



Recorded Transcript

Case Study – Te Rau o te Korimako

Content	
Case Study Presentation	Christian Dennison Te Rau o te Korimako

The transcript below was captured at the live webinar and includes minor grammatical adjustments for the readability of the audience.

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TE MATAPIHI
HE TIROHANGA MO TE IWI TRUST

Case Study Presentation | Te Rau o te Korimako

Jen Deben

It is with pleasure that I introduce Christian. So I met Christian just recently because initially, I was working with Geneva for Ngāti Tamaoho, and she is the CEO there, and initially, when we were talking about a CHP application, it was going to be just for Ngāti Tamaoho, they have some amazing aspirations and some great opportunities in Auckland on how they can develop and provide housing to their members. And then, as we progressed on and we'd got somewhat down the pathway of the application, an opportunity came their way to partner with Ngāti Hauā and to amplify the reach that they have for their members individually but also together. So, you can hear that it will be across Waikato and also Auckland. And so, Te Rau o te Korimako was born, and Christian was able to join us. And it was great when you joined us Christian, because you would have seen obviously Ngāti Tamaoho had an idea on when they wanted to submit their application and then adding a new partnership and a new entity into the mix obviously brought a different dynamic. And it was great when you did join; you really jumped in there and helped out to get those templates done and to get that application finished. So really pleased to hand the rakau over to you and for you to share the journey of Te Rau o te Korimako. Kia ora.

Christian Dennison

Kia ora Jen, thank you very much. Kia ora koutou, as I said, I work with Te Waharoa Investments, which is our executive arm, our investments arm, of the Ngāti Hauā Iwi Trust, and it has been a real privilege to join with Ngāti Tamaoho and to see what we can do together, to see what we can do with our whanau together. We believe strongly that housing is a right and as the slides, I think the slides are about to come up soon, thank you very much, that there's so much we can do together. I think a real basic whakataukī but one that really applies, nau te rourou, naku te rourou, ka ora te iwi, and we really believe that with our basket, with the basket of Tamaoho, we can really see our whanau thrive, there's so much wisdom and knowledge and resources to gain from that. So here we are, we are Te Rau o te Korimako, so Ngāti Hauā and Ngāti Tamaoho, and so Te Rau o te Korimako is a joint venture between us two. It's a limited partnership which I'll talk a bit more about on the next slide, but our aim is to provide housing solutions for whanau and for the communities within our rohe and so the name was gifted by Ngāti Hauā by one of our kaumatua and it means, Te Rau meaning the covering or the clothing, o te Korimako, of the Bellbird, and so in Te Reo Māori we know that we highly esteem our manu, our birds, are a really important part of our culture and for the Bellbird which represents not only literally makes a beautiful sound but represents someone thriving and a thriving people. This was used as a reference to sustenance and shelter of our whanau. If we can come under our whanau, if we can support them, if we can cover them and clothe them, then we can hopefully help them to thrive to be like the Bellbird. Sorry, I should have said this at the start. So I work with Geneva Harrison from Ngāti Tamaoho. Unfortunately, as many of us have been, she's out with Covid at the

moment. She's on day four, probably a pretty bad part of it, and so hoping she gets well soon. But she will be here for the Q & A through the chat if there are any questions that she can answer for you that I may not have. And so the name was gifted by Ngāti Hauā, and our beautiful tohu here, our logo, was gifted by Ngāti Tamaoh, and so the image includes within a feather, within Te Rau, the korimako, and then our tukutuku refers to our housing of the korimako. So, it's a really beautiful way to symbolise what we're all about and what we're aiming and setting out to achieve. And so, Te Rau o te Korimako is a limited liability company, as I said and so we have co-ownership with Ngāti Hauā and Ngāti Tamaoho. So 50/50 ownership between our two iwi and looking forward to what's to come.

So just a little bit about who we are as iwi. So we both connect back to Waikato Tainui or to Tainui, and so for Ngāti Tamaoh, they've been around and established for a while as a Trust, and so, as you can see there, they've been established for 30 plus years and so they had their Treaty settlement in 2018, so not too long ago, and they've got their office space in Karaka out south a bit and that's central to three of their marae, Mangatangi, Whatapaka and Nga Hau e Whā. Their main primary activities are Crown relations, Te Taiao, looking after our environment, Waka Huia, Oranga Hou and Whenua Development. And the whenua development is particularly exciting for Te Rau o te Korimako and what that could mean for the future of providing community housing for our whanau. For Ngāti Tamaoho, 60% of their iwi live in Tamaki, and the primary areas are out south. So, Manurewa, Papakura and Pukekohe and unfortunately only 18% of iwi are homeowners. Despite that, the iwi rohe has the fastest-growing housing developments in Auckland. We look to Drury and Karaka, where there's huge developments going up of hundreds, thousands of houses, and the sad reality is that on their own lands, iwi members are unable to own homes in their rohe, and there are current insecure housing arrangements and so that's where we hope to come in to support our whanau. And so, for Ngāti Hauā it's a similar but different story. We settled in 2013 and while we had a tribal trust before then we established our post-settlement iwi trust then. Our office base is in Morrinsville in the Waikato. I would hope that lots of people know where Morrinsville is but if you don't, it's about 20 minutes east of Hamilton or Kirikiriroa and so our rohe stretches out from the east side of Kirikiriroa out to Waharoa, Matamata and Morrinsville, and so that base in Morrinsville is central to our whanau and our five Hauā marae. And so, our current activities are the Tumuakitanga, so Ngāti Hauā is quite involved with the Kīngitanga with our place as the Tumuakitanga and with our tumuaki and also Crown relations and as I mentioned earlier, I work with Te Waharoa Investments and so that's our executive and investing arm. And so that's another place where we are looking forward to investing in housing solutions for our whanau and then offering those through Te Rau o te Korimako, so really exciting for the future. And then there's other social engagement and community developments and Reo and cultural revitalisation, along with our other trusts, our mahi trust, our Hauā trust. And so for us 50% of our iwi live in the Waikato, primarily in Kirikiriroa, in Hamilton, and then in the Matamata-Piako District and Tauwhare, Morrinsville, Waharoa and Matamata. And then this is an exciting part of working together, 17.5% of our whanau also live here in Tamaki and I'm sure that many of the Tamaoho whanau also live further south into the Waikato and it's exciting that we get to support each other in this process and what the future holds. And so for our iwi, 23.4% are homeowners and it is sad to see so little of our whanau owning homes and having secure housing on their own land but we hope to in many different

ways, including through becoming a CHP, provide housing for our whanau. An example there is that in the Matamata-Piako District house prices have risen by about 80% in the last five years. So, in Morrinsville, which is a hub for our whanau, a rural home nonetheless, I think five years ago a house was about \$450,000 and now it's just shy of \$800,000. And that's really hard for our whanau especially when their income hasn't risen too much and so it's definitely a need for us to provide secure housing and it's exciting that we get to work together. And so, I also did just want to mention that we are both, I mentioned briefly earlier, but we are both from Tainui and while Waikato Tainui and Tainui work together as one big group for many things, we get to work as individual iwi and hapu for other things, and so with that comes shared whakapapa and shared vision for our people. And one example of us already working together is in the earlier Covid-19 lockdowns, we got to work together to provide food solutions for our whanau in Tamaki and so it's not completely new for us to be working together but it's exciting to be working together in this way. I've also got a note from Geneva here is that we understood that separation as Te Rau o te Korimako, not just a joint venture, but as a limited partnership, it was important to provide separation of services for our whanau. It was important to know that they didn't have to accept our help but that we were there to offer it. And so, as organisations we don't already offer housing services, but we do have many of our whanau involved in that sector or used to be involved in that sector who we are looking forward to working with to make this all work.

So, our journey to the CHP application, so in 2016 Ngāti Tamaoho made the initial investigation pre-Treaty settlement to what it would look like to offer housing solutions in the form of a CHP for their whanau but in 2018, as we said, they settled their Treaty settlement which is a very time-consuming and busy task, so it was shelved and it was put aside. But then in 2021 the plans were revived and we were privileged, Tamaoho at that time, not yet Te Rau o te Korimako, was to make the connection to Te Matapihi and to begin the process of working on an application with the support of Te Matapihi, the support of Auckland Council and at that same time Ngāti Hauā in Waharoa in the Waikato area were also looking at how we could provide housing solutions for our whanau, healthy, safe, dry, warm homes and as we were already working with Tamaoho we thought wow we could work together on this too. So towards the end of 2021 and the beginning of 2022 we pivoted our approach to being initially a joint venture, now a limited partnership, instead of separate applications. As I mentioned right at the start, we can do so much more together and I think we've had many conversations about how we don't only have to work with the Crown, we don't only have to work with other Pakeha organisations, but we can work together as Māori, as iwi, to support our people which is quite exciting. And so, we had a few reasons for working together, as you can see on the slide our vision was the same, we wanted our whanau to thrive in secure housing. Our socioeconomic challenges, while different, for Ngāti Hauā the landscape looks very different, with majority rural housing in rural areas with small townships to the relatively urban Tamaoho landscape. But we still faced the same challenges – house prices are raising, our whanau income isn't rising too much, there's overcrowding and homes aren't to a good standard. So, we had that same vision to see how could we improve this for our whanau. And so culturally as I've already mentioned we do come from the same ancestors, we are whanau if you go back far enough and the Tainui waka and with that comes shared values, shared aspiration for iwi growth, to see each other grow, to see our whanau thrive and to see the prosperity of our ancestors and our decedents, our mokopuna and even now, and

so financially with the shared networks it was practical, with the shared networks that we hold as Ngāti Hauā and with the shared networks that we hold as Ngāti Tamaoho, the shared expertise of our trustees and our board members and that initial establishment investment and that's a really important way of sharing the risk and so the CHP is, for both of us, part of larger plans to offer housing but one really cool note that I've got written down here is that we are manawhenua and we are not going anywhere and so what does it look like to have a long term plan and so this is a part of a long term plan for both of our iwi and as we come in with not a lot currently when it comes to housing, we were able to share that risk. Eventually our long term goal is to be established and registered as a community housing provider but then also eventually to offer PHO status and to offer housing solutions that enable us to have progressive home ownership because we know there is a continuum of housing need, it's not just an affordable rentals but we want to see our whanau in homes one day that they can own, that they can call their own, that they can have even more security in and raise their mokopuna and their children, a place that they can care for. So that is our long-term plan to see that happen, but with the CHP it is exciting that we are getting a start to providing that for our whanau so that's our journey, that is how we got to 2022.

Briefly, this is our organisational structure and for Te Rau o te Korimako as we are a limited partnership we have chosen to set up a new entity for the reasons explained before that it minimises the risk, it helps us to work together better and it's better for our whanau but as this new entity is 50/50 owned we then have a representative from both iwi who are both voted by their boards onto the board for the governance structure for Te Rau o te Korimako so from Ngāti Hauā we have Rukumoana Schaafhausen and so she is the Managing Director for our executive arm of Te Waharoa Investments and for Ngāti Tamaoho there is Rachel Petero who is the Ngāti Tamaoho Director and so this ensures that we have reporting back to both of our iwi, ensures that we have accountability from the ra iwi and also while being that limited partnership it also ensures a degree of separation from our parent entities and so while we have the two iwi directors we also have an independent director there and that's Andrew Williams from Alvarium. Andrew brings a real wealth of knowledge, so Alvarium is the largest provider of social housing in the United Kingdom and so they bring a whole lot of knowledge, wisdom and expertise, not only in social housing but in the property market in property and housing in general and so it's been a real privilege to have their insight and guidance in this and especially moving forward, what that will look like. I will jump to the next slide if that's alright.

So, for our application, what were our learnings, and I guess these are the big take aways. We took approximately three months to complete the application, lots of the work was done by Geneva, and I would like to thank Geneva as well for all the hard mahi that she put in, there were many a late night putting in the work but these are the learnings that were taken to hopefully make it easier and so there were a few stop starts, but here we are, so our learnings are mainly don't overthink the application – that was a real big thing in our meetings, our weekly Zoom meetings with Jen we would say, oh how can we go above and beyond and that was our logical thinking, how can we go above and beyond in this application to make ourselves look a whole lot better to the Regulatory Authority and to make our application go so we pass with flying colours and I think that was the wrong thinking that we eventually learnt. Don't overthink the application, stick to exactly what is requested, don't do any more, don't do any less, and if they

need that they will come back to us with a request for additional information and while we can prepare that information in case they ask for it, just stick to don't overthink it, and I think we eventually learnt that, when you overthink it the task becomes a lot more daunting and so in saying that we know that there are lots of files and so we used a file sharing setup, we used Dropbox, that made it easier to review and edit, to leave comments especially across the operations and governance documents and then also across the manuals from Te Matapihi, I could not imagine searching through strings of emails for documents so that file sharing set up really helps us, it was just a Dropbox with the different folders, with draft folders and final folders and also numbering of different documents to make it easier to reference which will take a big of initial work but will save you so much time and stress and so also determining the structure early, this is a really key one. For us, over that three months of completing the application, while we had it all up here, the business plan, the strategy and the governance organisation, lots of that it wasn't fully put into paper until later in our application process and we would really encourage to our whanau and to everyone who is applying to become a CHP and doing the application to do that early, lots of the application requires reflection or referencing back to those structures and it reflects the vital information that is required for the application that's there as well, so the legal entity, the constitution for us, for Te Rau o te Korimako, board motions and governance profiles and then throughout the manuals as well, referencing and knowing how we were going to work otherwise, as it says in the next bullet point, spend more time up front landing on key issues, those key issues like the structure or other key issues like, for us, a key issue in our financial documents was our loan to value ratio, working that out with our finance teams and with people who oversee that. If you don't work it out you end up going back to through nearly 20 documents and changing them every time you make a decision and so it makes a lot of sense but it also saves time to determine the structure early and to spend more time up front landing on those key issues and who will oversee what; on finances, on governance, yeah, and so these last two points were don't compare the process to other sections, just answer, and I think that is part of why sometimes we tended to overthink the application, especially coming as iwi and now after a few years and different values and different places and in different sectors it can be easy to think oh well this makes sense from a financial point of view, this makes sense maybe from an investments point of view but don't compare the process to the other sectors, just answer, don't overthink the application. As iwi we do deal with multiple sectors and for us it was a challenge not to keep comparing them to others and pushing back at what we thought was required, there were many times when we thought well that doesn't make sense, surely Jen, surely, they would want this, why would they not want this, we would want this! I am very thankful for Jen saying no, I can understand where you are coming from but that is not how it works so just answer, if they need it, they will come back again. Finally, and this is particularly for us as an iwi as well, but as Māori, drop the ego, follow the process, which can be hard and it was challenging for us to prepare a proposal for a Regulatory Authority with no Treaty relationship between us and them or really Treat relationship existed too much but once we put aside our ego, once we thought about our whanau who could really benefit from this, and knowing that there will be a future for things like that, regardless, we were able to put our head down and focus on the job ahead and worked a bit faster so that was great, so those are some of our key learnings, on the next slide we have some of our key challenges.

And so, first of all, from MHUD note that over 50% of the housing register in Auckland, in Tāmaki, are Māori, which is really sad, but I guess that goes without saying, for a lack of better words, and that within the tribal rohe of Tamaoho alone, Kāinga Ora managed 9,000 properties, a lot of properties, a lot of whanau, a lot of people on our iwi lands and so our ancestral lands within our rohe and so we are hopefully at Te Rau o te Korimako but Ngāti Tamaoho are hopeful that with the right vehicles and mechanisms in place and the Government will to do so, that as manawhenua they will have a more active role in management/ownership of housing in their rohe for Ngāti Tamaoho whanau and for others in the community and that is a really exciting prospect not only for Tamaoho in their te rangatiratanga over their areas and what that looks like but also for Te Rau o te Korimako and what would look like providing that housing as a community housing provider and so our challenges were not really having operational experience in community housing provision, as individuals, there was some experience in more private areas, but we didn't really have that operational experience in community housing so we are looking forward to onboarding whanau who have experience in that sector from our different iwi, that was a big challenge for us. Another big challenge was the current economic environment as many of us know and as we mentioned it's hard to buy one home let alone many to provide for our whanau so what does it look like to develop and to invest our resources but at the same time staying accountable to our iwi, reducing risk and so on and so on and another challenge between being a limited partnership between the two iwi was our dual reporting requirements and our management of iwi expectations, touching on that Ngāti Hauā has expectations to provide housing and provide solutions for whanau in the Waikato and Tamaoho up here in Tāmaki and also reporting back to the two boards and to the different governance structures, getting approval and all to go ahead with Te Rau o te Korimako so that was a challenge, it wasn't one that we couldn't face but it was definitely one to think about in reporting back to overseeing entities and so for us we didn't have the funding or support from MHUD to grow capacity or capability in housing iwi, we are hoping as we move forward to get more support from different areas and different entities to grow our housing capacity and capability but that is another challenge that we face looking forward, not that we won't do it, because we have got a vision and we've got foresight and we are going to get there for our whanau, but that was another challenge, how do we move forward with not a lot of funding, which was another benefit there of being two iwi together, we were able to share the risk, especially of that initial investment. And then, finally, that challenge was iwi preparedness but this can be applied to any entity in rōpū or group, iwi preparedness for potential rapid expansion and scale, one challenge that we look forward to and it is interesting looking at how and where we are going to build houses but iwi preparedness for potential rapid expansion and scale, hopefully in five to 10 years we hope to have a lot more houses than we currently do, provide a lot more homes for our whanau and that is one challenge that we have faced and that we will need to face and tackle head on and one to think about is what does it look like to be prepared for potentially going from currently one home to eventually and hopefully many hundred, yes, so being prepared for rapid expansion and scale, so those are some of the challenges we face and lots of them are quite particular to being iwi Māori and to being iwi but they are definitely something to think about in when you're going through your application and your process is onboarding people with experience, where have Andrew Williams and we are really grateful for his vision and his wisdom and oversight and looking at our current economic environment we were able to share the risk between our iwi and

looking at our dual reporting requirements and iwi expectations we were able to show that it is within our vision, it is within what we want for our whanau and it is always a great thing to be working for funding and support we are able and we are looking at funding other ways and then for our iwi preparedness as well. We are going to get there. But that's exciting.

Yeah, so, here is actually a really cool photo and this is a photo of a meeting we had, I think one week ago now, it was last Thursday, at Alvarium's office in town and we were able to meet with Ngāti Hauā and Ngāti Tamaoho not only to have whakawhanaungatanga not only to get to know each other even more but also to think about why we are doing what we're doing, what our vision is, what our foresight is and really just planting seeds of hope in our whanau from what the CHP would mean for our whanau, what this security of housing would mean for our whanau and I think on that note I would like to give a big mihi to Te Matapihi, to Jen, a big mihi to the Auckland Council for supporting us to form Te Rau o te Korimako and to submit our CHP applications on the 8th of April, that was a very exciting day after lots of hard work especially from Geneva as I have said, lots of hard work, lots of proof reading, lots of reviewing materials, lots of going back and forth between different boards and ensuring that what we were doing we were doing right and we were doing well and really grateful for Jen's oversight and saying okay this looks good and so on the 8th of April we submitted that application, so yeah, those are our acknowledgements, thank you so much ngā mihi nui to Te Matapihi, to the Auckland Council and we are so excited to see where we go on the journey now, we are waiting for our application to process and it is so exciting, hopefully we will see many of you on that other side and we will be working to provide great, safe, warm, dry housing to the Te Rau o te Korimako, to clothe and to cover our bellbirds and help our whanau fly. So that is all from me, thank you so much for hanging in there, I know that was a lot of talking but I'm really hopeful that from what we learnt we were able to share some of that with you and yeah we can take some questions, unfortunately I won't be able to answer heaps of the questions but if I can't then Geneva is in the chat there to answer some of our questions via typing, because Covid has unfortunately taken her voice, so that is me, thank you Jen I will pass it back to you.

Jen Deben

Kia ora Christian, thank you so much for your korero and for sharing the journey. It was wonderful to hear. So even though we were meeting on such a regular basis our focus was always on the application and what you've done there is you've really brought to life and added so much richness about how the two iwi have come together and created Te Rau o te Korimako and particularly hearing that partnership is all the way along so even the gifting of the name and that gifting of the graphic and the design and the sharing of the board members so all of the way through you can absolutely see how this is a partnership. I just wondered if you might be able to give a little bit of insight into what it was like for you. I know that you did spend a lot of time on those manuals and helping to get those ready and that is often such a big part that can be quite overwhelming for those who are new to the housing system. There is a lot to go through and it isn't just completing one document, but you also need to make sure that you have got a cohesive application to demonstrate that the business is ready. You can't look at one document in isolation, you actually have to look at them all together and that is a lot of information to be

juggling. I just wondered if you could give some insight because you did do a lot of that mahi and what that was like?

Christian Dennison

I think really grateful for the templates themselves from Te Matapihi. I can't imagine having to have written those up ourselves or putting those together ourselves, but for the information to be filled in on the manuals, there are quite a few manuals and it was. I guess the reality is it is quite an arduous task looking through them, going through them, making sure they are cohesive. The key piece of advice is I would give is definitely that sorting the key points. Giving the key points attention that we have in different areas for us it was that loan to value ratio and ensuring our governance structure, who was going to do what, who was going to oversee what, especially in the beginning and then what did that look like further on. But also other things as Te Rau ō te Korimako, our business plan, our strategic plan, all of those documents, I would say particularly for the manuals, do those earlier and once those are done, you can work on the manuals regardless.

But for us I think that was our key learning, that lots of that information is really vital to wrapping your head around, okay, for us, how was Te Rau ō te Korimako working, we know what we are going to do, how we are going to work and then makes it so much easier through the manuals to be like yep this is what we are doing, yes, so, the business plan, strategic plan, those governance documents, they make it a whole lot easier to get through those manuals without just ending up commenting on anything, coming back to it, come back to it.

Jen Deben

That is really good insight. Thank you Christian for really setting up that foundation and that comes from knowing who your directors are and having them to help guide you as well. So, now we would like to open it up, thank you so much Christian, we would like to open it up to everybody, we do have plenty of time for patai, and I will just go on mute and give you some time to come on and see if there is anything you would like to ask of Christian and then we also have Geneva who is online, she is not going to be turning on her camera but she is available in chat if there is anything that you are also wanting to ask her.

Tiffany Caine

Kia ora everyone I just want to say Christian that that was amazing, it was very inspiring, honestly, I was very inspired to see that that mahi is being done for our people and I would hope to replicate something that is similar to that too so thank you.

Christian Dennison

Kia ora, yeah it is really exciting. I am so excited, as you can see as a rangatahi, but what it means for our people.

Tiffany Caine

Yeah, I know, so amazing, I am so proud of you, very proud of you.

Christian Dennison

Thank you very much, I am so excited for where we are going.

Shelby Young

I was just going to ask Christian, the same really, it is awesome to see rangatahi wanting and having a desire to be involved with whenua matters. My question, I guess, is now that you are at this stage of the game where it looks like, the CHP registration is likely to go through without too many problems because you've done the application well, what is the next step? When are the houses going to be built? Where is the plan at? What's your first development, I guess, for want of a better phrase.

Christian Dennison

I must acknowledge as well, I was mainly an assisting role, I was still very privileged to be there and Geneva led us very well, Geneva has done some amazing work working on that Dropbox looking at the time some of those documents were submitted, working very hard. For us, and Geneva might correct me in the chat if I am wrong but moving forward we had a board meeting as Te Rau o te Korimako before that Thursday hui where the photo was taken, really looking at what our strategy is moving forward. We will be expecting to be continually hearing back from the Community Housing Regulatory Authority to see as our application processes what they want and what they need but as Geneva said, we have one property ready to go that Tamaoho hold out in Drury and that's just a standalone house, that will be great as well for having some experience. But then we are looking at expanding through, for us, a very unique way, all with our iwi holding most of the risk and Te Rau o te Korimako mainly managing that, looking to expand our housing portfolios hopefully in the Southern Tāmaki area, Southern Auckland in the rohe of Tamaoho but also for Ngāti Hauā, Waharoa and hopefully out towards Matamata and our rohe as well. That home we will start in July hopefully, provided our CHP registration is approved and we are looking in the next three to five years to start the process of bigger portfolios, doing lots of mahi in the meantime and hopefully in five years' time we have significantly more houses and then 10 years, 20 years.... But yeah, that is what we are doing now. Lots of strategy and that first home and then what does that look like in the next five years. We worked a lot with Jen as well on ensuring that our plan was enough, comprehensive enough, for the CHRA over the next years plan and I think we did a three-year plan or a five-year plan and then what that looks like for Te Rau o te Korimako.

Jen Deben

Kia ora, that was great insight and I see that Geneva has been coming in to give some extra information on there as well. If there are no more questions, just quickly looking around, if anyone wants to quickly pop in or put their hand up but I think that brings to a close the korero and the sharing of Christian's for Te Rau o te Korimako and thank you again Christian you really did that so well, I know that you weren't planning to present to us today and you just stepped in and brought so much life to the journey and it was really wonderful so thank you so much for doing that. Be well Geneva, I hope that you recover well, and our thoughts are with you, we

know what it's like, a lot of us have had Covid, and so we understand that you need to take the time to rest and recover but thank you for coming on today and supporting us.