

# TĀKIRI-Ā-RANGI

ANZ NEW ZEALAND'S  
TE AO MĀORI STRATEGY 2040

JUNE 2022

# MIHI WHAKATAU

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**Tākiri-ā-Rangi** The expansive universe and skies above

**Tākiri-ā-Nuku** The beauty of the lands below

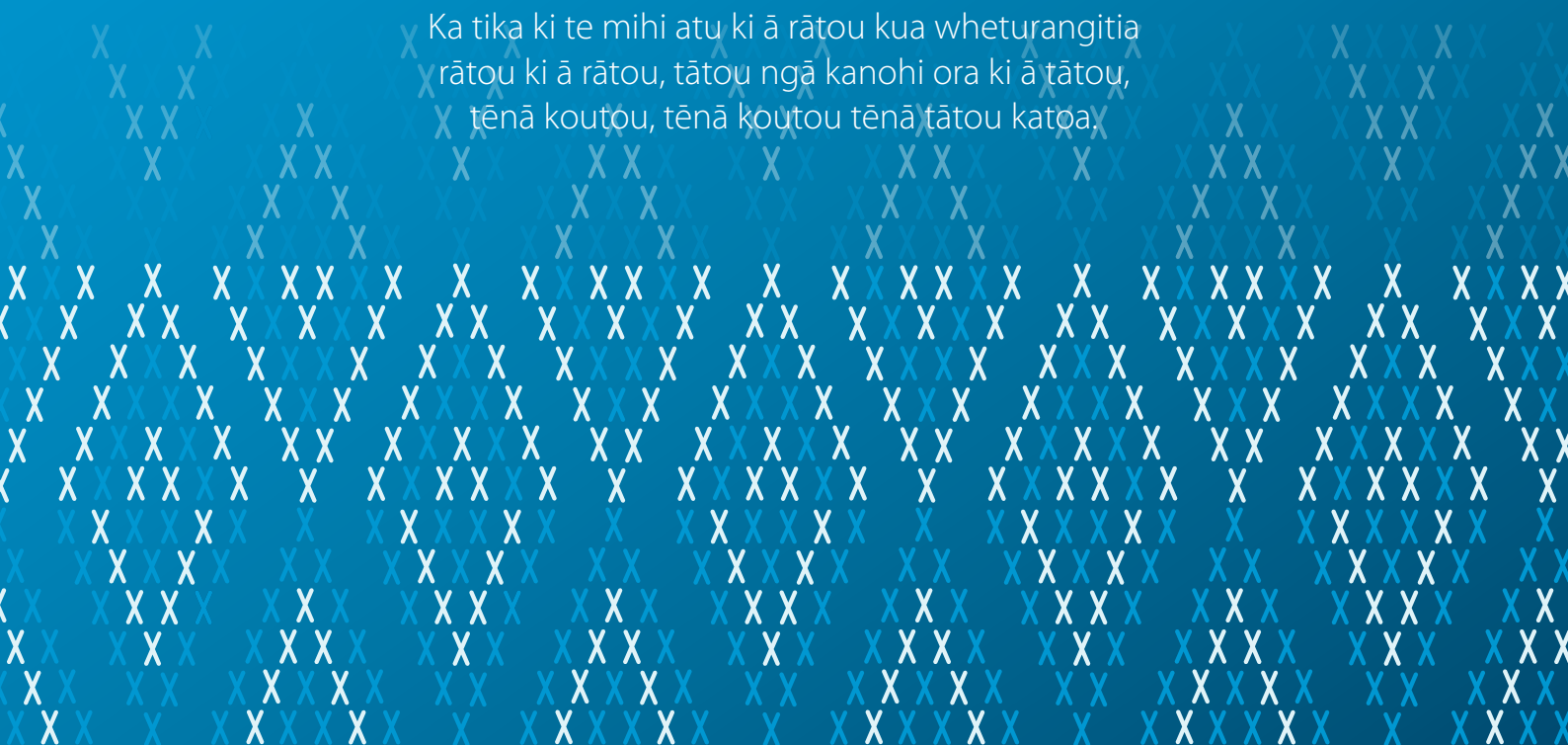
**Tākiri Te Awatea** A new dawn beckons

**Kia Puāwai Ki Te Ao** A blossoming to the world

**Te Kāre ā-Roto E** With ripples of compassion and hope for all

Tēnā koutou mo te wā nei whakamānawatia  
o Matariki – tēnā koutou katoa.

Ka tika ki te mihi atu ki ā rātou kua wheturangitia  
rātou ki ā rātou, tātou ngā kanohi ora ki ā tātou,  
tēnā koutou, tēnā koutou tēnā tātou katoa.



## INTRODUCTION

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ANZ New Zealand wants to be a contemporary company in an Aotearoa New Zealand that better reflects and can respond to the cultural diversity of the workforce, customer base and country. So having a Te Ao Māori Strategy is critical to the future performance of the organisation.

Tākiri-ā-Rangi, ANZ New Zealand's Te Ao Māori Strategy, marks an important step in the development of our bank.

The name Tākiri-ā-Rangi was gifted by the Bishop of Tai Tokerau, Kito Pikaahu. He was reminded of a karakia his tūpuna Ngāmanu, a rangatira of Te Rarawa, Ngāpuhi, Ngāti Kaharau, Ngāti Hau and Te Uri O Rorokai, who welcomed and embraced the Te Tiriti o Waitangi (Te Tiriti).

In response to signing Te Tiriti, rangatira Ngāmanu delivered the karakia, focusing on the hope, and opportunity it represented for Māori and Pākehā, and all those who would later arrive to Aotearoa New Zealand.

However, over the past 182 years, Māori, hapū and iwi have suffered much loss and grieved greatly. In the Waitangi Tribunal we hear the voices and see the tears of many whānau. They recount transgressions against them, their hapū and iwi. Since the mid-1980s, Māori, hapū and iwi have been on an inspiring journey, reclaiming their reo, tikanga, and their social, cultural, spiritual and economic well-being.

Tākiri-ā-Rangi is the expansive universe above. It is the inspiration we receive when we look up and consider what the future holds.

With only 18 years until the 200th anniversary of the signing of Te Tiriti, Tākiri-ā-Rangi sets our course as a bank inspired by the hopes and aspirations of all. There is much for us to do to grow our nation together and protect the environment (taiao) of Aotearoa New Zealand for future generations.

Being the country's oldest bank and one of its oldest companies we believe we have a big part to play in Aotearoa New Zealand's success. As the country has grown so has ANZ New Zealand, and we want to play that important role together with Māori, hapū and iwi to grow our nation.

Tēnā koutou, tēnā koutou, tēnā koutou katoa.





## NGĀ KUPU WHAKAPUARE OPENING WORDS

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E aku rau rangatira mā, ngā maunga whakahi  
o te motu, ngā awa e rere atu ki te moana,  
ngā marae maha o te motu nei o Aotearoa.  
Tēnā koutou, tēnā koutou, tēnā tātou katoa.

Wisely, our nation is waking up to the core principles that  
have guided Māori for generations.

The broader adoption of principles like manaakitanga  
(respect and generosity), kaitiakitanga (guardianship),  
and whanaungatanga (relationships) supports the value  
proposition and economic potential of our nation.

Today, Māori and iwi business represents an asset base of  
nearly \$70 billion.

Beyond owning a significant proportion of assets in the  
primary sectors, Māori entrepreneurs are employing  
ever-larger numbers of their own whānau and building  
exciting businesses in areas like food, fibre, digital,  
education, tourism and housing.

We take immense pride in the creation of ANZ  
New Zealand's first Te Ao Māori Strategy. And we look  
forward to deepening our partnership with Māori, iwi,  
hapū, Ahuwhenua Trust and Māori businesses as we, as  
a nation, look to 2040 – 200 years from the signing of  
Te Tiriti o Waitangi.

Mauri ora

**Sir John Key** GNZM AC

Chair  
ANZ New Zealand



Āku mihi nui rawa atu ki ā koutou ngā manukura  
ngā whatukura, e te tā, e te tī. He hōnore tēnei  
ki a ahau te raukura ō ANZ NZ ki te mihi atu ki  
ā koutou. Ka tika ki te mihi atu ki ā rātou kua  
mene atu ki te pō, hoki wairua e, hoki wairua e.  
Rātou ki ā rātou, tātou ngā kanohi ora ki ā tātou.  
Tēnā koutou, tēnā koutou, tēnā tātou katoa.

For almost as long as ANZ New Zealand has existed, we  
have proudly supported the aspirations of Māori, hapū and  
iwi – individuals, communities and businesses. One of the  
characteristics I have admired greatly is that Māori values  
inspire a longer-term view.

Intergenerational responsibility encourages many Māori  
to think deeply about how activities today will benefit  
future generations.

There's much more we can learn and it's time to take  
the next step. To fully understand the needs of our  
Māori customers and partners, we must deepen our  
understanding of the values that are intrinsic to Māori.

This approach is fundamental to the bank we're building  
for all customers. That's why we are proud to have  
developed Tākiri-ā-Rangi, ANZ New Zealand's Te Ao Māori  
Strategy. I am excited about where it will lead us.

The late Sir James Henare said:

"Kua tāwhiti kē tō haerenga mai kia kore e haere tonu.  
Tino nui rawa ōu mahi e kore e mahi nui tonu."

"We have gone too far not to go further. We have done too  
much not to do more."

There is much for us to do and we look forward to the  
journey ahead as we at ANZ New Zealand lead this  
dynamic change for us as a bank and as a nation.

Mauri ora

**Antonia Watson**

Chief Executive Officer  
ANZ New Zealand

## SECTION 1

# EMPOWERMENT THROUGH BUSINESS

## ANZ NEW ZEALAND'S COMMITMENT TO MĀORI

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It's time for the business world to empower Māori to create their own economic future on their own terms. Tākiri-ā-Rangi is the roadmap for how ANZ New Zealand will support this change.



# KIA HANGA TE WHAI RAWA, KIA PUĀWAI TE WHAI ORA WE BUILD A BETTER ECONOMY TO SUPPORT A BETTER SOCIETY

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We believe a nation should build an economy for tomorrow to support a better society than today. Aotearoa New Zealand has one economic imperative for shaping a more socially cohesive future that stands above all others – economic equality for Māori.

In 2022, Aotearoa New Zealand stands at a crossroads in economic history. The future of our society is being shaped by great changes in the underlying factors that drive the economies of every nation.

We are engaged in many races to build our economic future: the race to transition from fossil fuels to renewable energy sources; the race to make our businesses digital entities; and the race to innovate in science, manufacturing and primary production so we can compete in global markets.

With change comes opportunities, but also choices. Times of change demand that we set priorities to guide these choices. To do that we must remind ourselves of why we generate wealth as a nation.

A nation builds an economy for tomorrow to support a better society than today. If we want our society to be more socially cohesive than it is today, we must build a prosperous future for Māori. Without economic equality, Māori will never achieve social equity.

That makes the rise of Māori businesses and Māori business people the single most important social transformation occurring now in our economy. More than any other single factor, it is mastery of business that has the potential to help Māori create the economically-equal future we need to remove the Māori-Pakeha inequities that are so stark in so many areas of Aotearoa New Zealand.

As Aotearoa New Zealand's largest bank, we acknowledge that our role in supporting Māori to achieve economic equality through business is greater than any other private sector organisation in our economy. We also acknowledge that economic equality will not be achieved in the short term. This is an intergenerational project for our country.

This year we make a commitment to Māori and to all the people of Aotearoa New Zealand through the launch of Tākiri-ā-Rangi, our first Te Ao Māori strategy.



Tākiri-ā-Rangi lays out our strategy and the work plan to implement it for the next 18 years. This is not the usual company two-to-five-year strategy. Our commitment extends further.

We will work for generations and beyond to advance Māori business and Māori personal financial well-being. We will change our organisation to embrace Te Ao Māori, the Māori world view. We will make ANZ New Zealand a place more Māori want to do business with, to plan and achieve financial goals for themselves and their whānau, and to work as members of our team.

## HE WHAKAPAPA HE MOEMOEĀ OUR HISTORY AND OUR ASPIRATIONS

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If we want to build a socially cohesive society we must invest in the idea of Aotearoa New Zealand as a nation born on the promise of mutual prosperity.

We trace the whakapapa of our nation back to the signing of Te Tiriti on February 6, 1840.

The moral power of Te Tiriti that still echoes across time comes from its promise of a new kind of nation where two people would prosper alongside each other.

At ANZ New Zealand we trace our corporate whakapapa back to those same days of imagination and optimism.

John Smith, the head of the Union Bank in Sydney, which would change its name to ANZ in the 20th century, reported the signing of Te Tiriti enthusiastically to his superiors in London. Our first bank manager had high hopes for the prospects of Pākehā-Māori relations and our potential to do business together in Aotearoa New Zealand.

Smith promised his leaders that he would "...not lose any time in forming an establishment there...". True to his word he established New Zealand's first bank that same year at Pito-One (Petone).

Our origin stories as a nation, and as a bank, come from a rarefied moment in our history which we look upon as a nation to guide us as we create our future. We believe that the desire to build a better society through a partnership between two peoples was genuine in 1840.

But our history shows that utopian vision of a mutually prosperous future was lost across the years since 1840. Those years saw the good intentions swamped by a one-sided story which saw Pākehā prosper and Māori alienated from their whenua, taonga, economic assets and opportunities.



Today we all live with the social consequences of our unequal history. This inequality is persistent in our basic living standards, income levels, workforce participation, welfare dependency, educational achievement, physical and mental health, life expectancy and incarceration rates.

## TĀKIRI-Ā-RANGI: OUR COMMITMENT TO A BETTER FUTURE

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Tākiri-ā-Rangi is ANZ New Zealand's commitment to work for a better future for Māori. We will support Māori to build their own path to a better future through economic equality achieved by Māori, as Māori.

We see Tākiri-ā-Rangi as reinforcing and building on a wider cultural evolution that has been occurring for a generation in Aotearoa New Zealand. Pākehā are acknowledging that the starting point for tackling inequities throughout our society is accepting that Te Ao Māori, the Māori way of seeing the world, is equal and as relevant as the Pākehā worldview.

Until now, most of the positive actions to acknowledge and address Māori-Pākehā inequities have been led by governments and the public sector. Te Ao Māori has been embedded into many of our institutions – in education,

health, criminal justice, resource management and governance systems.

We acknowledge this foundation that has been laid, but we also note that changes within the institutions of the state are only the start of a much longer process of economic empowerment for Māori. It's a process in which the private sector must start playing its part.

Now is the time for the private sector to acknowledge that the next great steps for Māori must come from our world – free enterprise, entrepreneurship and the building and operation of businesses.



# KIA HANGA TE ŌHANGA I TE AO E ORA AI E TUPU AI BUSINESS DELIVERS ECONOMIC EMPOWERMENT

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We believe that fundamental social change through the empowerment of all the people of Aotearoa New Zealand comes with economic empowerment – and business can deliver that.

Now is the time for the private sector to acknowledge that the next steps for Māori, hapū and iwi development must come in our world of free enterprise. The foundation of an equal society can also be built by enabling Māori entrepreneurship, facilitating the building and operation of more Māori-owned businesses and encouraging greater Māori participation in every business.

Business in its many forms has the power to change fast and as it evolves, to change the fabric of our society for the better.

Māori business is already on the rise. Last year, the value of the Māori economy was estimated by BERL at \$70 billion and it will continue to grow. This is just the start. There is more to business success than ownership. Māori must be included more in the business world as leaders, employees and business partners. That will only happen if business commits to doing more. In 2022, ANZ New Zealand acknowledges this responsibility and commits to change through Tākiri-ā-Rangi.

We commit to make ANZ New Zealand a place where more Māori want to work, come to do business, and empower their personal financial futures.

Through this commitment, we will help empower more Māori to create the economic foundation on which they can build and gain their Tino Rangatiratanga.

## SECTION 2

# TĀKIRI-Ā-RANGI

ANZ New Zealand's Te Ao Māori strategy – our new way  
of thinking and work plan from now until 2040

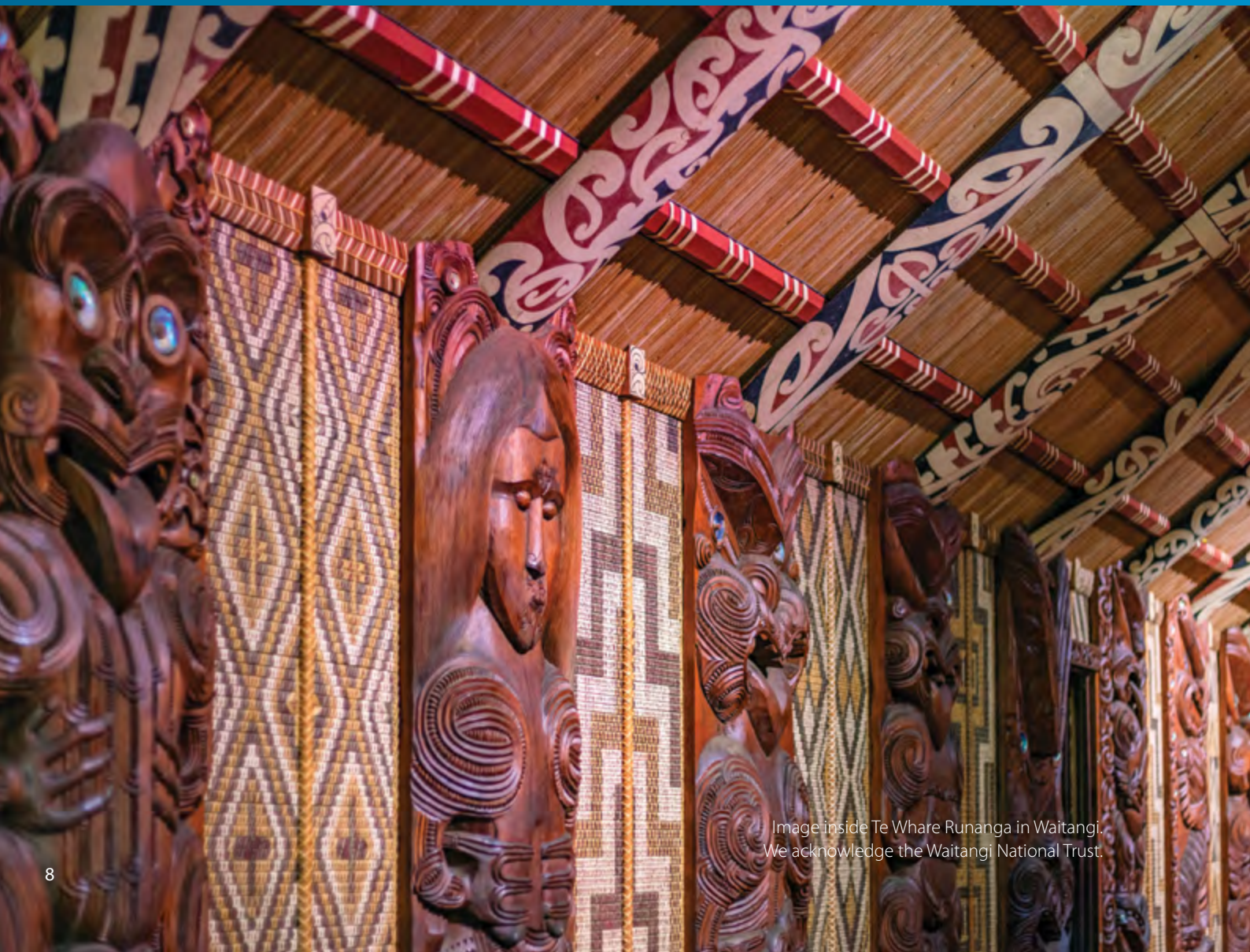


Image inside Te Whare Runanga in Waitangi.  
We acknowledge the Waitangi National Trust.

# TĀKIRI-Ā-RANGI IS A NATURAL EXPRESSION OF ANZ'S PURPOSE

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Tākiri-ā-Rangi adds new depth and meaning to our company's purpose  
and a richer layer to what our people do every day.

Creating Tākiri-ā-Rangi has taken us much time and many conversations. In our preparation we interviewed more than 200 internal and external stakeholders including senior ANZ staff, ANZ's Māori staff rūpū and those in Australia, the Human Rights Commissioner, the Commissioner for Productivity and the Commission for Retirement, Māori business and iwi leaders. We also conducted an ANZ New Zealand wide survey where 1080 participants responded.

The clear feedback we received from this diverse group was that any strategy had to be a genuine expression of corporate intent, with deep roots that draw sustenance from ANZ's core purpose.

At ANZ we describe our purpose in English as "to shape a world where people and communities thrive." In Māori we say: "kia hanga i te ao, e ora ai, e tupu ai te tāngata me te kāinga."

Tākiri-ā-Rangi not only expresses our company's purpose perfectly, but also adds another layer of richer meaning to our ICARE values, or tikanga and kawa, for how we do this with integrity, in collaboration, with accountability, with respect and with excellence or; Kia Hohonu, Mahi Ngātahi, Kawenga, Manawatōpu and Te Angitu.

## TE WĀTU O ANZ

ANZ Group operates in more than 30 markets and has more than 48,000 staff worldwide. We're focused on improving the financial well-being and sustainability of our customers by:

- Helping people save for, buy and own a sustainable, liveable and affordable home;
- Helping people start, run and grow a business; and
- Helping companies move goods and capital around the region.

ANZ New Zealand is the largest bank in Aotearoa New Zealand, with about 8,000 staff. Nationally, about 16% of the population identifies itself as Māori. Within ANZ New Zealand it's only 7%.

We believe Tākiri-ā-Rangi will enhance and build on our relationships with tangata whenua, mana whenua, whānau, hapū and iwi across Aotearoa New Zealand.

We know our actions can significantly influence the well-being of our customers, staff, communities and the environment. Being a responsible corporate citizen is one of the best ways we can show our commitment to long-term success for all, and our relationship with indigenous peoples across the globe is key to that social and commercial responsibility.

Traditional Māori values encourage longer-term views, and a sense of intergenerational responsibility, leading to a better future for whānau, hapū, iwi and the wider community.

Te Tiriti is our nation's founding document, and ANZ New Zealand acknowledges the promise made in 1840.

In 2021, academic and rangitira Sir Mason Durie wrote that Te Tiriti was embedded in the life of our nation. "Simply, Te Tiriti is about future opportunities, a contrast to the view that Te Tiriti is a burden on our nation," Sir Mason said in Ngā Tini Whetū – Navigating Māori Futures. "The yet-to-be realised promise of Te Tiriti o Waitangi is about the way in which we will prepare for the future and the unique stamp we will place on Aotearoa New Zealand as a distinctive modern economy within the Pacific."

ANZ New Zealand agrees.

We have grown much since the opening of our first branch in 1840, and learnt many lessons. Tākiri-ā-Rangi sets us on a course to understand and work with all Māori, to grow that distinctive modern economy.



## THE MĀORI ECONOMY

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By the early 1800's, Māori had established trading relationships with people from all over the world. Vegetables, flax, fresh water, and wood to repair vessels were among the highest value items traded.

Since the signing of Te Tiriti, Māori business has been underpinned by the desire to protect Whenua, Whakapapa and Whānau – land, ancestral bonds and families. Their businesses have supported whānau to grow, while also protecting the land and the environment for future generations.

Māori economic relationships are guided with a deep wairua, or spirit, and based on the core principles of manaakitanga (respect), kaitiakitanga (guardianship) and whanaungatanga (building relationships). An intergenerational mindset encourages Māori to think long-term about how business activity will benefit future generations.

Business and Economic Research Ltd (BERL) first began reporting on the Māori economy in 2010, when it was worth \$36.9bn. In the latest 2018 Te Ohanga Report, it's now estimated to be worth \$69bn.

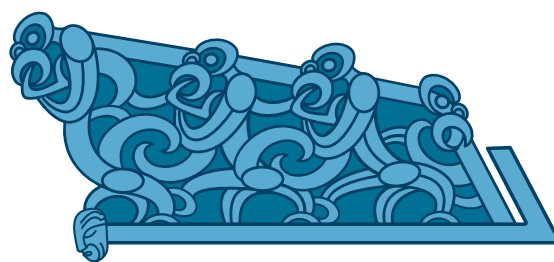
RBNZ Governor Adrian Orr described the Māori economy as key to the well-being of Māori.

"Equally [increasing] is its contribution to the wider economy for Aotearoa New Zealand," Orr said.

Today, Māori leaders are committed to ensuring the protection of their economic base, and growing it into the future. Their vision is intergenerational, and deep.

The Chair of the Federation of Māori Authorities, Traci Houpapa, recently said: "We are here for future generations with the obligation to our tūpuna (ancestors). We care about our taonga, our assets, our land, our people and want to improve the quality of life for future generations."

ANZ New Zealand recognises the important role Māori, hapu and iwi businesses play in promoting the well-being of whānau, hapū and iwi in driving the growth of Aotearoa New Zealand.



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**"WE ARE HERE FOR FUTURE GENERATIONS WITH THE OBLIGATION TO OUR TŪPUNA (ANCESTORS). WE CARE ABOUT OUR TAONGA, OUR ASSETS, OUR LAND, OUR PEOPLE AND WANT TO IMPROVE THE QUALITY OF LIFE FOR FUTURE GENERATIONS."**  
**TRACI HOUPAPA, CHAIR, FEDERATION OF MĀORI AUTHORITIES**

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Waka in Te Whare Waka at Waitangi.  
We acknowledge the Waitangi National Trust.



# TĀKIRI-Ā-RANGI OUR PRINCIPLES

Under Tākiri-ā-Rangi ANZ New Zealand will:

1

Commit to developing strong relationships with Māori, hapū and iwi across Aotearoa New Zealand, as part of our longstanding purpose “to shape a world where people and communities thrive – kia hanga i te ao e ora ai, e tupu ai te tāngata me te kāinga”

2

Seek to improve the financial well-being and sustainability of all our customers – Kia whakamanahia te oranga o tātou

3

Seek to enhance our understanding of Te Ao Māori as we grow as a company and as a nation

Our Te Ao Māori Principles	Definitions
Aroha Tetahi Ki Tetahi	Being supportive, respectful and sincere.
Manaakitanga	Building relationships based on honesty, good faith and trust.
Kaitiakitanga	Preserving and protecting taonga.
Kotahitanga	Working together to embrace the diversity of people, thought and aspirations.
Whanaungatanga	Acknowledging the connections we create by working together, and the opportunity our ANZ whanau have to demonstrate leadership with our customers and community.
Whakapapa	Recognizing the historical connections that tell our history.
Taha Wairua	Respecting the spiritual aspects of life.
Taha Tinana	Supporting the physical well-being of people.
Mana Motuhake	Acknowledging self-determination, independence, sovereignty and one's own authority.
Kawenga, Te Angitu	Ensuring we hold ourselves accountable, take responsibility for our actions, strive for excellence and challenge ourselves to always do better.
Tino Rangatiratanga	Recognizing each person's whakapapa, reo and culture, including the right to use te reo, participate in powhiri, tikanga and kawa practices that are uniquely Māori.
Te Honongatanga	Acknowledging the importance of partnerships and collaboration between people and organizations, always working constructively with others.
Te Wheako	Developing experiences and products that our customers, clients, partners and staff find easy to use, meet their evolving needs and which they will love.
Māramatanga	Remaining open to a deeper understanding of the world.
Te Manotini	Recognising the power of passion and collaboration, especially when people unite behind a common vision and purpose to create value for our customers.

# TĀKIRI-Ā-NUKU

## THE STRATEGIC FRAMEWORK

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Tākiri-ā-Rangi, like all strategies, has a framework.

In Te Ao Māori, a traditional whare houses the mauri (spirit), the mātauranga (knowledge), the aspirations, and the kōrero (stories) of the people – past, present and future. Whare are expressions of mana, influence, power, prestige and authority. The whare stands proudly among its people as their tūrangawaewae – their place of belonging.

“Tākiri-ā-Nuku” is the name of our symbolic whare – a place to call home for ANZ New Zealand here in Aotearoa. The name was gifted to us by our Pou Arataki, Mori Rapana, and the Bishop of Te Tai Tokerau, Kito Pikaahu, and was inspired by the karakia (prayer) of the rangatira Ngāmanu.

It is the name of ANZ New Zealand’s strategic framework outlining the application of Tākiri-ā-Rangi.

Tākiri-ā-Nuku is inspired by Te Whare Rūnanga – the national wharenui that stands with great reverence as a symbol of partnership between Māori and Pākehā at

Ruarangi, the Waitangi Treaty Grounds in the Far North, where Ngāti Rāhiri and Ngāti Kawa are mana whenua.

Te Whare Rūnanga pays homage with its beautiful carvings and tukutuku panels, to all Māori, hapū and iwi from across Aotearoa New Zealand. It was opened on February 6, 1940, 100 years after Te Tiriti was signed. The building of this whare was led by Sir Apirana Ngata and Tau Henare, with tohunga carvers Hone Taiapa, Pine Taiapa, Hori Waititi, the iwi of Ngāti Hine, and members of the 28th Māori Battalion from across the motu contributing.

Today, both Ruarangi and Te Whare Rūnanga are under the guardianship of the Waitangi National Trust. He mihi ki ā koutou katoa Ngāti Rāhiri, koutou ko Ngāti Kawa, me Te Waitangi National Trust.

As Te Whare Rūnanga stands beside the Treaty House for all of Aotearoa New Zealand, so too does Tākiri-ā-Nuku stand for us all at ANZ New Zealand.



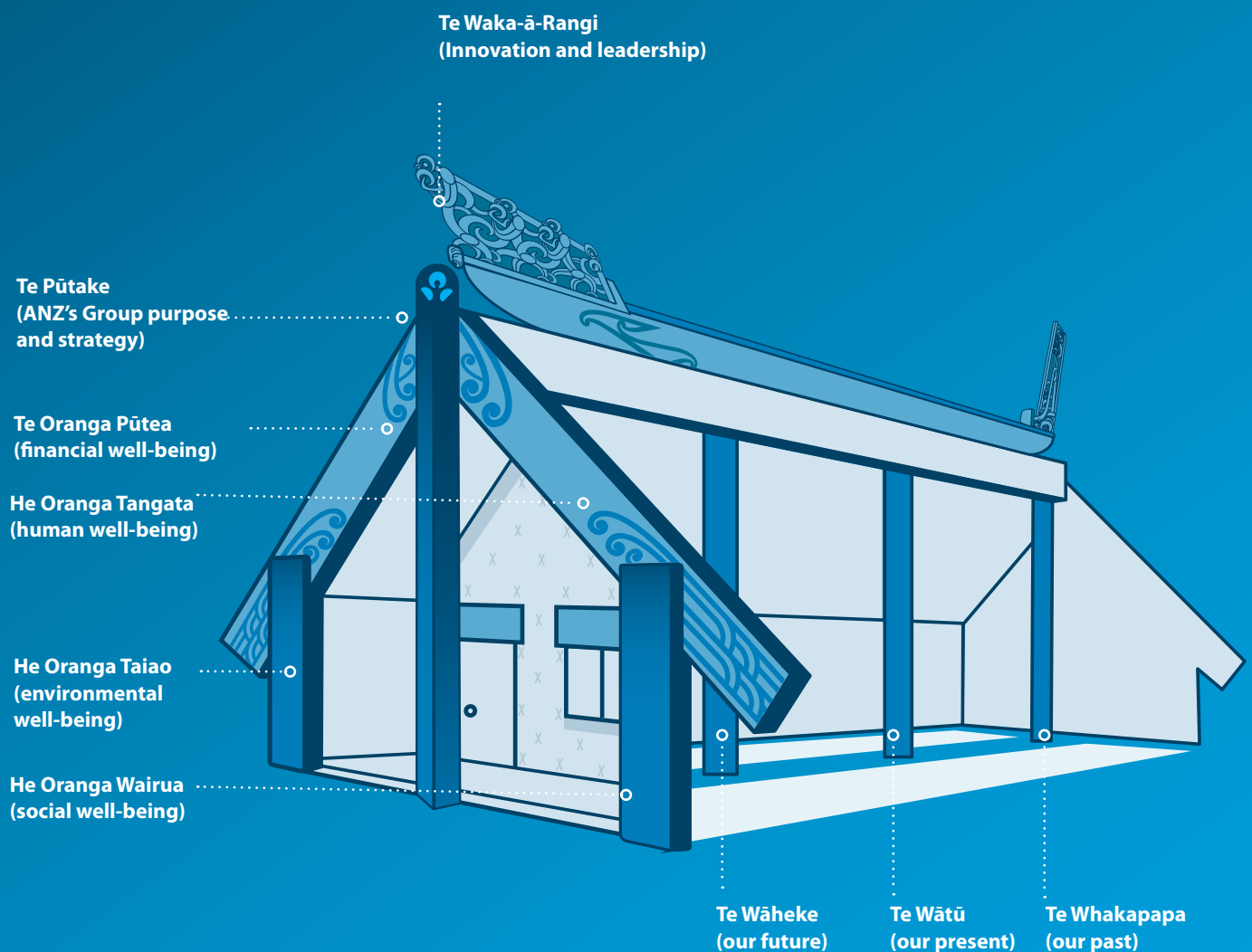
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**“TĀKIRI-Ā-NUKU” IS THE NAME OF OUR SYMBOLIC WHARE – A PLACE TO  
CALL HOME FOR ANZ NEW ZEALAND HERE IN AOTEAROA.**

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# TĀKIRI Ā NUKU TE WHARENUI O ANZ OUR MEETING HOUSE TĀKIRI Ā NUKU

Our ANZ wharenui is where we gather together as ANZ with our customers, partners, stakeholders, staff and shareholders.



Above the entrance to the wharenui is ANZ's Te Pūtaka, the purpose.

The wharenui is ANZ New Zealand. Supporting the company are three pou or pillars – Te Wāheke (our future), Te Wātū (our present) and Te Whakapapa (our past).

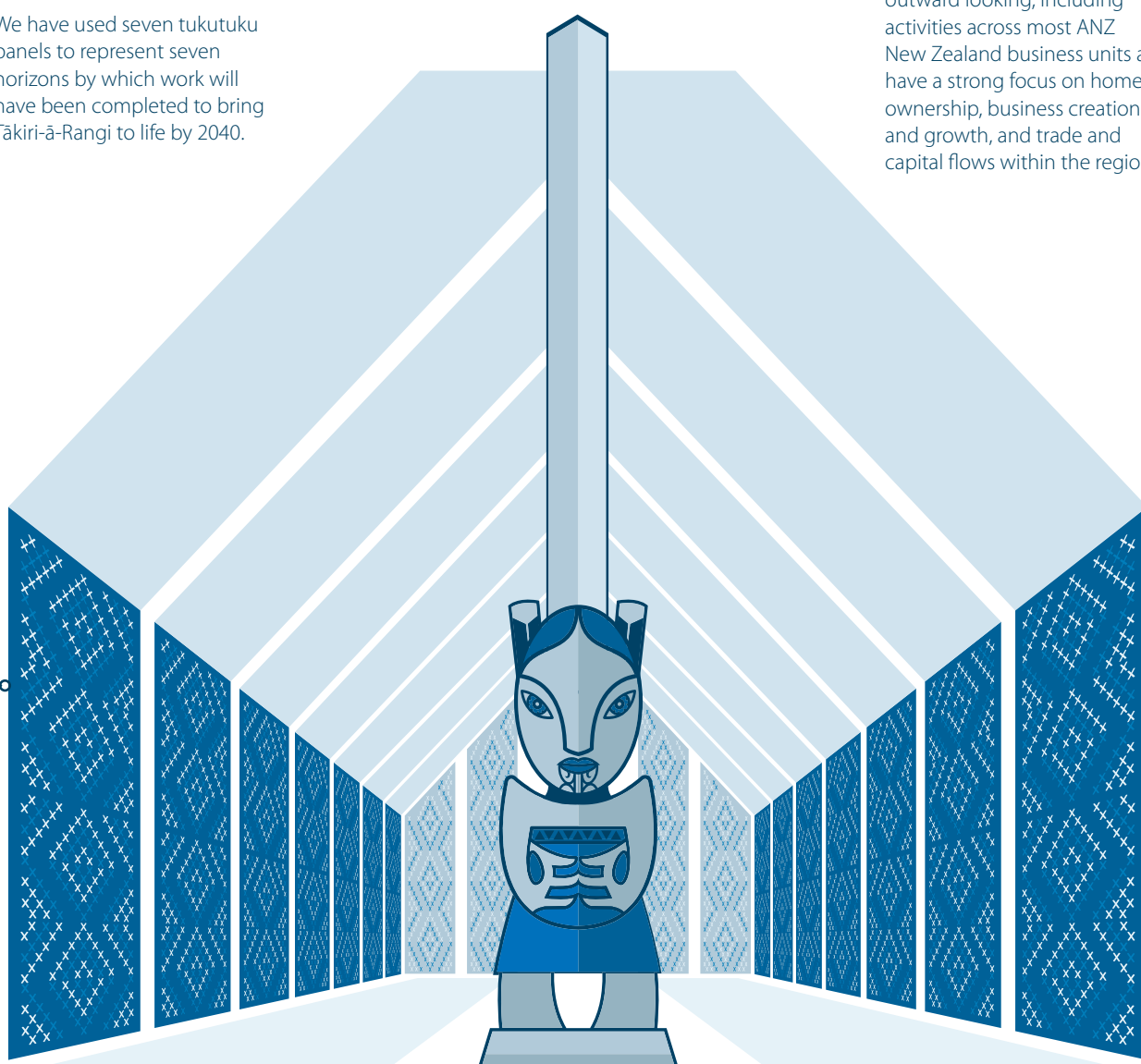
Sitting above the wharenui is a waka, Te Waka-ā-Rangi, to symbolise innovation and leadership.



Within our wharenui are  
Ngā Tukutuku Te Pae Tawhiti,  
(The Woven Panels Of Our  
Long Horizon) on the walls.

We have used seven tukutuku  
panels to represent seven  
horizons by which work will  
have been completed to bring  
Tākirī-ā-Rangi to life by 2040.

Having seven symbolises  
the original seven waka that  
travelled from Hawaiki to  
Aotearoa. They are inward and  
outward looking, including  
activities across most ANZ  
New Zealand business units and  
have a strong focus on home  
ownership, business creation  
and growth, and trade and  
capital flows within the region.

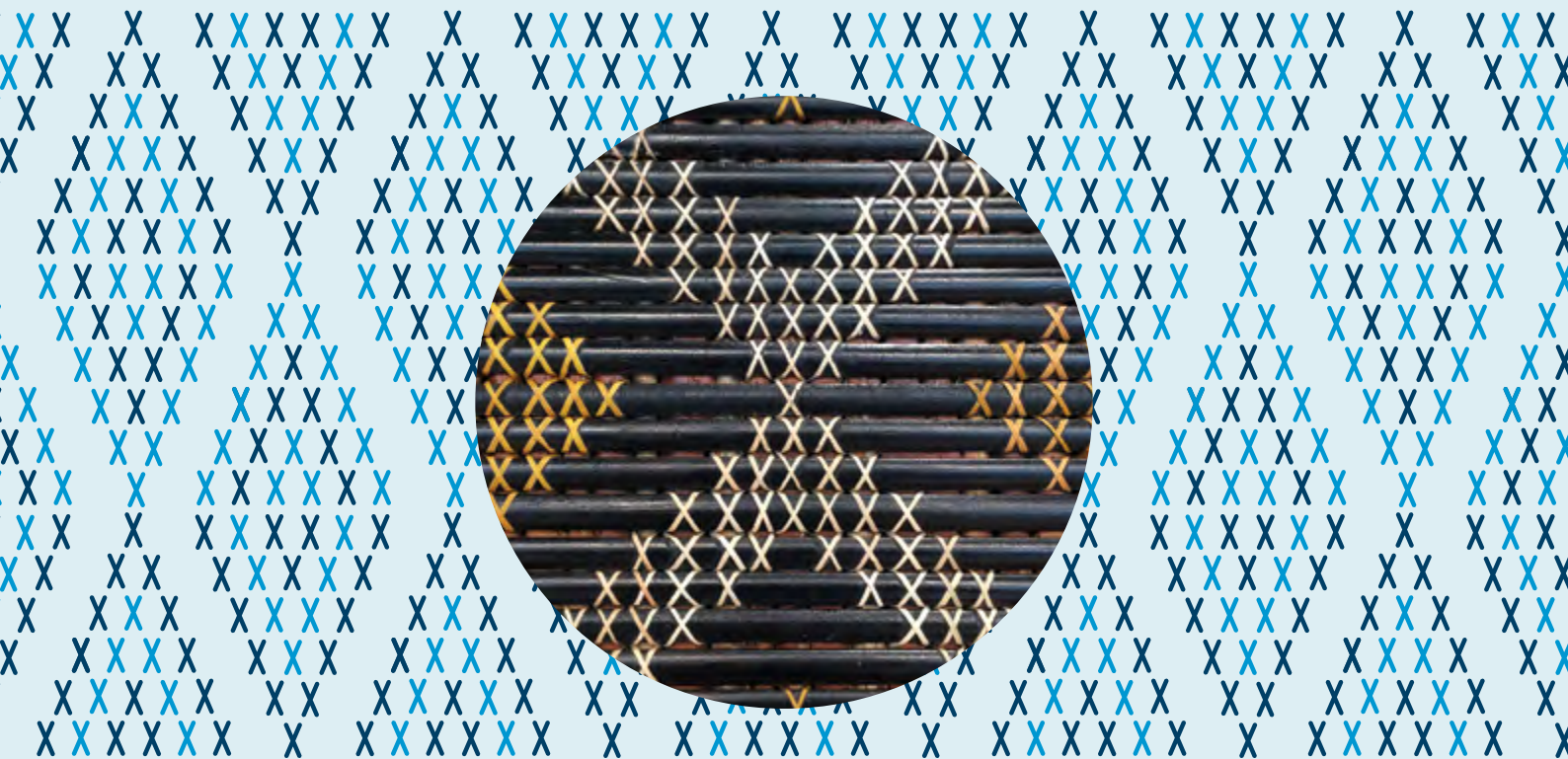


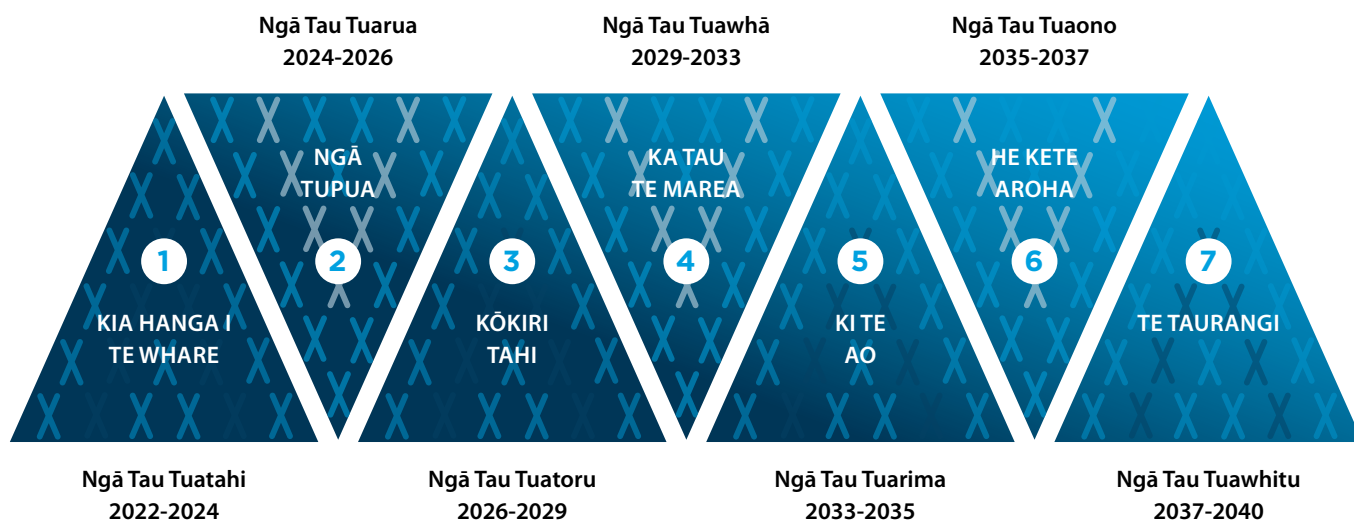
## NGĀ TUKUTUKU TE PAE TAWHITI OUR GOALS

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Ngā Tukutuku Te Pae Tawhiti are the woven panels that adorn Tākiri-ā-Nuku. Tukutuku panels tell the history, the stories of aspiration, the whakapapa and kōrero of their people. Two or more people weave the tukutuku panel, following a known set of patterns. Weavers take pride to perfect the patterns on both sides of the tukutuku panel. Tukutuku panels last for generations and the story is passed down from generation to generation.

The tukutuku panels in Tākiri-ā-Nuku tell the story of ANZ New Zealand from 2022 to 2040.





**1 Ngā Tau Tuatahi (by 2024) -  
Kia Hanga i Te Whare;  
Build a culturally-strong  
ANZ NZ Whare**

We will have:

- Created and started implementing cultural competency training for staff;
- Created and started implementing a basic Te Reo Māori programme for staff; and
- Changed our processes to recruit, retain and advance more Māori staff.

**4 Ngā Tau Tuawhā (by 2033)  
Ka Tau Te Marea;  
Make Our Whare the Place  
to Grow the Nation**

We will have:

- Created programmes to introduce Māori and non-Māori suppliers and producers to each other;
- Partnered with others to encourage more Māori into business;
- Created programmes to help Māori improve their agri holdings and returns; and
- Created regular hui for facilitating ideas and capital to grow the Māori and, therefore, New Zealand's economy.

**2 Ngā Tau Tuarua (by 2026)  
Ngā Tupua;  
Transform How We Present Our  
Whare to Aotearoa**

We will have:

- Reviewed our corporate imagery to incorporate some Te Ao Māori concepts; and
- Created ANZ NZ documents and materials in Te Reo Māori.

**5 Ngā Tau Tuarima (by 2035)  
Ki Te Ao;  
Have the World Gather  
in Our Whare**

We will have:

- Taken iwi to the markets of the world; and
- Created programmes to introduce global opportunities to iwi.

**6 Ngā Tau Tuaono (by 2037)  
He Kete Aroha;  
Make our Whare a  
Knowledge Kete**

We will have:

- Created Aotearoa's most comprehensive data base of Māori economic activity that is used for the benefit of Māori, our customers and our shareholders.

**3 Ngā Tau Tuatoru (by 2029)  
Kōkiri Tahī;  
Make Our Whare Welcoming to  
Iwi, Hapū and Māori customers**

We will have:

- Formalised regular interactions with iwi leaders at a rangatira level;
- Changed our risk appetite and lending policies to enable collectively-owned Māori land to be better used and leveraged for housing and commercial purposes;
- Partnered with others to create innovative programmes to increase Māori home ownership;
- Created a programme tailored to encourage more iwi and Māori into funds management and KiwiSaver; and
- Created and implemented a financial literacy programme tailored for Māori customers.

**7 Ngā Tau Tuawhitu (by 2040)  
Te Taurangi;  
Make Sure Our Whare is  
Fit for Purpose**

We will have:

- Reviewed Tākiri-ā-Rangi; and
- Reset ANZ NZ's Te Ao Māori strategy.

## TE KŌRERO WHAKAMUTUNGA THE CLOSING REMARKS

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Tākiri-ā-Rangi, ANZ New Zealand's Te Ao Māori Strategy, has come to life from the voices of our staff, our leaders, our customers, Māori, hapū and iwi leaders from across Aotearoa New Zealand and internationally.

Tākiri-Ā-Rangi, ANZ New Zealand's Te Ao Māori Strategy has emerged from the conversations of hope and aspirations for Māori, hapū and iwi and what it means to be the biggest bank and one of the largest companies in the country.

It has given rise to Tākiri-ā-Nuku, the work plan that will guide the implementation of our strategy in the run up to the 200th anniversary of the signing of Te Tiriti.

Tākiri-ā-Rangi is based on the strong belief of ANZ New Zealand that for Aotearoa New Zealand to succeed, Māori need to be afforded economic equity in this country and that the best way to do that is through being vibrant participants in the economy through businesses, home ownership and financial well-being.

ANZ New Zealand is excited by the opportunity Tākiri-Ā-Rangi, ANZ New Zealand's Te Ao Māori Strategy has to grow our nation and celebrate our uniqueness together in Aotearoa New Zealand.

Kia hanga i te ao, e ora ai, e tupu ai te tangata me te kāinga.  
(To shape a world where people and communities thrive).

Mauri ora







## ACKNOWLEDGEMENTS

ANZ New Zealand wishes to acknowledge tūpuna rangatira Taa Hemi Henare, Ngāmanu, Tau Henare, Taa Apirana Turupa Ngata, Hone Taiapa and Pine Taiapa. We also humbly acknowledge the iwi of Ngāti Hine, Te Ati Awa, Te Rarawa, Ngāpuhi, Ngāti Porou the hapū Ngāti Kaharau, Ngāti Hau, Te Uri O Rorokai, Ngāti Kawa, Ngāti Rāhiri, Ngāti Whiti and Ngāti Tāwhirikura and the 28th Māori Battalion whom we have referred to in this document.

We wish to thank the Waitangi National Trust for allowing us to capture images on the Treaty Grounds and in Te Whare Rūnanga, and Taa Mason Durie, Traci Houppapa, Bishop Kito Pikaahu, Mori Rapana, Luke Appleby, David Harrison, Lauren Riley-Strong, and Joe Everitt for their leadership and wisdom.

Finally, we wish to acknowledge all the staff, the members of the Māori and Pacific Affinity Group and leaders at ANZ New Zealand for providing their voices, thoughts and aspirations to help shape Tākiri-ā-Rangi, ANZ New Zealand's first Te Ao Māori strategy.





