

Pacific Prosperity through Social Enterprise

Stories of Transformation

*Commissioned by the Ministry of Social Development
in partnership with the Ministry for Pacific Peoples*





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Fa'afetai tele lava, Meitaki maata, Malo 'aupito, Fakaau lele, Fakafetai lasi, Vinaka vaka levu.



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Introduction

The Ministry of Social Development (MSD) and the Ministry for Pacific Peoples (MPP) have recognised the need to support Pacific prosperity and improve economic outcomes, as outlined in their strategies - Pacific Prosperity: Our People, Our Solutions, Our Future (MSD, 2019) and Pacific Aotearoa Lalanga Fou (MPP, 2018). Together MSD and MPP established a relational and culturally anchored commissioning approach to supporting the development of three Pacific social enterprise programmes: CIDANZ eFamilies programme, SIAOLA-GREI and The Business Factory. Included in this approach was the recruitment of a Pacific research group, Moana Research, to explore and reflect the journeys, experiences, progress and challenges of all stakeholders involved. This report outlines Moana Research's findings and recommendations.

It is acknowledged that Pacific people living in New Zealand contribute significantly to the economy, yet they experience many challenges and inequities in areas such as health, education, housing, and employment (Treasury, 2018). Pacific prosperity and economic development cannot be achieved by one Government agency. Nor can it be achieved in the absence of Pacific

businesses, communities, and families. Achieving better outcomes for Pacific people requires an innovative approach separate to traditional Government transactions - an approach that is based on effective collaboration, relationships, and reciprocal understanding in order to align with how Pacific development initiatives function. Pacific communities have long requested an approach that is culturally responsive, recognising the strengths Pacific people have and the ability to drive their own innovative solutions.

The MSD and MPP have been well positioned to provide a platform for Pacific communities, particularly in the social enterprise sector. Senior Pacific officials working for MSD and MPP worked alongside three Pacific social enterprises and Moana Research (November 2019 – June 2020) in a project that sought to develop a sustainable funding model of support for Pacific Social Enterprises that will incentivise Pacific communities to engage with future Government investments.



An innovative and culturally grounded approach was adopted by MSD and MPP, who for this project replaced complex funding and reporting agreements with a relational and agile approach through talanoa and talanga*. This served the interests of both the funding agencies and enterprises involved, and reduced barriers for stakeholders that can arise through traditional funding criteria and approaches. Pacific social enterprises or organisations supporting social enterprise among Pacific peoples (‘view from the tree-top’) provided valuable insights into the skills, values and practices that must be balanced to ensure effective engagement and achievement of goals and outcomes. The participation and leadership of families (‘view from the canoe’) is integral to Pacific prosperity and wellbeing.

This document outlines the stories of three successful enterprises that have combined both business and Pacific values to transform the lives of Pacific families.

**Talanoa* - talking between people without a rigid framework; *Talanga* - interactive talking with a purpose between people.

A Story of Indigenous Success for Cook Islands Families Living in New Zealand



cidanz

cook islands development agency new zealand
te mato tuputanga okota'i

Cook Islands Development Agency New Zealand (CIDANZ)

Year founded: 2011

Geographic reach: New Zealand and Cook Islands

Website: <https://www.cidanz.co.nz/>

Headquarters: Mangere, South Auckland

Number of employees: 5 full time and 4 part time staff

Mission: *“Our mandate is to increase social and local economic development by supporting individuals and families to actively participate in initiatives that can generate financial wellness.”*

Introduction

The Cook Islands Development Agency New Zealand (CIDANZ) is a community-led agency that has been working alongside Cook Islands (and other Pacific) families for close to 20 years. CIDANZ was established in 2011, under the Cook Islands Ta'okotai'anga Charitable Trust, which was founded in 2001.

CIDANZ's mandate is to increase social (and local) economic development, by supporting individuals and families to actively participate in initiatives that generate financial wellness. The 2013 NZ Census underscored the need for its services with over one third of the Cook Islands population in NZ identifying 'income support' as their main source of income, and less than four percent gaining income from self-employment or businesses. Thus CIDANZ aims to help families harness an enterprising spirit that lifts them out of a deficiency mind-set, and provides a measure of financial sustainability, via self-sufficiency, business ownership, and employment creation.

A Leadership Team led by CEO, Rouruina Emil'e-Brown, facilitates various enterprise programmes, and provides a range of skills and knowledge in business, community engagement, research, finance, design,

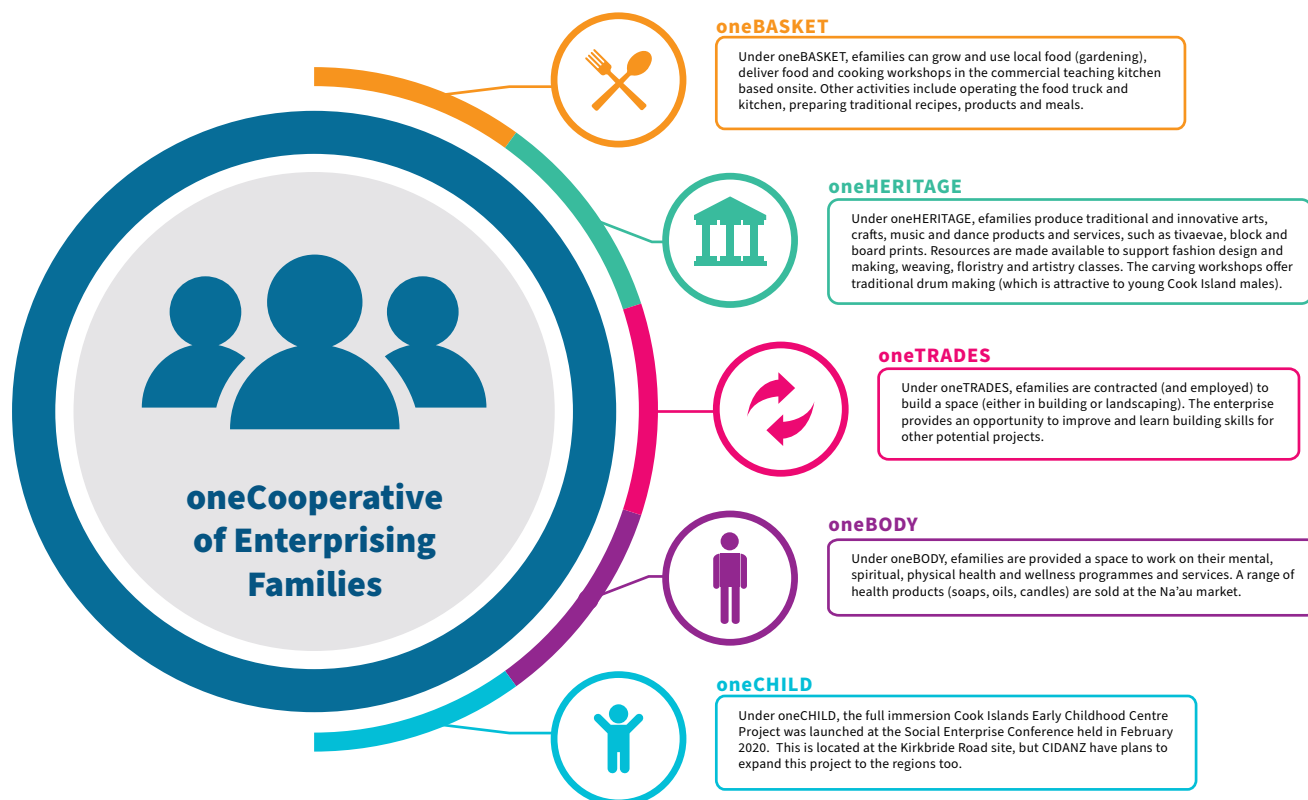
marketing and communications. Volunteers and specialist consultancies are actively involved in programmes and projects.

CIDANZ established its oneCOOPERATIVE Social Enterprise (oneCOOP) as a legal entity in 2017 to manage and operationalize the ongoing development and expansion of the eFamilies programme (Family Enterprise Training Programme). Families register through CIDANZ for the eFamilies programme, automatically becoming a members of oneCOOP. Through eFamilies they determine which area of CIDANZ's collective social enterprises their individual business aligns with – oneBASKET (food, hospitality, catering), oneTRADES (trades sector i.e. maintenance), oneBODY (health and fitness) or oneHERITAGE (cultural sector i.e. arts and crafts). The oneCOOP model is shown in Figure 1. To date, CIDANZ has 45 operational enterprising businesses in Auckland that reach around 4,000 families across New Zealand. There are plans to replicate the activities in Auckland across the regions where other Cook Islanders reside (e.g. Tokoroa and Invercargill).

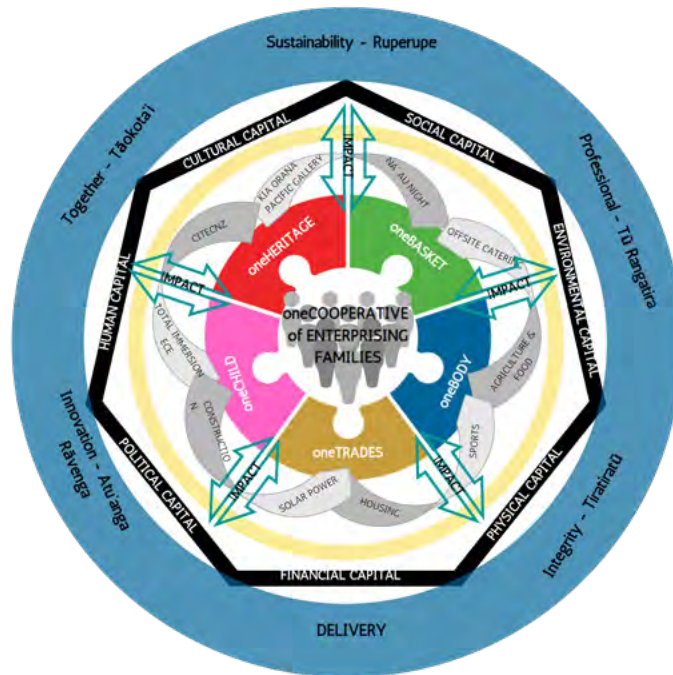
How does CIDANZ's oneCOOP work?

Following registration with oneCOOP, families work with CIDANZ to discuss their dreams, goals and aspirations and produce a pre-business plan. Sometimes families feel content, following these initial meetings, to move towards starting their businesses. However, other families attend classes or take advantage of other resources that CIDANZ provides through key partnerships such as Te Wānanga O Aotearoa or the School of NZ Food and Wine, which can provide qualifications for these families and their businesses. Families are then able to deliver their business plans through the Na'au Market or other avenues.

Families are supported in the start-up of their business journey, depending on which CIDANZ social enterprise best suits them. Through oneBASKET, eFamilies can learn how to grow and use local food, attend food and cooking workshops in a commercial teaching kitchen and even operate a food truck or kitchen. Through oneHERITAGE eFamilies can use resources to design and create clothing, or attend weaving, floristry, artistry, carving and/or traditional drum making classes. Under oneBODY, eFamilies are provided a space to work on their program/service. CIDANZ provides a space for these businesses to sell their goods at the Na'au Market if this aligns to their business. The Na'au Market is organized by CIDANZ to run every Friday evening from 5pm-9pm and is based at the CIDANZ headquarters in Mangere.



The CIDANZ oneCOOP model



Key Successes

“Cultural capital is key to providing an engaging service for families.”

There are many strengths in CIDANZ’s service that both the staff and families agreed upon, including the opportunities provided to Cook Island families to share cultural experiences with each other. By providing a focal point for their culture through their

business products and services at the Na’au Market or through other avenues, the families are not only able to benefit from sales made but also build their confidence as business owners while still enjoying a cultural experience. Some eFamilies have noted that making a profit is not the sole purpose in registering with CIDANZ, but that they want to be a part of the movement so they have a space in which they are surrounded by their Cook Island culture. This demonstrates the attraction that a cultural hub has for Pacific communities.

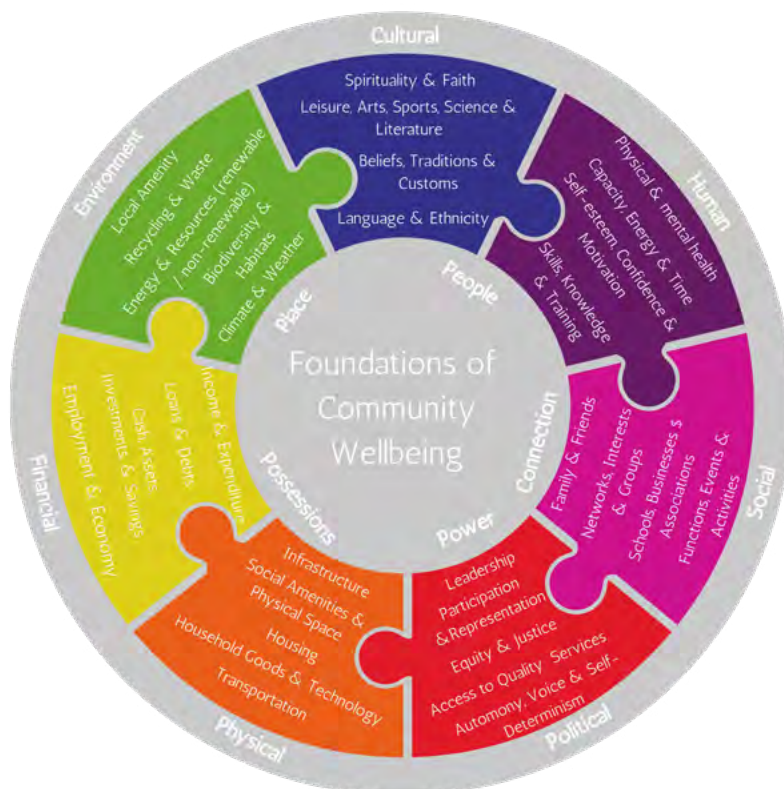
Looking ahead

The COVID-19 pandemic has caused CIDANZ to drastically change its focus to providing food packages and support to its families and communities. Many families have been unable to pay bills, unable to access money through credit cards to purchase goods online, and unable to access food, clothes, bedding and other basic goods. CIDANZ has also seen a growing concern about health and wellbeing (mental, physical, emotional) as well as physical safety. Some families have also expressed their inability to access relevant and reliable sources of information and advice.

To service these needs during lockdown CIDANZ has dedicated all of its full-time staff ensuring its eFamily registered households are supported at this time, in addition to meeting the needs of other Pacific families

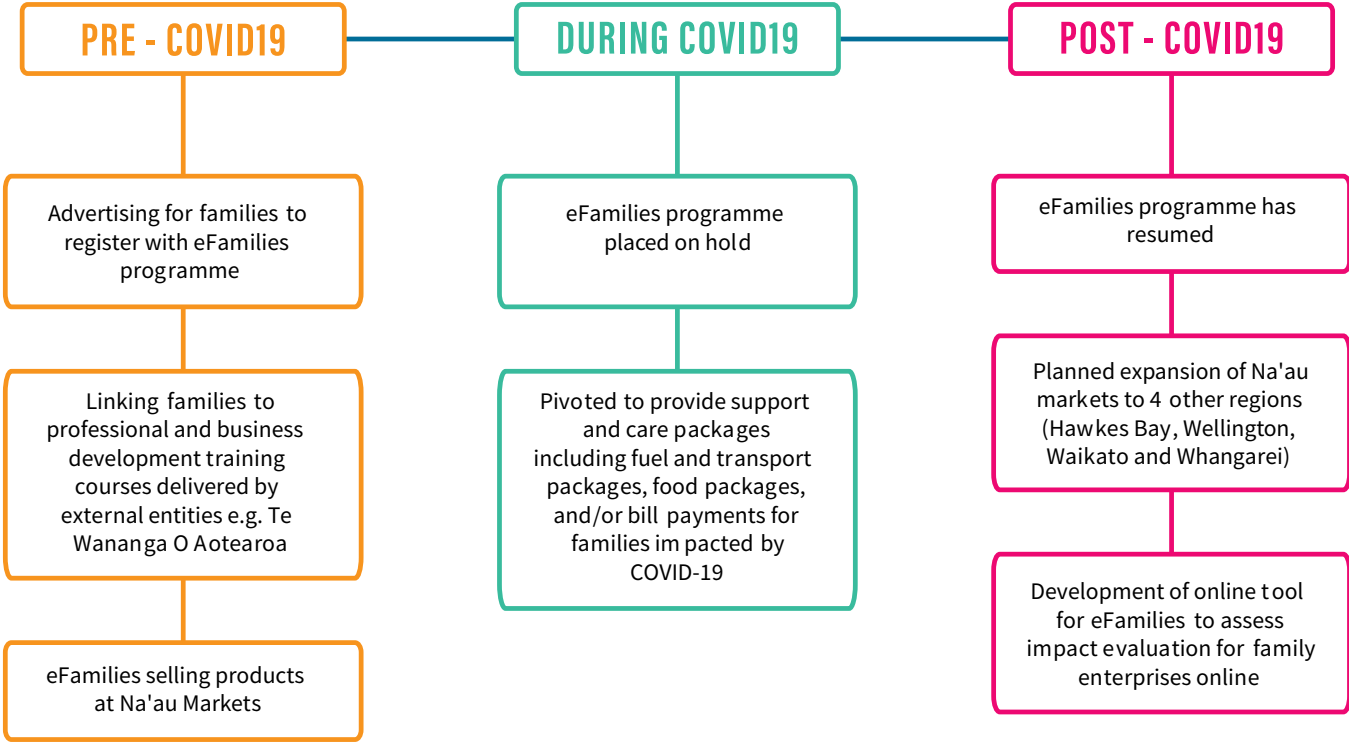
who have approached them for assistance. CIDANZ has been able to provide petrol and transport care packages, bill payments, food and grocery packages as well as providing access to clothing, bedding, and warm blankets.

CIDANZ believes that although COVID-19 has brought unprecedented circumstances, it has allowed a narrative of innovation and rapid change that Pacific communities have been able to respond to. They understand that though they are unable to bring people together physically, given COVID-19, they must learn how technology can be used to stimulate capitals exchange and new economies of social, cultural, and economic interaction. CIDANZ has plans to develop online tools and platforms through which its services can be delivered, with details to come.



Project Activity Timeline

CIDANZ – eFamilies programme



A Story Of Transformation For Tongan Families

SIAOLA

Vahefonua Tonga Methodist Mission



SIAOLA - GREI

Year founded: 2016

Geographic reach: New Zealand

Website: <https://www.facebook.com/VahefonuaMethodistMission/>

Headquarters: Ellerslie, Auckland

Number of employees: 4

Mission: *“SIAOLA GREI’s aim is to ‘transform lives, financial situations and circumstances of Tongan families to become happy and prosperous.’”*

Introduction

SIAOLA (Vahefonua Tonga Methodist Mission Charitable Trust) is a national social service “committed to empowering, strengthening and supporting Tongan families to thrive, be successful and safe”. SIAOLA sits under the general Methodist Church of NZ and is based in Central Auckland. Its focus is on Tongan families, though it aims to target all Pacific peoples. One of SIAOLA’s key initiatives is Famili Vā Lelei - the umbrella initiative for social services focused on family violence and child abuse. This was first established in 2016, in response to a plea by New Zealand Police for help to combat the high statistics for child abuse and family violence in Pasifika communities. Through this initiative, over 80% of families involved with Famili Vā Lelei identified financial issues as contributing heavily towards violence in their homes. This key finding gave rise to SIAOLA GREI (Famili ‘Api Lelei) - a culturally appropriate financial service that educates and journeys with Tongan families, helping them to budget, save, invest and eventually buy a home.

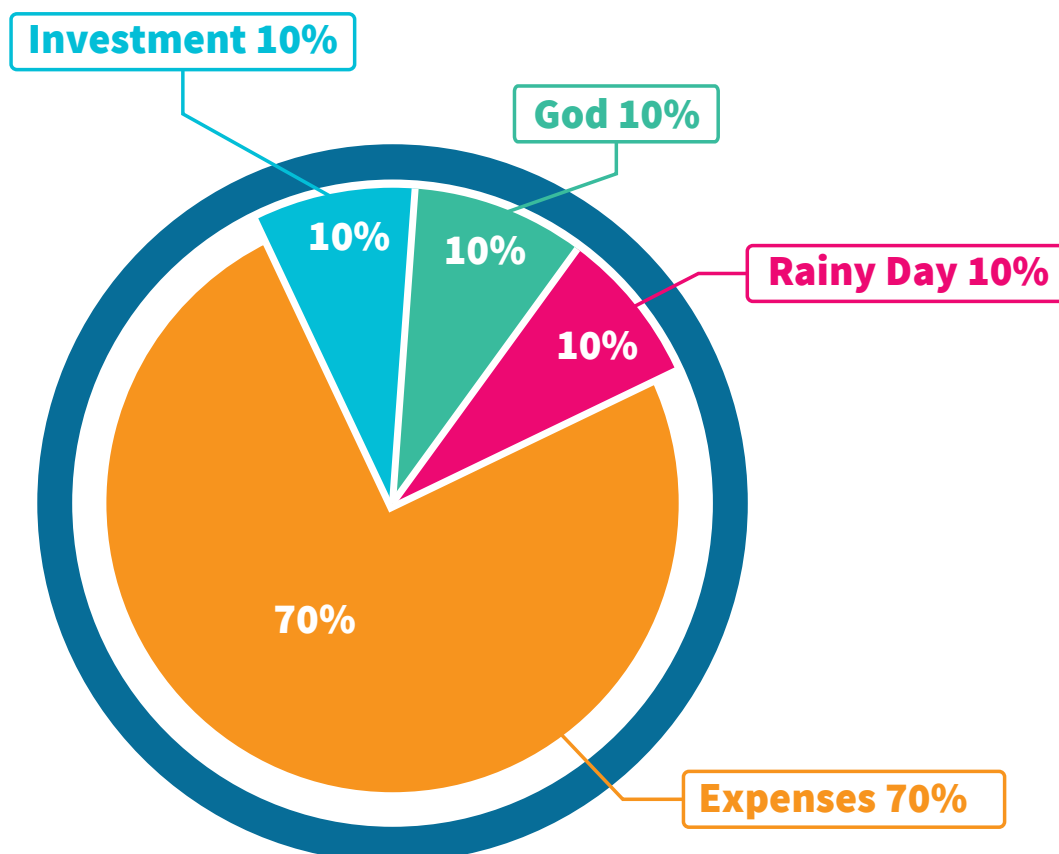
SIAOLA GREI was initiated by Susan Prescott Taufa, a Tongan member of the Dominion Methodist Church and a highly experienced bank home loans specialist.

Through Susan’s 15-year experience supporting Tongan families as a home loans specialist, she recognised that families would often seek loans (through banks and loan sharks) of \$10k and upwards for church tithings and even up to \$30K for funerals and/or weddings. When parents had an unstable credit history, children were often used to apply for a loan on their behalf, which continued the cycle of debt across generations. Susan’s personal and professional experiences emphasized the need for a culturally appropriate financial service.

How does SIAOLA's GREI programme work?

SIAOLA GREI's aim is to transform lives, financial situations and circumstances, allowing Tongan families to become happy and prosperous. Its principles come from Reverend Alex Latu from Texas, who presented at an annual Fakatoukatea Conference (Church Leaders Conference). GREI combines key areas of life that are essential to the financial wellbeing of our Tongan families, helping to form the SIAOLA GREI programme allowing families to have hope - that they too can live in prosperity. These key areas are God, Rainy Day, Expenses and Investment (G.R.E.I.).

Families register with the GREI programme and work personally with Susan (Executive Home & Investment Officer) or another GREI Trainee. Through one-on-one meetings, families commit their overall income to GREI's key areas – allocating 10% of their personal income to God or to their church, 10% to rainy days, which includes family events such as funerals, graduations, and weddings etc., 70% to expenses including bills and ensuring they do not create further debt for unnecessary things, and 10% to investments such as working towards home ownership.



Key Successes



“Having community needs and family goals at the core is necessary for familial success.”



“Cultural context is vital to connecting with families.”

The GREI program grew from a self-identified community need to address family violence triggered by financial issues. When families register and are consult individually with GREI staff, they articulate GREI according to their individual family needs and goals, working alongside GREI to develop and implement a plan that enables them to achieve these financial goals. As a result of GREI’s customized service and goals for each family, in addition to being confidential, GREI has built a solid trusting relationship with not only its registered families but also

the Tongan community, as families share their success stories. To date, GREI has helped 45 families with home ownership and is continuing to work with around 180 registered families.

In developing GREI, SIAOLA recognized the value in being able to provide a financial service that understood the lived realities of Pacific families, particularly Tongan families living in New Zealand. By understanding the cultural, spiritual and emotional contexts of each family, GREI was then able to work alongside these families to develop a financial plan that was specific and realistic in their circumstances. Since GREI considers the values and lived realities of Pacific families, there has been significant buy-in from the Tongan communities across New Zealand, with the demand extending beyond Auckland to include Hamilton and Wellington. The demand for GREI’s services has far-outweighed its ability to respond rapidly during its infancy stage due to its strong point of difference. GREI has been rapidly adapting and responding to this demand through the employment of additional staff.



Looking ahead

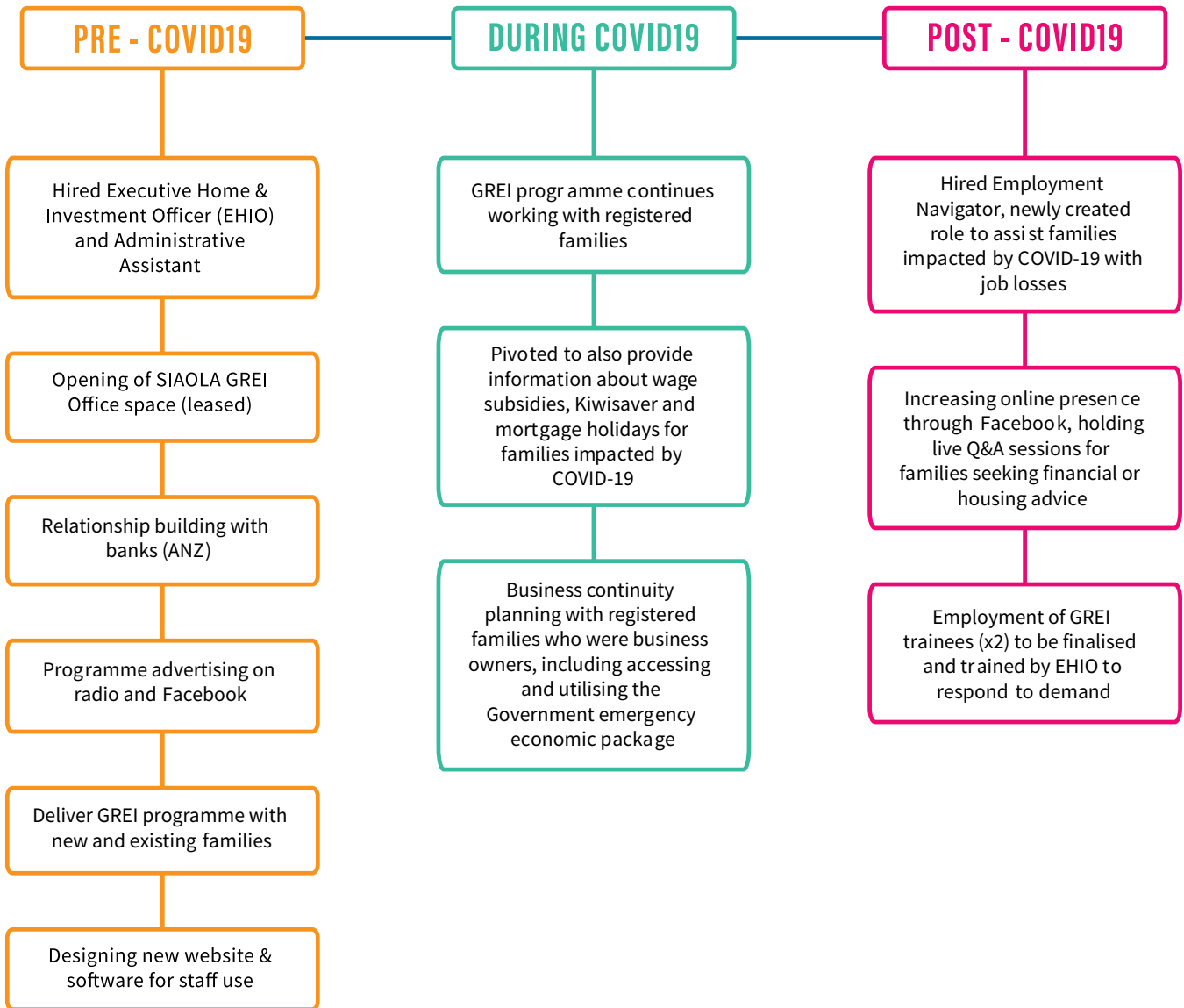
Prior to the COVID-19 pandemic, GREI had established an office space in Ellerslie, which was a central location for families across Auckland. GREI focused heavily on assisting families towards home ownership based on pre-COVID-19 lifestyles, which unfortunately changed when COVID-19 level 4 lockdown was enacted, affecting many families.

During Alert Level 4 lockdown, many of the families registered with GREI became unemployed through job losses that affected household incomes. As a result, GREI re-prioritised and re-purposed its service to focus on these immediate needs by providing information and guidance on accessing mortgage holidays and other viable options, Kiwisaver, income and wage subsidies, and business continuity planning among other things. Many were also supported to maintain their household budgets and payments to reach their long- and short-term goals.

Following on from the lock-down period, GREI continues to recognise the importance of adapting to the current needs of communities, and is exploring how this could be operationalised. Options include helping families to find employment, delivering financial wellbeing programmes online and negotiating the best possible arrangements with lenders/banks for its families.

Project Activity Timeline

SIAOLA – GREI



A Story of Intergenerational Change Through Enterprise



The Business Factory

The Business Factory

Year founded: 2019

Geographic reach: South Auckland

Website: <https://www.facebook.com/ProjectWy/>

Headquarters: Manukau, South Auckland

Number of employees: 2

Mission: *“Empowering our community towards wealth creation through entrepreneurship and innovation.”*

Introduction

‘The Business Factory’ social enterprise project is aimed at encouraging entrepreneurship among South Auckland and Pasifika families via practical workshops teaching business concepts and entrepreneurship through actual business. By working towards addressing issues of wealth and income inequalities, the project aligns with MSD’s stated aims of helping to build successful individuals and families, in turn building strong healthy families and communities.

Established under the Faith City Trust Board, the Business Factory leverages off the successful Project Wy mentoring and leadership programme for Year 6 to Year 8 high capacity students and their families. Launched in 2015 with predominantly Pasifika (70%) and Maori (22%) families from South Auckland, the Project Wy programme has now extended to West Auckland, with a total of 15 schools and 220+ families in 2020. By 2021, the programme will further expand to East Auckland (Glen Innes / Tamaki), with an estimated 300-350 families involved annually.

The relationships and partnerships already established within schools and communities (through Project Wy) have allowed the Business Factory to establish different and innovative project ideas, all while maintaining its key fundamental values of building relationships, open communication and being family-centered. Introducing and engaging Pasifika and South Auckland families with financial and business literacy through the potential of business ownership/ entrepreneurship is necessary, considering it is an area in which Pasifika are woefully under-represented.



How does The Business Factory work?

The Business Factory is run in collaboration with selected schools. They work together with school management, including the principal, as well as the teachers of the students who will be participating in the Business Factory to determine which of the Business Models they will use. The Business Factory has three different models that schools can choose from, with schools determining which students will participate in the programme (i.e. a selected year group, one class, or a selected group of students).

Once a Business Model is confirmed, the selected schools engage with the students and their parents to introduce the concept of the Business Factory program and the value it has for their children. Teaching commences in the classroom (weekly) alongside a teacher. Here, students learn the basics about money, simple economic principles such as supply and demand, and are exposed to the practicality of businesses such as researching potential products and audiences, producing goods (product), marketing to their audience, and ultimately selling their product. Through the children's experiences, it is hoped that this will spark interest among parents who can also explore the potential of business enterprise and ownership.

Key Successes



“Collaborative partnerships are key to a successful delivery.”

Planning for the Business Factory is heavily premised on well-established relationships built upon trust and transparency.

This is essential for the delivery of the program within schools. Through its pilot program, both the Business Factory and the teacher whose classroom it was being taught in determined that being able to communicate openly with regard to expectations of what would be taught and what was required from both parties led to the success of the pilot program.

Looking ahead

Project Wy (and consequently the Business Factory) determined that the immediate health, wellbeing, and economic concerns of families took priority over the Business Factory and Project Wy programme.

The Project Wy team have maintained communication with the majority of their Project Wy families through phone calls, emails and Zoom meetings to better understand how their communities and children were dealing with Alert Level 4 lockdown, including supporting families with educational and wellbeing matters.

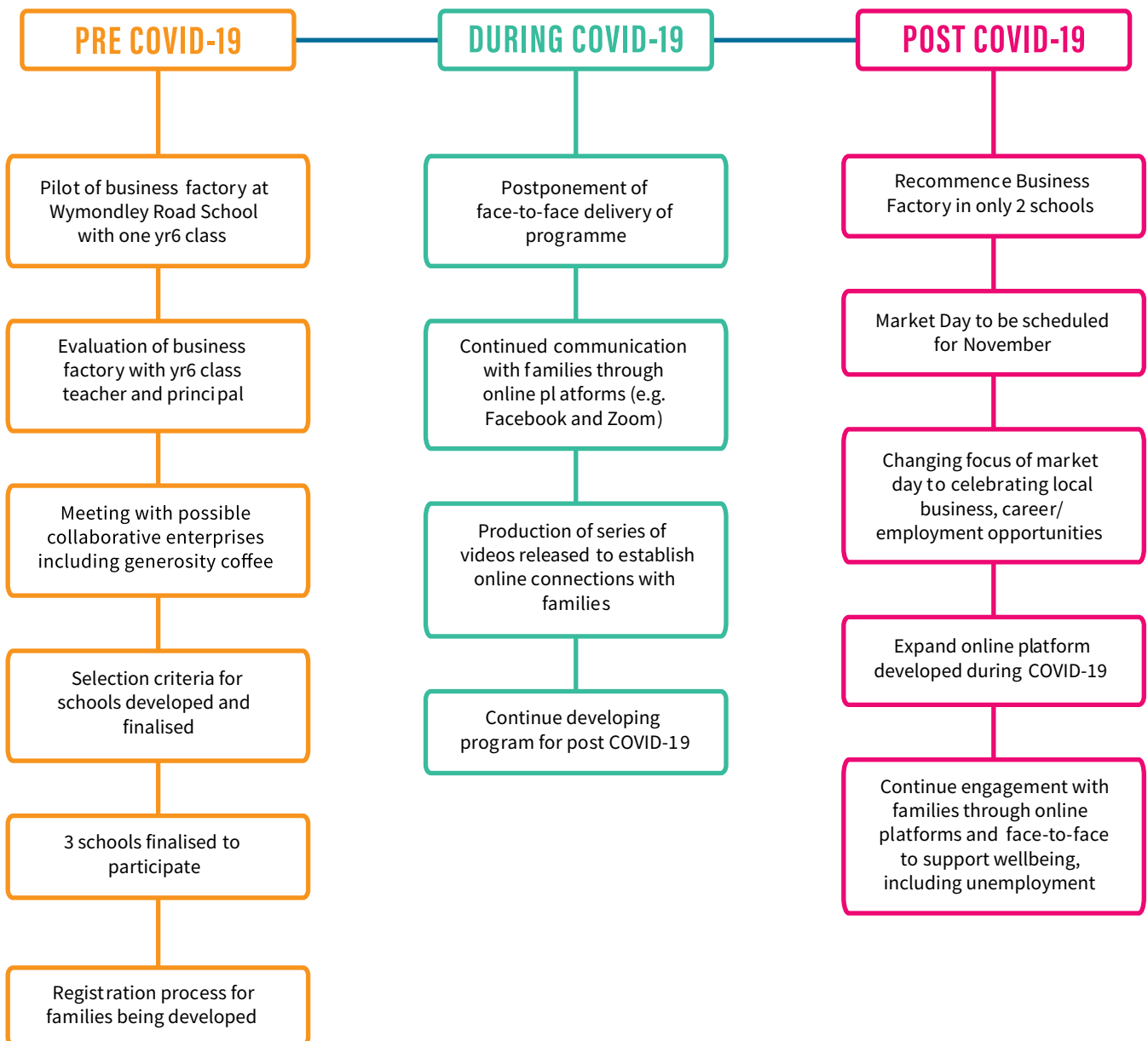
Prior to the COVID-19 lockdown, the Business Factory announced the need to postpone its face-to-face sessions and programmes indefinitely due to the uncertainty that ensued from the pandemic. This has provided the opportunity to move the programme to an online platform, which began with gathering feedback from families and schools. A series of videos in

various languages have been produced, as well as other forms of media, to engage with families from Project Wy and potentially the Business Factory will post these on Facebook and other social media platforms.

Since New Zealand has moved to Alert Level 1, the Business Factory has continued to plan and work alongside schools as indicated prior to COVID-19, limiting this to two schools during 2020 rather than the original five to six schools. With careful deliberation, and if it is safe to do so, the Business Factory will continue to hold a “Market Day”, placing greater emphasis on pairing mentee students and parents with local business owners and mentors, and providing an opportunity for local businesses to attend. Employment agencies will also have the opportunity to hold a community expo to highlight careers and employment opportunities. The Business Factory will continue to maintain its online presence and will explore the possibility of an online entrepreneurial educational platform to reach the wider community.

Project Activity Timeline

The Business Factory







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