that's exactly what Dan and Jacqui Cottrell started doing on the family farm. They are the first commercial growers of quinoa in New Zealand, creating great curiosity in their local farming community. After only two years, all of their first commercial crop was bought by Sabato, which distributes European fine foods and Kiwi-made products to restaurants around New Zealand.

The idea first sprouted in 2011 when Dan and Jacqui were travelling through South America, far away from expectations and families. On the road to Arequipa in the high altitude Altiplano plains between Peru and Bolivia, Dan noticed the terrain looked like the Desert Road back home. Then, rounding a major quinoa growing area near Lake Titicaca, Dan had a light bulb moment. Could quinoa grow in the high altitude plains of Taihape in the gumboot capital of the world?

Up until then, returning to the farm had been a question mark for Dan, who studied agricultural commerce at Lincoln. "It's a pretty big thing coming from an intergenerational farm," says Dan. "In Peru, looking out the bus window, seeing small Andean women farming with three llamas and taking it all in, I decided I was keen to give farming a crack." But it would be farming in a new way.

Jacqui, an Australian native who studied agricultural science at Melbourne University, was excited about quinoa. "As my background is in agronomy, I have a love of soil and plant science, and the link to human nutrition and health. I thought it was a cool idea."

Becoming pioneers – farming a South American grain in New Zealand – needed an incubation period and the couple went off to explore the ancient wonder of Machu Picchu.

After travelling they worked in rural New South Wales in Australia. While Dan was sowing wheat and canola crops he tossed around possibilities inside his John Deere tractor. They also spent time online connecting with quinoa growers around the world, finding a good breeder in France. "We asked if we could trial some and he sent little packets over so we could test four different varieties," says Dan.

As the couple was in Australia it was Dan's father who initially sowed quinoa seed on the family soil in Taihape. "He did a lot of work for us, so did Mum, and slowly got on board with the idea."

When Dan and Jacqui returned to New Zealand they had results from the trials: two varieties worked and two tanked. "We knew we were onto a good thing once we saw it could grow on the farm soil," says Jacqui.

They initially planted three hectares of the most successful variety. Once they harvested the first year they had enough seeds to sow 20 hectares.

They hope to double their harvest this season, something ANZ has played a big role in, Jacqui says. "ANZ has been forthcoming with funds to help us develop some scale to the operation, which is fantastic."

Breaking new ground always comes with problems to solve. Quinoa is harvested in the same way a crop of wheat or barley is, using machinery to gather the heads, which means everything else gets harvested including weeds. Dan and Jacqui wanted to grow their quinoa naturally, without sprays, herbicides or chemicals, which meant weeds were rife.

"Nobody wants a weed head in their quinoa, you have to get the cleaning nailed 99.99 percent," says Dan. "The first year we harvested it by hand which was a nightmarish job, so we knew we had to find somebody to clean it for us." They approached seed cleaning company Valhalla Seeds, based in Palmerston North, which had worked previously with imported quinoa.

Jacqui was adamant they did not want to resort to using chemicals. "We're quite proud of what we do. We're farming it pretty organically," she says. Now Valhalla does all the cleaning, drying, certifying and packaging for Kiwi Quinoa, and is a huge stakeholder in the business.

QUINOA HAS CERTAINLY GONE PAST ITS FAD STAGE AND IS BECOMING A STAPLE AS THE DEMAND FOR GLUTEN FREE GRAINS AND GOOD VEGAN OPTIONS INCREASE GLOBALLY.

The first harvest of Kiwi Quinoa grains



As for the neighbours, the farming community has been curious about the young couple. "It's all sheep and cattle around here," says Dan. "We often hear, 'my wife loves it and I didn't know what it was, it's not that bad!'" They have had farmers ringing up wanting to grow the grain for them. It's early days but Dan thinks the tonnage they can achieve "will make it a viable crop for New Zealand. All farmers want to look at diversifying, and new ideas."

Exporting to Asia and Australia is in the long-term plan, after they "get their teeth into the domestic space, dealing with restaurant trade, food service and supermarkets." Dan believes there is a huge opportunity with quinoa, as grain is relatively straightforward to export. Recently, banks in Australasia have been looking into quinoa as an emerging commodity, scoping it on a large scale. Dan has already had calls from China and Singapore. "It's not a fly by nighter," he says.

Quinoa has certainly gone past its fad stage and is becoming a staple as the demand for gluten free grains and good vegan options increases globally. "As quinoa's got all of the essential amino acids, it's a complete protein," says Jacqui. "There's not many of those around: chia seeds and buckwheat are the only others." You can't argue with quinoa's nutritional profile. Plus the grain is easy to cook.

Jacqui originally introduced Dan to the slightly nutty taste of the ancient grain in a creamy chicken and mushroom stir-fry. "She's into her health food and I'd never even heard of it," says Dan. "I was a meat and potato guy so this was all pretty exciting." Now they cook with quinoa all the time and have recipes on their website including Jacqui's Chilli Con Quinoa and Dan's Fried Chicken: quinoa coated chicken tenderloin lightly fried and served with salsa.

Chefs around the country are also taking to it. "They're doing interesting things like sprouting it and treating it like a risotto," says Jacqui. "People are so pumped that it's local."

Their quinoa has been adopted far faster than they expected. "We thought the marketing would be the most challenging but it's been a really good head start getting in with Sabato," says Jacqui.

Kiwi Quinoa is used in upmarket restaurants across the country including The Farm at Cape Kidnappers, Huka Lodge in Taupo, Loretta and Nikau in Wellington, Blanket Bay in Glenorchy, and Pavilion Café and Orphan's Kitchen in Auckland.

Kiwis may be taking to quinoa everywhere but can they say it properly? Dan and Jacqui are sticking with the South American pronunciation of "Keenwar" instead of the more European "KwiNoah" but just like taking over the family farm, apparently there are no rules. 🇳🇿



1 / Dan Cottrell with his first harvest of Kiwi Quinoa

2 / Dan and Jacqui Cottrell on their Taihape farm

COOKING WITH QUINOA

Healthy and delicious, quinoa can be used in many popular dishes as a grain replacement.

RECIPES BY DAN AND JACQUI COTTRELL



Three Cheese, Salmon & Quinoa Tart

INGREDIENTS

–
½ cup quinoa
2 cups water
(for cooking quinoa)
1 teaspoon ground coriander
1 teaspoon ground turmeric
1 teaspoon ground cumin
2 cups spinach leaves
6 eggs
½ cup cream
250gm ricotta cheese
1 ½ cups grated tasty cheese
¾ cup grated parmesan
cheese
2 cloves crushed garlic
Zest (finely grated)
of a lemon
Salt and pepper to season

TO SERVE

–
100gm cream cheese
softened with a drizzle
of cream
100gm smoked salmon or
your favourite baked/grilled
vegetables.

METHOD

–
Preheat oven to 180° C. Grease and line a 23cm round spring-form cake tin with baking paper. Place the quinoa and water in a small saucepan with the coriander, turmeric and cumin. Bring to the boil, then allow to simmer for 15 minutes. Once the quinoa is cooked, rinse and strain. Set aside to cool.
Place the spinach leaves in a sieve or colander and pour boiled water over to lightly wilt the greens. Spread out on paper towel or a clean tea towel to absorb excess moisture. In a large bowl, whisk the eggs and cream and season well with salt and pepper. Stir in the three cheeses, quinoa, spinach, garlic and lemon. Pour into prepared cake tin and bake for 35-40 minutes or until the tart is puffed and golden and no longer wobbly in the centre. Cool in the tin for 20 minutes before removing.
Spread with cream cheese and your favourite topping, such as smoked salmon and dill, baked cauliflower or grilled zucchini.
Serves six.



Quinoa Fried Chicken with Coriander Salsa (QFC)

INGREDIENTS

–
12 organic chicken tenderloins
2 cups cooked quinoa,
well strained
½ cup breadcrumbs
2 eggs, whisked
1 teaspoon salt and pepper
½ cup olive oil,
for shallow frying

FOR CORIANDER SALSA

–
1 cup coriander, chopped
finely
1 lime, juiced
2 teaspoons fish sauce
1 teaspoon sweet chilli
sauce
1 small fresh red chilli,
finely chopped

METHOD

–
To make the coriander salsa, combine coriander, lime juice, fish sauce, chilli sauce and chilli in a small bowl and mix well. Set aside.
Wipe chicken tenderloins dry with a paper towel. Whisk together the two eggs. Prepare crumbing mixture of quinoa, breadcrumbs, salt and pepper on a flat plate. Dip the chicken tenderloins into the whisked egg and then straight into the crumbing mixture. Flip the tenderloin over so that both sides of the chicken are well coated in quinoa. Set aside on clean plate ready for frying. Continue to crumb the remainder of the tenderloins.
Heat ½ cup olive oil in frying pan, once the oil is hot, add four of the crumbed tenderloins and fry for 2 ½ minutes each side. Remove from oil and place on plate with paper towel to absorb excess oil. Serve immediately with coriander salsa.
Serves four.

TEACH A KID TO COOK



PHOTOS: DAVID ST GEORGE

A husband and wife team is changing the lives of children in a small community in the simplest of ways – by teaching them how to cook.

When Paeroa youth worker John Budge gets new kids into his cooking class, the first thing he teaches them is what a knife and fork are for.

“I’ll say ‘This is a can, and here’s a can opener. This is a potato, and this is a potato peeler.’ When they first come in they know nothing, a lot of them don’t even know how to use a knife and fork.”

That sounds incredible. “I know. But there’s young people out there who until they’re about 14 or 15 literally cannot use a knife and fork, they’ve only ever eaten fish and chips and pies,” John says. “It’s sad, but I’m afraid it’s true.”

There are some people who watch, and some people who do. John and his wife Melanie, both youth coordinators at the Paeroa Community Support Trust, fall into the second group.

The socially-minded couple started a cooking class for the primarily low-income kids in their Waikato town after seeing a group of them hanging out outside the local supermarket three years ago.

“It was the middle of winter,” John explains. “The kids were just hanging out on a bench, drinking a bottle of the cheapest soft drink, you know that 99 cents a bottle stuff. They looked cold, it was probably around dinnertime and they were sitting outside, they just looked uncomfortable and like they needed something to cheer them up.”

John spontaneously walked over and asked if they wanted to learn how to cook. “It just came to me on the spur of the moment really.”

The Kids Can Cook class began with John and six boys, and was soon attracting a dozen kids a night. Demand grew, and Melanie began to run a second class for girls.

More than 200 primary-school aged children have now been through the 10-week programme, which teaches them how to cook, budget, shop, set the table, eat a meal and clean up in a family setting.

While Paeroa is a “really neat town,” John says it is one of New Zealand’s most deprived areas. Some families survive on value packs of fish and chips for dinner every night of the week.

Children pay a gold coin donation to join the class, with a “no koha, you have to do the mahi” philosophy – if they don’t bring their money they stack chairs or help out in some way around the centre.

They eat their prepared meals of spaghetti bolognese, macaroni cheese, chicken schnitzel or lasagna around the table (after John has sneaked in the extra vegetables) an experience many of them would not have had at home.

Nine-year-old Taika Deane has been attending classes for about three years and says he loves cooking.

“I know the recipe for bacon and egg pie off by heart; it’s my favourite. When I’m older I will cook for my Nana and Papa lots. It’s really fun.”

Taika says he’s learned lots of skills like how to use a knife safely “without chopping off your fingers” and to always wash your hands before cooking.

“I always look forward to coming because we get a good feed and I like learning new things to cook.”

Thanks to a \$5,000 grant from the ANZ Staff Foundation, Kids Can Cook was able to upgrade their kitchen equipment and utensils, which injected some much-needed morale into the kids and the volunteers at the programme. “It’s amazing what they’ve done for us, and it really means a lot to these kids,” John says. ●



"I KNOW THE RECIPE FOR BACON AND EGG PIE OFF BY HEART; IT'S MY FAVOURITE. WHEN I'M OLDER I WILL COOK FOR MY NANA AND PAPA LOTS. IT'S REALLY FUN."





FEEDING THE FUTURE OF FARMING

PHOTO: STEPHEN BARKER



A Waikato veterinarian's simple invention for tube-feeding calves has gone down well with farmers.

Being called out at all hours of the night to perform an emergency c-section on a distressed cow is all in a night's work for Ursula Haywood.

Spring is the busiest time of the year for the Waikato dairy vet – but this year it's even more hectic, with the runaway success of her farming invention.

Attending hundreds of dairy farms in her nine years of practice, Ursula found many farmers were struggling with tube feeding calves. The procedure is common to deliver vital nutrients to sick calves, but can be unpleasant and stressful for both farmer and calf. Even with the gentlest touch, the rigid equipment often causes damage to the young animal's oesophagus.

"I knew about this problem, so I just had to figure out how to solve it," Ursula says. "The first prototype worked really well, even though it was a dodgy-looking prototype made from items bought from everywhere and held together with tape. But we got it into some farmers' hands and they were rapt with it – so that was all the encouragement we needed, really."

With the comfort of calves foremost in her mind, Ursula spent two years developing a soft, flexible tube feeder which acts with a syringe-like motion. Not only is the product easier and faster to use, it's much safer and more humane. Tests show a 90 per cent reduction in stress caused to the calf, measured by kicking, bleating and heart rate.

In June, she and her husband and business partner Mark launched the Antahi TrustiTuber and FlexiTuber at Fieldays at Mystery Creek in Hamilton.

The pair caused a stir, winning the Tompkins Wake Commercialisation Award for innovation and plaudits from attending farmers. The feeders are now stocked at vets nationwide, with the Haywoods receiving 3,500 orders for the equipment in the first month alone.

Ursula, 32, hails from the small Manawatu farming community of Glen Oroua. She attained a Bachelor in Veterinary Science at Massey University, and moved to Waikato as a graduate. She now works at the Tirau Vet Centre.

She and Mark met at a rowing championship in Cambridge, where they laughingly admit it was love at first sight. "Ursula was working in Tirau but there weren't many boys there, so she latched on to me pretty quickly," Mark jokes.

Mark, an agribusiness manager at ANZ Hamilton, knew they were onto a winner with Ursula's invention.

"The existing feeders had been around for a while, so there was a real opportunity to come up with something kinder and safer."

Ursula says ANZ was an important source of advice and financial support for the fledgling business.

"I was amazed at the breadth of knowledge within ANZ, there are so many people to ask advice from," Haywood says. "Even at the Fieldays they were so supportive – we had staff members bringing us coffees when we couldn't leave the stand!"

For Mark, it's been interesting gaining a different perspective. "With my clients, I get involved in their businesses and hopes and dreams. Now we are borrowing money and trying to achieve something, so I can appreciate where they're coming from a little bit more."

As for the future – the pair plan to grow Antahi in New Zealand, then take their innovation worldwide. With interest already coming in from Australia and further afield, it will only be a matter of time before calves everywhere can breathe – and feed – easy. 

1 / Ursula Haywood demonstrates her reinvented calf tube feeder with husband and business partner Mark Haywood



LUCK OF THE LOBSTER

China prizes Kiwi crayfish thanks to their red spiny bodies that resemble dragons, making them symbols of prosperity and good luck fetching up to \$400 each. Collaboration and innovation has proven the winning formula for growing our lobster exports in China.

FABRIC ISSUE NO. 05 PG 24

Koura, also known as crayfish or rock lobster is big business for Ngati Kahungunu. For the past decade, Kahungunu has leased its crayfish quota to Fiordland Lobster Company, the largest and most profitable live lobster export company in Australasia.

Fiordland Lobster processes and exports 1,300 tonnes of live rock lobster to China each year from New Zealand and Australia. It pioneered live crayfish exports, growing from small beginnings as a group of 18 fishermen from Te Anau who began exporting to Japan in the late 1980s.

Now it has operations across New Zealand, as well as in South Australia, Tasmania and Victoria, where the same species of rock lobster, *jasus edwardsii*, also thrives, says Alan Buckner chief executive of Fiordland Lobster Company.

"Now we've got about 100 shareholders and the base is relatively diverse. Initially they

were all fishermen, but today we also have shareholders who own quota, and some that just own shares. The secret to our success is having a strong value chain and sharing profit throughout it."

In April, Kahungunu and Fiordland Lobster's relationship entered a new phase with the opening of a state of the art lobster processing factory, the largest of its kind in Australasia, just 20 minutes drive from Auckland International Airport.

Kahungunu Assets Holding Company director and former All Black captain, Taine Randell, says this means a lobster can be plucked from our shores and served in a wedding banquet or as part of Chinese New Year celebrations in a matter of days.

"New Zealand crayfish is the Dom Perignon of seafood; there's nothing more expensive, and they're highly prized. This means crayfish mortality and quality are really big issues.

"The longer the animals spend out of the water the greater the risk of the cray dying, obviously the worst case scenario, or the quality suffers. Now they arrive in the best possible condition. When you're paying \$300 or \$400 for a crayfish, you want it to be exceptional."

The \$6 million factory, owned by Kahungunu and leased to Fiordland Lobster, cements the positive working relationship the two organisations have formed. In the nine years since they formed their quota lease agreement, Fiordland Lobster has seen its share price increase by 500 percent while the iwi has received record dividend yields.

Buckner says the factory, which can house up to 27 tonnes of lobster at any one time, replicates the water conditions found in the sea.

"We've developed a lot of knowledge, skill and technology over the years to help us create a pristine environment for the lobster. Everything we know we've incorporated into the Auckland factory."



1 / Kahungunu Assets Holding
Company director Taine Randell
(left) and Fiordland Lobster
Company chief executive Alan
Buckner inspect lobster bound
for China

“FINANCIALLY IT’S VERY GOOD AS WELL. IT’S REALLY GREAT FOR THESE LITTLE COMMUNITIES, PROVINCIAL PLACES WHERE PEOPLE ARE EARNING REALLY GOOD INCOMES, ENJOYING A GOOD LIFESTYLE AND BRINGING MONEY BACK TO THE COMMUNITIES.”

The cost of lobster in China fluctuates throughout the year, with the biggest spike at Chinese New Year when demand goes up for the red, spiny crustaceans which the Chinese compare to dragons – a symbol of good luck.

“We’ve simplified our supply chain and being so close to the airport means we’ve got more flexibility while working with the Chinese market place.

“Our lobster is the premium of the premium, and they’re consumed at special events like business banquets, weddings and Chinese New Year,” Buckner says.

Having the factory in Auckland means the company can respond quickly to demand spikes. The company is using a cross border supply chain – supplying directly to the customer rather than an importer – and this new initiative also improves business.

“We offer our lobster via an e-commerce platform. Having the Auckland depot means we can respond rapidly to an order that may be of a relatively small size. The factory is performing well and we’re getting great feedback from customers on the health and quality of our lobsters landing in China,” Buckner says.

Randell says the success of the partnership has been that both companies are strident on sustainability practices.


“We’re passionate about our iwi and our assets. There’s a perception that our waters are being destroyed by overfishing, but where Fiordland Lobster Company operates the fish stocks are in great health. They’re managed in a sustainable way so there’s plenty of stock.

“Financially it’s very good as well. It’s really great for these little communities, provincial places where people are earning really good incomes, enjoying a good lifestyle and bringing money back to the communities,” Randell says.

Fiordland Lobster has been a longtime customer of ANZ and Buckner says the relationship has grown stronger over time.

“It’s a pretty boutique industry and what we’ve found is ANZ has spent time to understand the industry and our business. They’ve continually supported our growth strategies, like when we were developing our Australian business,” he says.

ANZ relationship manager Marten Reitsma has been integral to helping the business flourish.

“It’s a really dynamic industry and it’s been enjoyable to be involved with it over the years,” Reitsma says. 



SMOOTH SAILING

A Kiwi sailmaking company has woven itself into the fabric of the global industry through smart innovation and staying ahead of the pack.

Just as the ocean never stops moving, neither does the sailing industry. For Kiwi sailmakers Doyle Sails, weathering the changes and reading long range forecasts have been the keys to success.

The company, which was started by managing director Chris McMaster and head of design Richard Bouzaid in the late 1990s, has been able to sail ahead of the pack through clever innovation and a focus on research and development.

McMaster and Bouzaid come from sailing families – both have grandfathers who ran successful sailmaking companies from the 1920s onward. The pair inherited their respective family businesses and in 1998 decided to combine them, taking on the Doyle franchise.

“We were trying to figure out how to make ourselves into a commercially viable operation rather than just a lifestyle,” McMaster says.

On the back of New Zealand’s 1990s success in the America’s Cup, the pair were swept along on the Kiwi boat building industry’s fresh global profile. As the world’s luxury superyachts started visiting Auckland, Doyle Sails New Zealand started making their sails.

“We saw that with superyachts you could take a small family business and turn it into something decent; one international superyacht order was more than the whole New Zealand market combined.”



Superyacht orders took the business from a small loft in Westhaven to an enormous bespoke sailmaking loft in Avondale, the largest in the Southern Hemisphere. However the boom period was not to last and McMaster says the company survived by focusing on research and development.

“When we started developing it was the height of the New Zealand superyacht industry. We knew it couldn’t last forever so we saw we needed to diversify our business. We’ve continued to evolve and grow ever since.”

The strategic direction chosen by Doyle Sails New Zealand was into sails for high performance racing yachts. They gathered insights gained from a lifetime in the sailmaking industry and poured their collective energy into developing a unique layered sail cloth. The result was Stratis, a cloth that today forms the backbone of their reputation for making the sails that propel the world’s fastest yachts.

1 / (From left) Head of design Richard Bouzaid, sales director Mike Sanderson, managing director Chris McMaster and general manager David Duff inspect a reel of sailmaking fibre



“WE SPEND ABOUT TWO WEEKS IN R&D FOR A PRODUCT. IT MEANS FOR ALL THE IDEAS WE HAVE, ONLY ONE CAN BECOME REALITY AND WE CAN FIGURE THAT OUT VERY QUICKLY AND DISCOUNT THE ONES THAT FAIL QUICKLY, TOO.”

The Doyle Sails loft in Auckland is the biggest in the Southern Hemisphere

“From the early days Richard and I could see that we had to do something unique. Eventually we looked at how sails were made. All the products that we used for sailmaking came in from overseas in those days, so we said ‘well, why can’t we make that here?’ We’d get products in their absolute rawest form and do all of the assembly here.”

Stratis quickly became a firm favourite among the high performance yachting community around the world and the business flourished. McMaster says producing sails to the exacting standards demanded by high performance yachts raised standards throughout the business.

“The superyachts are visibly cool, but raceboats are a different level; these guys are critiquing every little thing. Stuff we could get away with before you just can’t with a racing yacht so your whole game comes up and that trickles back down to the leisure boat level.”

A passion for sailing has been key in the company’s success. Today the business has four owners: McMaster and Bouzaid have been joined by sales director and Volvo Ocean race winning skipper Mike Sanderson and general manager David Duff, also a successful international high performance sailor.



McMaster says their collective experience in high performance programmes has been central to their design success, alongside their shared passion for sailing and testing ideas on the water.

“We’re able to progress R&D very rapidly. We’ll think of an idea on a Monday and we’ll have it in production by Wednesday. It’ll be on the boat on Friday, we’ll go out sailing with it and by Sunday afternoon we can assess whether it worked or not. That’s how our product range has grown.

“In other businesses it could be a year before you figure out if something’s going to work in the market or not; we spend about two weeks in R&D for a product. It means for all the ideas we have, only one can become reality and we can figure that out very quickly and discount the ones that fail quickly, too.”

McMaster says the company couldn’t have succeeded, couldn’t have managed to invest in research and development, particularly in the early days, without the support of ANZ.

“We’ve kept the same manager from National Bank through to ANZ. Jo Durcan’s been with us for a long time and she knows the business very well. Going back to the early days, we had product failures through other suppliers and we had to underwrite those, but with ANZ it was never a problem. It’s been a really good partnership right through.”

Doyle Sails New Zealand has never stopped innovating, which is important in an industry which has seen such monumental changes since Kiwis wore their red socks supporting Team New Zealand in the America’s Cup challenges of the 1990s.

“Even in the last five years alone we’ve seen more change in sailing than we ever have before, with the advent of the foiling catamarans in the America’s Cup, so we’re figuring out what we can offer to the market, and changing the product is really important.”

Their innovations have made them an integral part of the global Doyle franchise. Internationally there are about 65 Doyle sailmaking lofts, and all of them use Stratis which comes to them from the New Zealand loft.

“Stratis has become the biggest selling point for Doyle, so even though we’re part of Doyle, they need us more; Stratis is at the heart of everything that’s done. So these lofts around the world that are tied to us get high tech sail materials.”

And now they’ve gone one step further. Earlier this year, they launched software that helps Doyle lofts around the world select the correct sail for the job.

“We’ve designed a programme so that when a customer comes in they can go through basic questions, what kind of yacht they have and what kind of sailing they do, and our programme will recommend the sail, then the loft can order it as a complete sail, a kitset or design only.

“What we’re trying to do is find ways that any sailmaking loft around the world can be more competitive just by using our systems, and then we’re embedded within those businesses. We’ve offered the software for free initially and when it’s working well we’ll look at ways to commercialise it.”

SOUTH-EASTERN HOSPITALITY

A tight-knit business trio has opened three popular Auckland eateries – Café Hanoi, Xuxu Dumpling Bar and Saan – within five years. Executive chef Jason Van Dorsten, Krishna Botica who oversees front of house and Tony McGeorge who looks after business development explain their recipe for success.

FABRIC ISSUE NO. 05 PG 30



1 / Café Hanoi's kitchen in full flight

2 / (From left) Jason Van Dorsten, Krishna Botica and Tony McGeorge

How did you meet and end up going into business together?

Krishna: I met Jason while working at Prego when he started as the larder chef in 2002. I worked there for 24 years, and it's where I got front of house experience and had a major focus on the human resources side of things. Tony and I were flatmates; we met over a bottle of tequila. I knew he'd be great to work with as he comes from a marketing background and has great financial skills.

Tony: Then a few years later Krishna and I caught up with Jason in London. He was working over there and we were on holiday. He hit us up with the idea of opening a restaurant together over a glass of wine – and the rest is history.

What was the idea behind Cafe Hanoi, the first restaurant you opened in 2010?

Jason: The inspiration came from my travels to Vietnam. I came from a classic Italian and French background but I fell in love with the different ingredients, flavours and textures that are used in Vietnamese food.

Krishna: You don't often get a Western chef who is interested in learning a whole new cuisine, but Jason set himself that task. Tony and I hadn't even been to Vietnam, so he convinced us to go over with him. But once we figured out what he was going on about, we just had to make it work with wonderful New Zealand produce.

How were those first few months?

Tony: Café Hanoi was both extremely exciting and a massive challenge. Customers are not particularly forgiving even for a newly-opened restaurant. It's a race to get staff trained as quickly as possible. Plus there are the cashflow challenges of opening a new business.

Krishna: But we thought the Auckland market was ready for it. We felt our respect for Vietnamese cuisine and culture could best be represented by support from New Zealand wines and cocktails that would appeal to the urban set.



PHOTOS: DAVID ST GEORGE

You also run Xuxu and Saan. How do these restaurants differ from Café Hanoi, and what was the thought process behind opening them?

Tony: Yes, we opened Xuxu Dumpling Bar next, directly opposite Café Hanoi. It made sense for us to have a smaller bar business close to Café Hanoi, because it meant we could control the customer experience throughout the night.

Saan is our most recent opening. It's on Ponsonby Road – a part of the city we all know and love. We opened the restaurant based on the food of one of our chefs Lek Trirattanavatin. He's originally from Thailand and has an extraordinary knowledge and passion for Thai cuisine.

You've opened three restaurants in five years, which is an impressive feat by anyone's standards. What's been the secret to your success?

Krishna: The thing we have in common is an understanding and respect for training within hospitality and treating it like a business. People often don't treat hospitality like that – you need to enable other people to do your job. We've got around 90 staff altogether, and we invest a lot of time in keeping them happy. We're always asking our staff, our customers and our suppliers how we're doing and how we can improve.

Tony: We also have a long term perspective – this means not chopping and changing every time something isn't working quite right. We don't aim to be the biggest and the fastest-growing, we aim to be the best.

What do you think customers expect from a good restaurant?

Tony: I think customers want to spend time in a restaurant that shares the same values as them. Key values for us are using ethically sourced produce and showing real respect for the cuisines and cultures that we represent. We also aim to be fair in every way we conduct business whether it is relationships with staff, customers or suppliers.

How has ANZ helped your business?

Tony: ANZ has always been very responsive to our business requirements. We have had times in which we've had to restructure our arrangements and they have always been willing to help us out. They have also been understanding about the realities of business. 📍



“FUSION PLUS IS A GOOD IDEA TO HELP PEOPLE LIKE US, WE REALLY ENJOY IT. I CAN COMMUNICATE WITH OTHERS, MAKE NEW FRIENDS AND ENJOY MY TIME HERE.”



SPORTS: THE UNIVERSAL LANGUAGE

A Hutt Valley-based pilot programme is using footballs and hacky sacks to remove the isolation and stigma attached to teens from refugee backgrounds.

Fusion Plus is the brainchild of youth worker Peter Stone, who earlier this year set up a fortnightly sports club for teens who arrived in New Zealand as refugees.

The initiative was created by Ignite Sport Trust, a youth development charity that uses sports as the vehicle for engaging young people in schools.

“Sport is such a passion for so many young people and it’s a really easy language; lots of people understand it and it’s a very useful vehicle for building relationships to a place where we can encourage positive life messages.”

Ignite Sport operates in schools throughout the wider Wellington region, offering programmes and support for students from Year 8.

“We focus on messages like having balance in life, fitness, positive values and over time we see the students really grow and develop through these core messages.

“We see a change in some of the young people’s language about themselves. We also see a change in the way they talk about themselves.”

Five years ago, Ignite Sport was approached by Refugee Services to adapt their youth development programme to assist a group of young men with refugee backgrounds in Hamilton. The initiative, named Fusion, partnered with the Red Cross and has now expanded to Lower Hutt, Porirua and Palmerston North.

Fusion Plus is a pilot extension of the initiative, focusing on young people from refugee backgrounds now living in Lower Hutt. Funding through the ANZ Staff Foundation has provided resources to get the programme up and running.

Stone says he can see the long term potential of the initiative.

“It’s like a club, so we come together to play sports and hang out. We’ve been running since June and so far the best feedback we’ve received is that the young people keep coming back.”

Time is the key, Stone says, to finding out what works and what doesn’t, and getting to know the teens.

“If you’re new to a place there are barriers around language and culture so building relationships is important. That’s the crucial thing for us at Ignite Sport; if we don’t know who these people are how can we offer appropriate support for them?”

One of Fusion Plus’ participants is 17-year-old Usanthini Sasikumar, who has been living in New Zealand for two and a half years since her native Sri Lanka became unsafe for her and her family to live in due to war.

“Before the war it was nice, I like my country but after the war it was terrible so we came here as refugees. Living in New Zealand is good because you can get a good education, you have freedom, you can do whatever you want.”

However she says it can be hard to fit into the community because of their different cultures and languages.

“Fusion Plus is a good idea to help people like us, we really enjoy it. I can communicate with others, make new friends and enjoy my time here.”

Sasikumar is studying at Hutt Valley High School and plans to go to university when she graduates. She is still deciding what to study: she either wants to become a surgeon or do something to do with IT.

Stone says helping these young people feel part of a community will help them to achieve goals and succeed now and into the future.

“These young people have big aspirations and we want to make sure they’re not held back by the refugee label; they’re part of New Zealand, part of society.”

A DIFFERENT DESTINY

Much is known about the horrors of war on the battlefield, but this year's ANZ RSA Cyril Bassett VC Speech Competition winner revealed a lesser known story: that of a Kiwi nurse during World War 1.

1 / Evelyn Gertrude Brooke, Matron of hospital ship *Maheno*

2 / ANZ RSA Cyril Bassett VC Speech Competition winner Stephanie Simpson

Life is busy for Marlborough Girls College student Stephanie Simpson. The 18-year-old plays the violin, performs in the Camerata String Orchestra and runs the school debating team. But when she stopped to think what her life could have been like if she had been born a century ago, Stephanie realised just how lucky she was.

In her winning speech, Stephanie explained that 100 years ago she would have been watching her brothers, cousins and friends "launching themselves into hostile foreign landscapes. Young men brimming with unbridled vigour and the invincible optimism of youth."

Or she could have been a young nurse, playing her part in the horrors of war and bearing witness to unimaginable conditions.

Stephanie focused her speech on nurse Evelyn Gertrude Brooke, who was Matron onboard the New Zealand hospital ship *Maheno* where she cared for the wounded and dying of the Gallipoli campaign at Anzac Cove. She is the only New Zealand nurse to be awarded the Royal Red Cross and Bar (1st Class).

"I think part of the reason why her story appealed to me is that I've always been interested in people who have not been recognised, stories not many people know about. That motivated me to learn about what the nurses did.

"Evelyn caught my eye because she's such an amazing woman who did so much. What these nurses went through mentally,

emotionally and physically... I questioned whether I'd ever be able to do that."

Evelyn went to war in August 1914 when she was named second-in-charge of the nurses who sailed with the New Zealand Expeditionary Force to what was then German Samoa. She was appointed Matron in early 1915, and in July of that year became Matron of the *Maheno* which sailed to Turkey.

"Thirty-two-year-old Evelyn... cared for the wounded, the maimed and the dying of the Gallipoli landings at Anzac Cove. Anchored just half-a-mile from the firing line, the heavy guns created such fierce vibrations that the ship itself shook."

Stephanie says she was shocked to discover the conditions they lived and worked in.

"There were just 14 nurses and 500 casualties every day. It was over-crowded and relentless. It was her efforts here, under the most brutal conditions that made me really connect with Evelyn. I questioned whether I could have coped in her position. Would I have had the courage to commit myself to the terrible challenges as all those nurses did?

"The soldiers went to their deaths, which the nurses knew and they had to find a way to deal with that. They are mana wahine, strong women."

As part of winning the ANZ RSA Cyril Bassett VC Speech Competition, Stephanie travelled to Turkey in April where she recited her speech during the Anzac Day commemorations at Gallipoli.



"Being part of the Defence Force contingent was a great experience. They treated me as part of the whanau. Sharing this experience with them was very powerful and I will never forget it.

"It puts into perspective the privileged lifestyle I have. Not to have to experience a horrible thing like war. Not to have to experience that loss or watch others experience it themselves. My lifestyle is the legacy of those who left behind all that they loved. My gratitude belongs to those who sacrificed so much." 📌

“I’VE ALWAYS BEEN INTERESTED IN PEOPLE WHO HAVE NOT BEEN RECOGNISED, STORIES NOT MANY PEOPLE KNOW ABOUT.”





PHOTOS: DAVID ST GEORGE

LEARNING THE HARD WAY

Three years ago, in debt and struggling on a benefit to pay for food and school activities, Paeroa Minarapa's teenage daughter said she wanted to live with her aunty, "who can look after me better."

Minarapa has a big heart and worked hard to do the best by her kids, but when this happened, the mother of four hit rock bottom. "I felt like a bad parent, like I was losing the battle with my kids and struggling all the time. I felt stuck and couldn't get out of it."

Mobile truck shops had been Minarapa's downfall and she's not the only one. The door-to-door retail trucks target lower socio economic communities including South Auckland.

The trucks offer credit on terms that are at best onerous, and at worst, illegal. The Commerce Commission investigated 32 mobile trucks last year and found only one complied with their obligations under the Fair Trading and Consumer Finance Acts.

Many make it difficult to cancel agreements, they deduct money even when items are paid for, and offer misleading and confusing information on financial arrangements.



1 / MoneyMinded graduate Paeroa Minarapa was caught up with mobile truck shops

2 / Te Whanau Ara Mua student Memory Tairea

3 / Student Donna Walker and tutor Nano Takai

4 / Minarapa is training for the certificate in family learning and child development

Minarapa was hooked into five trucks that would constantly hound her, and turn up at the door with what felt like mobile Christmas to kids who didn't get to go shopping often. "I got sucked in and they all demanded different things," she says.

Before long one third of Minarapa's benefit was going to mobile trucks every week. "Money was spent before I got it. I felt weak and my kids would yell I was hopeless and not a good mother."

All Minarapa wanted was to keep her children at home, see them happy and get them through school. "That's my drive. There's more in school than what's out there on the streets."

So when her eldest child threatened to leave she took action. "I was heartbroken and I woke up that day and rang the truck company and said I'd had enough. I'd pay them off but not to come back. They were very persistent."

She also enrolled herself in a financial literacy course, ANZ MoneyMinded, at Solomon Group. MoneyMinded teaches budgeting and the importance of saving. The course turned out to be life saving.

Now, instead of being in debt, Minarapa buys in bulk, is smart with bills and puts away money for an annual holiday, school activities and gives her children money for their piggy banks.

Her eldest daughter finished high school and is now completing a performing arts course. "My other kids are happy to see her happy."

Last year, Minarapa graduated from MoneyMinded and is currently training to become a tutor for the Te Whanau Ara Mua certificate in family learning and child development.

She is driven by a desire to help people and sees this as a way to help a lot of families, solo parents and children by bringing them together. Last year the course helped 159 solo parents. "There is a future out there and I like teaching them to grab it while they can. It's no good staying home and doing nothing."

Minarapa's children don't even ask for the trucks now and they all look forward to a real Christmas. "I know I'll have money for it." She's also confident about raising her family.

"I hope that what I'm teaching my kids means they won't go through the same stuff I did. Money should never be a problem. And always ask for help if you need it. I was never good at it. Ask for help before you hit rock bottom. I hope I've taught my kids well and made their lives happy." **f**

EYEING UP THE FURNITURE BUSINESS

When Shijin (Sking) Zeng, founder of one of Auckland's largest stores, I-furniture, decided to emigrate to New Zealand he dreamed of setting up his own business.

Working as an airport engineer in Beijing, China, life felt too predictable. "I could see right down to retiring; I wanted some kind of uncertainty."

He got more than uncertainty when he arrived in his new country in 2004; it was in fact more of a calamity. Zeng poured his savings into a new retail furniture business in Wellington, but unfortunately he was swindled. He found himself in a foreign city with half a container of furniture from China, no shop to sell it from, and no money. "The newcomer always gets cheated," he says.

So he opened his garage door and tried to sell the furniture to passers-by but the Wellington City Council closed him down three times.

To make matters worse, Xuling (Tracy) Bao, Zeng's girlfriend arrived from Beijing and life was not how he wanted it to be. "I was so depressed, I was struggling for survival," he says.

They needed an idea, and fast. So Bao set up a corner of the lounge and photographed



each piece of furniture, while Zeng created a database and website. Just like that, I-furniture was born. "We couldn't sell my furniture at home, but we could sell it online," he says.

It took one long month to make their first sale, but eventually they sold all the furniture. Then Bao had to return to Beijing to finish her PhD so Zeng moved to Auckland to further grow the business.


With years of experience in engineering, problem solving and IT, Zeng was well equipped to start an online business. Over two years he built up I-furniture so that when Bao returned, post graduation, there was a new life and business ready for her to step into.

In 2009 they opened a physical store in Onehunga – a far cry from the Wellington garage where they started out. It's more of a Tardis as the further you walk in the

bigger it gets, with a massive range of imported furniture.

Zeng and Bao now import 200 containers of furniture a year from countries including Germany, Austria, Indonesia, Cambodia and Malaysia.

Zeng says ANZ's support has been invaluable to help the business grow steadily and healthily. "We work very closely with the ANZ banking team and discuss lots of details with our bank manager. ANZ offered us great foreign exchange service, a perfect online forex platform and I think that's the best exchange rate in the industry, which has been very important to our success."

Zeng's advice for new business owners is not to rush. "When my friends come here I warn them not to do anything for the first two years. Just observe and learn." 



PHOTOS: DAVID ST GEORGE



MARKING MATARIKI

Customary Māori patterns representing the Matariki constellation made withdrawing cash a special occasion this winter.

The seven sisters of Matariki adorned selected ANZ ATMs across the country during winter.

The designs were the creation of Raglan-based contemporary Māori visual artist Simon Te Wheoro (Ngati Ranginui, Ngati Mahanga and Te Aupouri).

His design incorporated customary Māori patterns, including the tūhono (Māori weaving) pattern and features seven moko kauae designs to represent Matariki and her six sisters; a common version of the Matariki story.

He says his concept for the ATM surrounds, which were on display at branches in Tauranga, Wellington and Kaitiāia, reflected the rising of the Matariki stars and the beginning of the New Year.

"Inspired by the tradition of navigating by the Matariki stars, the moko kauae are set against a triangular tūhono pattern, which I've used to depict a traditional constellation identification game known as 'mahi whai'," Te Wheoro says.

"The tūhono is represented in gradients of blue, to capture the feeling of new beginnings and new life. The mountains featured at the base of the ATMs acknowledge Papatūānuku, mother earth. The two mountains depicted are Karioi and Mauao, sacred landmarks that form part of my genealogy."

This is the third year that ANZ has created special ATM surrounds to mark Matariki.

"ANZ's on a journey of building greater cultural competency across our organisation. Our Matariki ATMs are one example of the opportunities we create each year for our staff and our customers to engage and learn more about Māori culture," says head of Māori relationships David Harrison.

"We are extremely fortunate to have a strong Māori and Pasifika staff group that leads our cultural initiatives. As well as celebrating Matariki through our ATMs and staff events, we also encouraged staff to use te reo Māori as much as possible throughout July," he says. 🗨️

CELEBRATING A CENTURY OF CRICKET

More than 100 years of cricketing history at one of Auckland's oldest clubs was honoured in a clubroom makeover.

When Birkenhead Cricket Club dreamed big this year, the BLACKCAPS answered its call.

BJ Watling, Corey Anderson and Doug Bracewell were among the famous Kiwi cricketers who surprised members of the North Shore club with a clubroom makeover in January as part of the ANZ Dream Big campaign.

The exterior walls of the clubroom were cleaned and painted, the roof was given a lick of paint and the long-leaking guttering was fixed. The worn-out deck was cleaned and repaired, and its railings painted.

Inside, the clubroom got decked out with new gear including beanbags, umbrellas and tables. Along with a newly erected honours board, the club's more than 100-year history was memorialised with a timeline of key moments.

Club chairman Andrew Gale says it was hard to keep the makeover a secret from club members, especially as he had to enlist the help of some to make it happen.

Club stalwart and former board member Paul Rainey was one of those who helped out.

"Paul did a fantastic job with the stats for the honours board, pulling a long Sunday to get them done before the deadline of the unveiling," he says.

Gale worked on details for the second honours board, of the presidents, chairmen and life members, using the club's centenary book and other sources.

On reveal day club members of all ages waited in front of a big blue ANZ bus in the late-afternoon sun, with anticipation high after word got out some famous cricketers might be present.

"Sky TV's Laura McGoldrick encouraged us all to cheer the bus forward with a 'three – two – one – Birkenhead', and all was revealed. Behind the bus and screens was the fabulous makeover of the clubrooms' facade – along with BLACKCAPS including Grant Elliott, Martin Guptill, Tom Latham and Matt Henry," Gale says.

The joy on the faces of the children present when they saw the club revamp and their cricketing heroes was hard to describe, he says.

"It's been a wonderful opportunity, probably a once in a generation opportunity, to do something a little bit special to the club, and we're grateful to ANZ for supporting us.

"To be able to bring the club's history alive to everyone who walks into the clubrooms is amazing because it gives them the opportunity to engage with the club. Once they're aware of the club's history and their role in it, then hopefully they feel better about contributing to it. Plus, the club looks so good now and that will make a great impression on our new members." 





BLACKCAPS team member Corey Anderson talks with a young fan.

FARMING SUCCESS THROUGH LEAN THINKING

Resilience has proven a crucial attribute of dairy farmers over the past few years. Eastern Bay farmers Corrie and Donna Smit have it in spades, and it has helped them weather the challenges of low payouts.

PHOTOS: GERHARD EGGER



1 / Corrie and Donna Smit on their Edgecumbe dairy farm

2 / Fourteen separate land purchases over 24 years led to the Smits' milking 570 cows on 160 hectares



At just 16 years old, Corrie Smit, who'd grown up on a dairy farm near Whakatane, purchased a seven-hectare block of land and developed it into a kiwifruit orchard.

The entrepreneurial teen quickly expanded his empire, building a packhouse and coolstore on site. In his early 20s he met Donna, who was working at a local accountancy firm, and over the next decade the couple worked hard expanding their kiwifruit operation by investing in new fruit graders and building a second coolstore – effectively doubling the size of the business.

They proved themselves an astute business partnership, and in 1989 made a significant strategic business decision. Rationalisation in the kiwifruit industry and the formation of Zespri meant that their small packing and growing operation would struggle for relevance in the future.

They turned instead to what was to become New Zealand's next boom industry – dairy. The Smits sold their kiwifruit business and began piecing together a dairy farm. This involved 14 separate purchases over 24 years culminating in two farms of 80 hectares each, on which they milk 570 cows.

The farms are situated right in the middle of Edgecumbe in the Bay of Plenty, an ideal location to raise their four children. "It was great for the kids growing up here. They could have a little paper run or bike to tennis. I mean, how many farm kids can do that? We're very lucky," says Donna.

Soon after they sold the kiwifruit business, Donna began working as a company administrator for kiwifruit processor EastPack – a role she stayed in for 24 years. She was also studying by correspondence and in 1991, became qualified as a chartered accountant.

With Donna's career, a farm to run, and four young children, the Smits had to be organised and everyone had to do their bit to help. "Luckily we've got good kids and Corrie was very obliging," says Donna. "We also called Nana in from time to time. It was a team effort really."

Business expansion remained on the agenda over the years, too. As well as the two farms in Edgecumbe, Corrie and Donna now have three farms with five cow sheds in Oamaru, which are now run by their sons Steven and Peter with contract milkers Hayley and Jason Hunt. These farms make up the Smit's successful farming operation, which have 3,500 cows producing over 1.4 million kilograms of milk solids per year.

So, what's the secret? Well, according to Corrie and Donna, it's communication and teamwork. "You've got to have a bit of give and take," says Corrie.

Donna's accountancy background has been an asset to running the growing farm operation.



She manages their daily accounts, doing regular cost comparisons between the farms and monitoring cash flow every month. Processes across the farms have been standardised to make them more time and cost-efficient and the Smits strive to farm in an environmentally friendly and waste-minimal way wherever possible.

Donna says Corrie has always been a pretty lean operator and doesn't waste much. "Maybe it has something to do with me being Dutch," Corrie laughs.

Staying lean and having a low-cost structure has resulted in a 'low operating cost per kilogram of milk solids' for the farms, which has put them in a good position to manage the current downturn. "We've dropped our operating expenses by 85c per kilo of milk solids in the last five years and have also maintained production," says Donna.

They operate a 95% pasture-based system, focusing on harvesting as much grass as possible and converting it to milk, while also reducing costs such as buying in feed. They do this by measuring pre-grazing and post-grazing levels and following the DairyNZ recommendations, such as the 'Spring Rotation Planner.'

Currently, the stock on their Edgcombe farm consumes an impressive 18.6 tonnes of pasture and homegrown feed.

In terms of reducing expenses, Corrie says they haven't had to look at staffing levels or reducing stock numbers, despite the lower dairy payouts of the past few years.

"We pay our contract-milkers \$1 per kilogram of milk solids regardless of what the payout is," adds Donna. "That way they're insulated against the downturns."


"We have kept good relationships with our suppliers and our staff and haven't de-stocked so we can be ready for when the industry bounces back."

Another important relationship for the Smits is their partnership with ANZ.

"ANZ has always been supportive of what we have wanted to do. They stood by us when we tendered for a farm in the middle of the latest crisis and they have always allowed us seasonal funding," says Donna.

Corrie and Donna now mentor several young farming couples, as they believe it's important to connect with people in the industry. Donna is also heavily involved in the community through her governance roles, such as: director at Kiwifruit Equities and Primary ITO and trustee at Eastern Bay Energy Trust, Dairy Women's Network and the Taratahi Agricultural Training Centre.

The Smits are taking the current industry crisis in their stride, with Corrie referring to it as 'just another cycle' and they remain optimistic about dairy farming.

"You know what they say about a crisis," says Donna. "It often leads to innovation. So, we could see some amazing things coming up in the future." 

RETIREMENT SAVINGS REALITY CHECK

Planning to retire early, or to take annual overseas holidays and drive new cars when you stop working? You may need a retirement reality check.

More than two million New Zealanders are saving for their retirement through KiwiSaver but an ANZ survey found many were facing a shortfall between the kind of retirement they want versus how much they're saving.

The survey asked 550 Kiwis what they expected of their retirement – where they planned to live, what they planned to spend their money on and what their income sources would be.

It found most were planning to live well during their retirement, owning their own home, driving recent model cars and travelling overseas regularly.

Fifty-four percent of Kiwis expected to have saved enough for \$300 a week for expenses,

on top of their base NZ Super. You'd need to save around \$370,000 to allow you to withdraw \$300 a week during retirement (based on a 25-year retirement).


However, many New Zealanders will fall well short of that based on current KiwiSaver balances and contribution rates.

ANZ general manager funds and insurance Ana-Marie Lockyer says the survey found that 75 percent of people intended to fund their retirement through KiwiSaver.

"It's great that so many New Zealanders have put their faith in KiwiSaver but it's important this isn't blind faith. The reality is that it costs a lot of money to cover daily expenses, run a car and maintain a home. For example,

it costs about \$4,700 a year to run a car and \$7,000 a year to cover home repairs and maintenance."

Lockyer says the first step to ensuring you save enough for your retirement is to take a reality check on whether you're contributing enough to meet your goals by using ANZ's KiwiSaver calculator available at anz.co.nz/kiwisavercalculator.

"In less than five minutes you'll be able to see how much money you need to save to generate the income you want in retirement and whether you are saving enough to reach that goal." 

RETIREMENT EXPECTATIONS



TRAVELLING OVERSEAS

33%

plan to take an overseas trip at least once a year when they retire.



USING YOUR OWN CAR

79%

expect to use their own car to get around during retirement.



SELLING AND RENTING

>1%

plan to sell their home and rent during retirement.



HOUSE RENOVATION AND UPKEEP

26%

are planning house renovations.



HOUSEHOLD APPLIANCES

41%

are planning to purchase new home appliances.



WORK PAST RETIREMENT

41%

have no intention to work beyond the current retirement age of 65.

REALITY CHECK 30 YEARS OF AGE



3% CONTRIBUTION
+
3% FROM EMPLOYER

\$190K by the time you're 65 years old

REALITY CHECK 45 YEARS OF AGE



3% CONTRIBUTION
+
3% FROM EMPLOYER

\$90K by the time you're 65 years old

* FIGURES BASED ON ANZ KIWISAVER CALCULATOR

PAINTING IT BLUE

Every year, community groups and charities throughout the country receive 10,000 hours of extra support. Thousands of ANZ staff spend a day of paid leave helping out at a local charity or cause.



WE'RE GOING TO THE ZOO

Children from a low decile South Auckland school got the chance to see lions and tigers and red panda bears when they visited Auckland Zoo with ANZ's legal team.

More than 200 Year 4 to 6 students from Southern Cross Campus School in Mangere spent a day at the zoo with 34 ANZ volunteers from the legal department. They split into teams and raced to all corners of the zoo – from lemurs to cheetahs to seals – completing worksheets as they went.

Senior counsel Gretchen Cotter says the day was rewarding for both volunteers and students.

"There was so much excitement and energy around the zoo all day. The kids were thrilled to be there. At the end many of the volunteers received hugs from the kids, and it was clear they'd had an amazing time. We received thank you cards from the students which reinforced what a special day it had been."

Cotter says that the day provided not only a sense of camaraderie with colleagues but also the knowledge that a bunch of children had been given a new experience – one that many families take for granted.

"Spending time helping others really puts your own work into fresh perspective. I have so much respect for those teachers and admiration for the children – the experience was very humbling."

Southern Cross Campus School junior school director Karen Mose says the kids were buzzing for days after their exotic experience.

"The morning after I was greeted by all the kids who were so keen to tell me about their trip; they couldn't stop talking about it."

Teacher aid Pali says of the trip: "Do you know we've never been on a single field trip in the three years that I've worked at the school? Lots of these kids have never been to the zoo."

Year 6 teacher Avei said it was important to expose kids to things other than pen and paper.

"They learn better from hands-on experiences. It's not until they see the animals that it's real to them. They need to touch and feel to learn."

But best of all were the reactions from the kids:

"I feel like I'm in a dream!"

"This was my second best day ever!"

"This was my first best day ever!"

LET'S DO LUNCH

More than 1,200 lunches were packed in two hours by a team of 10 from the Auckland retail and business banking marketing teams.

The volunteers spent time preparing sandwiches and packing lunches with Eat My Lunch, an Auckland-based initiative which delivers nutritious, delicious lunches to people's workplaces while also providing one to a disadvantaged child who might otherwise go without.

Marketing manager Katie Thompson says the day's highlight was knowing Kiwi kids would have a better, more productive day thanks to a healthy lunch.

"It cemented the idea that although we live in New Zealand where you think there isn't a lot of poverty, there are areas and families throughout the country that need help. Even taking two hours out of your day can make a difference.

"Also I grew up in South Auckland where a lot of the lunches were destined, it was nice to give back to the community I came from."



ON YA BIKE

Wellington mountain bikers are enjoying a new trail at Makara Peak thanks to the hard yakka of about 80 volunteers from around the Wellington region.

The group was tasked with digging out new paths in the popular mountain biking area to assist Volunteer Wellington.

Regional events coordinator Melissa Middleton says the group worked tirelessly over a three-week period to finish the project.

"Hands down the highlight from each day was walking in, thinking 'how are we going to build a new trail from scratch?', literally standing there looking at bush in front of you, and then walking out at the end of the day looking back and seeing how far we actually got.

"Let's just say it was the hardest day of physical labour we have seen in a while!"

Melissa says many members of the volunteer team are keen mountain bikers that use the Makara Peak tracks themselves, and it was satisfying for them to know their work will be enjoyed by mountain biking enthusiasts for years to come.

"It's something the whole community can use, and it feels pretty special to be able to walk in saying 'we built this!'"



WELCOME HOME

Helping refugees settle into their new homes in Wellington proved a meaningful way to spend volunteer days for a team of ANZ staff.

About 30 staff from across the Wellington region spent the day with the Red Cross sorting donations into house packs which were allocated to refugee families based on their needs.

"I WAS SO INCREDIBLY HUMBLLED BY EVERYTHING THAT HE HAS GONE THROUGH, AND INSPIRED BY HIS ABSOLUTE POSITIVITY FOR THE FUTURE."

They also helped set up houses ahead of refugee families' arrival – unpacking boxes, and cleaning so the homes were ready to be lived in.

Head of governance Tamara McDonagh says she was "incredibly humbled" by the experience of helping an Afghan refugee move from a small one-bedroom flat into a house ready for his family's arrival.

"As we moved his modest furniture and belongings we were able to spend time chatting about his life in New Zealand, his life prior to New Zealand and his wishes for the future.

"I was so incredibly humbled by everything that he has gone through, and inspired by his absolute positivity for the future. That strength of character is enriching to all that see it, and for that one day my team and I benefited from seeing it in action.

"I am so very proud of New Zealand's support of refugees and pleased that we could do a little bit to assist."



ELIMINATING HUNGER

Two shopping trolleys overflowing with donated food items were collected for the Lower Hutt Foodbank by the Lower Hutt and Queensgate branches.

The branches collected the donations over a two-week period for the foodbank which distributes 200 food parcels each month. They also held a sausage sizzle which raised \$280 for the Lower Hutt Foodbank.

The ANZ staffers learned about the role of the Foodbank in the community and the work that goes into it by volunteers, which was an eye-opener, ANZ Lower Hutt branch manager Paula Stace says.

"Experiencing the effort that these unpaid volunteers put in every day to ensure that no family goes hungry in our area was a real highlight. The collection meant people from both branches as well as customers could contribute to the local charity and help families and individuals in need.

"It made me feel grateful for my own personal situation but it was also rewarding that we could contribute to such a worthwhile cause."

HORSES FOR COURSES

Southland horse riders got a giddy up from a team of volunteers armed with paintbrushes and rubbish bags.

Eventing Southland is a horse-riding organisation that enables young Southland riders to compete their horses at events throughout the riding season. The volunteers worked on a new cross-country course being developed by Eventing Southland on a farm at Ryal Bush near Invercargill.

They spent an afternoon painting jumps along the course as well as the toilet block, and picked up rubbish to tidy up the course ahead of an event.

Business banking assistant manager Lana Medder says the new course would have a huge positive impact on the equestrian community and generate income for Southland.

"Since I am a competitive horse rider myself, I found this opportunity fantastic and was thrilled to get involved. I actually competed in the event and it was great. I jumped jumps that I had painted and it felt so great knowing ANZ helped to get the course ready."

GRIM TALES OFFER TEARS OF HOPE

True stories of domestic violence were transformed into fantastical fairy tales as part of a fundraising initiative.



Thirteen survivors of domestic violence from Bay of Plenty shared their stories of abuse within the home for *Grim Tales*, a book published by the Tauranga Women's Refuge.

Turning the stories into fairy tales reminiscent of Grimm Brothers was the brainchild of Simone Anderson of the Bay of Plenty-based art collective The Incubator, which worked with the Tauranga Women's Refuge on creating a fundraising coffee table book.

Each of the survivors of domestic violence, dubbed storytellers, shared their stories of abuse with an author and the resulting fairy tale was then illustrated by an artist.

Editor Chad Dick says it was a difficult experience for many of those involved, with the storytellers having to relive the worst moments of their lives.

"The retelling was very emotional, as some authors and artists also had their own tales of domestic violence. There were lots of tears shed.

"But, at the end of the process, many found it was a cathartic experience. One storyteller, on reading her story, felt the whole thing had been wrapped up in a little parcel, which she could then put away for good."

The stories include tales of a bird whose brilliant feathers were dulled by the shadow of a tomcat, and another about a mother sheltering her daughter from the mongrel who is approaching in the darkness of night.

"In some tales you can see exactly what happened. With others it's more subtle. But reading between the lines you can see how bad the situations were. It was hard for the authors to hear the stories first hand. It gave us all huge admiration for the storytellers, and for the Women's Refuges, who deal with such stories on a daily basis."

Dick says that while the subject matter is truly 'grim', the project ultimately was a positive experience.

"Every storyteller is a survivor. They're happier than when they were in the abusive situation. Many have completely rebuilt their lives, with good careers, loving relationships, and happy families.

"We hope when people read these stories they'll bring a tear to the eye. They should be tears of hope and of joy: here are battles fought and won."

The ANZ Staff Foundation provided \$8,500 for the project, which Dick says was a huge help.

"Everybody involved wanted to do this well with no corners cut. Without the ANZ Staff Foundation we'd never have been able to create such a quality product."

The book is currently available at selected bookstores in the Bay of Plenty and online at grimtales.co.nz; Dick says they're working on getting the book into stores across the country. 📖



EMPLOYING MORE THAN

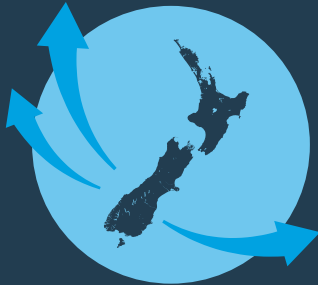
8,000

KIWIS



BACKING BUSINESS

First New Zealand bank to launch mobile payment solutions for businesses of all sizes and individuals.



AND OPERATING IN

34

MARKETS INTERNATIONALLY

AN ENGINE OF THE ECONOMY

\$620M

IN TAXES

1 IN 3

HOME BUYERS CHOOSE ANZ FOR THEIR HOME LOAN

\$820M

IN STAFF WAGES AND SALARIES



ANZ HAS A
176
YEAR HISTORY IN
NEW ZEALAND

\$575M

IN LOCAL CONTRACTORS AND SUPPLIERS



CANSTAR AGRIBUSINESS BANK OF YEAR 2012-2016

5 YEARS IN A ROW



\$14M

IN SPONSORSHIPS AND CHARITABLE DONATIONS

18,000

NZ SHAREHOLDERS

\$75M

DIVIDENDS RECEIVED

NEW ZEALAND'S

NUMBER ONE HOME LOAN PROVIDER

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