

TE MĀRAMA KI Ō PŪTEA Ā-PAKIHI

He Kete Hanganga Hauora

Tīmata >



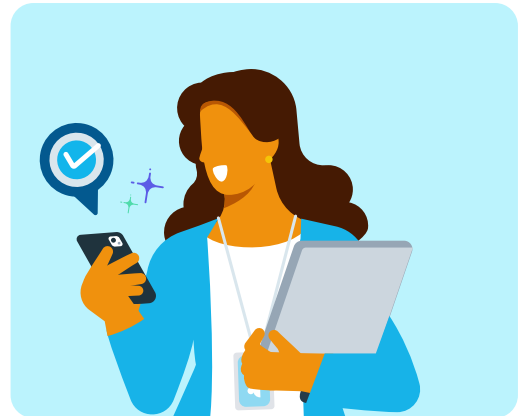
**KNOWYOUR
NUMBER\$**

NAU MAI

Nau mai ki Te Kete Hanganga Hauora. Mā mātou koe e ārahi, i ia tapuwae o te ara pūtea ā-pakihi, mā ngā maramara kōrero hei āwhina i a koe ki te āta mōhio ki ō nama me te whakapakari i tō māia ā-pūtea.

Te whakamahi i te kete taputapu

1. Tikiake te kete
2. Whakamahia ki tētahi rauhanga, tāruatia rānei mēnā he pai ake ki a koe
3. Whakatutukihia ngā ngohe hei whakapakari i ngā hanganga pūtea, i ngā pūkenga me te hanga hinengaro e rewa ake ai tō pakihi ki te pae o angitū



Kia tirohia...



Whakawhanake hanga

Mā ngā ngohe te hauora o tō pakihi e tohu, e hua mai ō whakatau i runga i te mōhio.



Hanga Whakaaro

Mā ngā ngohe koe e āwhina ki te whakawhanake i ō whakaaro, e pakari ai koe ki te aro pū, ki te kōkirikiri i ngā wero.



He aha anō

Ētahi anō rauemi me ētahi taura o te ao kikokiko kua hua mai i ngā rangatira me ō rātou pakihi pakupaku.

Toro atu mō te āwhina

Mēnā kei te kimi tautoko, kei te kimi kupu āwhina rānei i tō hīkoitanga:

- Kōrero ki tētahi kaikaute, ki tētahi kaitiaki pukapuka pūtea rānei e āwhina atu ai tō whakamahere i te ara whakamua. Mēnā karekau ō ake, tono mō tētahi kaiāpai utu kore mā te [**Te hōtaka nā Xero Mō Māngai Kāwanatanga Pai.**](#)
- Tūhuria [**ngā rauemi e ora pai ai kōrua ko tō pakihi.**](#)
- Whāia [**ngā aratohu pakihi utu kore i a Te Tari Tāke \(IR\).**](#)
- Tirohia tā [**mātou kohinga pātai auau.**](#)
- Whāia [**ngā ratonga hei āwhina i a koe mēnā rongohia te ngau ā-pūtea.**](#)

Mēnā kei te pānui koe i tēnei kete ā-pepa nei, ka taea hoki te kimi i te URL whānui mō ngā whārangi ipurangi e iri mai nā ki runga i te [**āpitihanga**](#) kei te muri.



He taipitopito ēnei hei mātauranga whānui anake, me te mōhio pū, ehara tēnei i te tohutohu mātanga ā-tahua, ā-ture, ā-taake rānei. Tēnā, tonoa atu ki tētahi mātanga i mua i ō whakataunga ā-pūtea



TE MĀRAMA KI Ō TAHUA PAKIHI

I tēnei kaupapa, ka kōrero ki ngā pūkenga, ngā mātauranga me te hanga whakaaro me kapo i a koe kia ngākau titikaha ki te whakahaere i ō tahua pakihi

Ka ako me pēhea te whai i ō whiwhinga pūtea me ō utu whakahaere, ka ako me pēhea te whakawehe i ō pūtea ake ki ō pūtea ā-pakihi, ka mutu, ka ako me pēhea te tārai hanganga e mārakerake ai te oranga o ō tātua pūtea.

Rukuhia te kete hanga hauora i tō aru whakamua i roto anō i tō ngākau titikaha.

Whiria te wāhi tīmata:



Whakamahia ngā pātene pāhekoheko me te tahua kaupapa hei neke i roto i te kete taputapu, rānei panuku iho kia pānui i ngā whārangi i te raupapa.



TE MANA O TE HANGA WHAKAARO

Ehara i te mea me mōhio noa ki ngā nama - engari kē ia, ko te hanga o te whakaaro. Mā tō hanga whakaaro ō whāinga e whakatau, ō wero e kōkirikiri, ō wawata e whakaū. Ka hua ko te rerekētanga o te huakore me te hua rikarika.

Mō te whānuitanga o te mana hanga whakaaro, tēnā tirohia:

- [He aha te hanga whakaaro?](#)
- [Te mana o te whakaaro me ōna hua: te pānga o ō whakaaro ki ō whakatutukitanga](#)



Te whakawhanake i tō hanga whakaaro

Whakawhanaketia te hanga o ō whakaaro e mauritau ai koe, e ngākau pono ai koe ki a koe anō, me te whakakōkiri ki ō whāinga - me te mōhio me pēhea te whakahāngai, te ako i ngā piki me ngā heke ki te kore e tutuki i ngā wawata.

Ko ngā āhuatanga hei whakakōkiri i a koe ki ō whāinga:

Whiria ētahi o ngā tauākī e rima e whakaponohia nei e koe:

- ☐ Ka hua mai te angitū i te āhua o te arotahi me te aro tuwhera
- ☐ He wā tonu hei ako, hei whakapai ake
- ☐ Whāia ngā akoranga i ō auheke
- ☐ Mā te iti kounga me te auau o ngā mahi, ka hua te whai
- ☐ Ko tā te haere whakamua, he kite i ngā hua o tō whakapau kaha me te kōkirikiri i ngā wero

He kōrero rānei kāore koe e whakapono he pono?

- Whakaarohia te take i pēnei ai
- Mahia he rangahau kia kitea e rua ngā mea e wero ana i tō tirohanga



Mahia tō hīkoi tuatahi

He aha ngā mea ka taea e koe te mahi rerekē hei hanga i ngā hinengaro me ngā whakapono e hiahiatia ana kia angitū ai koe?



E whakawhanake ai te hanga whakaaro mārohirohi, e mārāma pū ai ki ō whāinga kia tutuki, me te whai whakataunga e hāngai ana ki ō whāinga, kia whai hua ai ō whakahekenga werawera.



TŌ HAERENGA KIA NGĀKAU TITIKAHA TE WHAKAHAERE I Ō TAHUA

Whakaarohia ō hiahia i tēnei akoranga, me pēhea te whakapakari i ō pūkenga ā-pūtea, me te whāngai atu kia māia ai tō whakahaere i ngā nama me ngā aupēhi, mō te tūpono, ka pākia ki runga ki a koe me tō pakihi.

Te whakatau i ō whāinga

Ka pēhea tō whakamārama i ō pūkenga ā-pūtea me tō māia ki te whakahaere, i tēnei rangi tonu?



Kōwhiria tētahi o ēnei whiringa e toru e whai ake nei:



Kāore pērā rawa te māia



He māia



Kei te pakari

He aha pea tō hīkoi tuatahi hei whakapakari i ō pūkenga me tō māia?

Kia puta ō whāinga ki te whaiao, ki te ao mārama

Te whakamahere mō te ahunga whakamua

Kia pono ki a koe anō – he aha ngā mea e hiahiatia ana kia tutuki ai taua whāinga?

- He aha ngā wero ka pā ki a koe?
- He aha te tautoko ka āwhina i a koe i te huarahi?
- He aha ngā mea me ako e koe?
- Me pēhea koe e whakarite wā mō taua mea?

Te whakatika i tō huarahi

Ka ara ake ngā wero, nō reira tirohia mēnā e whai hua ana āu whakapau kaha, mehemea rānei me whakatika tō huarahi.

- Me pēhea koe e ine ai i tō ahunga whakamua?
- Me pēhea koe e mōhio ai kua tae te wā ki te whakarerekē?
- He aha ngā mōhiohio ka āwhina i a koe ki te whakatau i aua whakatau?



Whakatauria ō whāinga me te whai whakaaro anō ki tō tahua. Whakaarohia me pēhea tō aroturuki, te whakarite mō te whakapaunga pūtea, me te whakatau i te roa o tō whakatautika i ō pūtea, i ō whiwhinga pūtea rānei i mua i te panonitanga o tō haere.

Mō te roanga o te whakatau whāinga ā-pakihi, tēnā tirohia:

- [Whakatau whāinga ā-pakihi, nā Retail NZ](#)
- [Me pēhea te hanga mahere ā-pakihi, nā te Manatū Hīkina Whakatutuki \(MBIE\)](#)



TE PUPURI I Ō MAUHANGA

Ko tā te aroturuki i ō whiwhinga pūtea me ō utu whakahaere, he āta whakaatu i te hanga o tō pakihi. Ko tāna mahi, he āwhina atu kia whakarite i ō utu me ō whakawhiwhinga pūtea. Mēnā he pene, he pepa, he hanga matihiko rānei tāu e hiahiatia ana, ko te aronga kia whāia tētahi huarahi māmā kia tika, kia ngāwari hoki te whai atu.

Kei hea koe ināianei?

Whakaarohia tō tukanga o nāianei:



- He aha tāu e mahi ai ki ō rīhiti?
- Mēnā me whakaatu e koe tētahi pūkete tika o ō moni whiwhi me ō utu, e hia te roa ka pau?
- Ka hoatu rānei e tō tukanga he pikitia mārama mō te āhua o te mahi a tō pakihi?

Tuhia ō moni whiwhi me ō utu ia rā mō tētahi wiki.



- E hia te roa i pau i a koe?
- He aha te wā i tino pai mōu?
- Me pēhea tēnei e āwhina ai i a koe ki te whai i ō nama?

Me pēhea te pupuri i ō mauhanga kia tika

- Whakarite tētahi wāhanga o ia rā, o ia wiki rānei kia tuhia mai ō tauwhitinga pakihi - ko tā te hikinga wā, he whakanui ake i ngā mahi.
- Whakamaua katoatoa - ngā hua hoko, te moni, te pūtea tautoko, ngā utu whakahaere.
- Kaua tīpoka i ngā whakapaunga pakupaku - ka tipu haere ēnei.
- Whiria tētahi huarahi, he rawa rānei e hāngai ana ki a koe - pūmanawa kaute, he ripanga kaute, mā te aha rānei i te pepa me te pene.
- Whakaraupapatia ō rihiti - manaakitia ngā kape, me tā mātou kaha akiaki kia manaakitia ā-matihiko.
- Whakamahia ngā taputapu matihiko - mēnā e whakamahere ana koe kia tipu, tīmatahia moatatia ki te whakamahi taputapu matihiko hei whakangāwari me te whakatōtika i ō mauhanga.
- Whakamahia tētahi pēke pūtea kē atu mō tō pakihi - ka noho tahi ō whiwhinga pūtea me ō utu whakahaere ā-pūtea ki te wāhi kotahi.



Tirohia ai ngā mauhanga kia mātau ki ō nama. Mēnā kāore e whai hua ana, panonitia tō tirohanga e tau pai ai ō tahua.

Kimihia me pēhea e whai ai ētahi atu tāngata i ā rātou moni whiwhi me ā rātou utu

Te aroturuki i ngā whiwhinga pūtea me ngā utu whakahaere mā te pene me te pepa.

Mēnā kei te tīmata kē koe, ka whakamahia pea he pene me te pepa hei mauhanga māu.

Ka taea tētahi pukapuka moni te hoko, he tīwae kua hangaia kētia. Ka taea rānei te whakamahia tētahi hanga whārangi-rua - te tuhi i ngā hoko ā-wiki ki tētahi taha, me ngā utu whakahaere ki taha kē atu.

Ka pai haere mō tēnei wā, engari, ka tipu haere tō pakihi, me whai ripanga, me whai pūmanawa kaute mō te nui o ngā rawa.



Te tātai whiwhinga pūtea me ngā utu whakahaere mā te ripanga kaute

Ko te panoni kia nuku i te pepa ki te ripanga kaute, he whakamāmā i tō tātai i ō whiwhinga pūtea me ō utu whakahaere, kia rite pai me te tere o ngā whakaritenga, ka tātaihia aunoatia, ka mutu, he hōhonu ō tirohanga tahua. Ka taea pea te hanga ripanga me ēnei:

- Ngā rā tauwhitinga
- He whakamārama i te takenga mai o ia utu whakahaere, i ngā taipitopito utu rānei.
- Ngā puna hei whakatōpū i ngā tauwhitinga (hei tauira: hoko, rēti, whaipainga, whakatiranga).
- Te nui o ia tauwhitinga (hei tauira: whiwhinga pūtea hua tōruna, whakapaunga utu tōraro).
- GST - mēnā kua rēhitatia mō te GST, tātaihia te GST ka utua, ka whakahokia anō hoki.

He maha ngā [tātauira kua hangaia kētia](#) hei whakamāmā i ō āpitihanga.

Aroturukihia ō whiwhinga pūtea me ō utu whakahaere mā te pūmanawa kaute

He maha ngā pūmanawa kaute hei tautoko i tō aroturuki whiwhinga pūtea me ō utu whakahaere. He rerekē te utu me te uaua o ēnei rawa, nā reira, ka hua pai mai mēnā ka hāngai ake ki te nui me ngā hiahia o tō pakihi.

He maha hoki ngā huinga pūmanawa ka tipakohia rihīti me ō pukapuka pūtea mā te matihiko - ka taea rānei pea te pānui aunoa, te whakaraupapa aunoa i ngā rihīti ki ngā wāhanga utu whakahaere e māmā anō ai te tiki atu.

Kimihia he kōrero anō mō ngā [tikanga pupuri pūkete matihiko e whakaaetia ana e te IR](#)

TE NŌHANGA MOTUHAKE Ā-TAHUA

Ko tā te wehe i te pūtea a tō pakihi ki tā ō ake pūtea, he tiro whānui ki te hauora ā-pūtea a tō pakihi.

Ki te whakaranu, ka haukerekeretia, ka uaua rānei te whai i ō whiwhinga pūtea, ō utu whakahaere me ō whakawhiwhinga ā-pūtea - te whiriwhiri rānei i te ara whakamua hei kōkiritanga ake.

Whakaritea tō hīkoi e whai ake nei

Tīpakohia ngā mahi kua oti kē i a koe mai i ngā kōwhiringa e rima kei raro iho nei.



- ☐ Whakatūria he pūkete pakihi
- ☐ Tautuhia ngā moni whiwhi me ngā utu katoa e pā ana ki tō pakihi
- ☐ Whakamahia tō pūkete pakihi mō ngā utu pakihi katoa
- ☐ Utua ngā moni whiwhi pakihi katoa ki tēnei pūkete
- ☐ Arotakehia tō pūkete pakihi i ngā wā katoa kia whai ai koe i tō ahunga whakamua, ā, kia taea hoki te whakatikatika



Ko tā te noho wehe a tō pēke pakihi, he whakawātea kia kitea ō ake pūtea mēnā kei te tautoko i tō pakihi, mēnā rānei kei te toitū. I te nuinga o te wā, ka hiahiaitia mō te tono pūtea, pūtea āwhina, tāke whakaheke, me ētahi atu huarahi hei tono pūtea tautoko.

Mēnā rā ka tīmata wawe, ka mātau ki te whakahaere i ō tahua, ka hua hoki ko ō whakatau i runga i te mōhio.

TE MAHITAHĪ KI NGĀ MĀTANGA KAUTE ME NGĀ KAITOHUTOHU

Ko ngā mātanga kautē, pēnei i ngā kaikaute, ki ngā kaitiaki pukapuka rānei, ko tā rātou he āwhina i a koe ki te whakatutuki i ngā mahi mahi aro pū, me te whai māramatanga ki te hauora ā-pūtea o tō pakihi.

Ka mātua mōhio rātou ki ngā āhuatanga o tō pakihi me ngā āhuatanga hei tautoko atu, ā, ka hāpaitia koe e rātou.

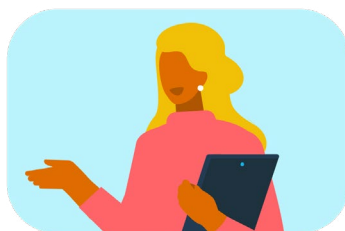
Whakaarohia he pēhea pea te āhua o tēnei mō tō pakihi:



- He aha te tautoko e hiahiatia ana e koe, ā, mā wai koe e āwhina?
- He aha ngā mea e hiahiatia ana koe ki te mōhio ake, ā, me pēhea tēnei e āwhina ai i a koe ki te mārama ki ō nama, ki te whakamahere rānei i ō hīkoi e whai ake nei?

Te whai hua nui i tō tohunga pūtea ...

- Whakatau i ō kawatau e mātua mōhio ai te tautoko e hiahiatia ana, me pēhea hoki tā rātou āwhina atu
- Tirohia ngā tūmahi ā-pūtea me te wā whakatutuki (hei tauira: te tuku tāke, pūrongo, ngā hurihanga)
- Kia mātau ki ō whiwhinga pūtea, ō utu whakahaere me te whānuitanga o tō tūnga pūtea
- Puritia, tukuna hoki ngā mauhanga tika o ō whiwhinga pūtea me ō utu whakahaere e mārakerake ai te kite i ngā āhuatanga o tō pakihi
- Whakamaheretia te rere o tā kōrua mahi tahi - kia tau ngā kōrero ki ngā utu, hei āhea, ka pēhea hoki tā kōrua hono tahi, whakawhiti kōrero rānei
- Me ngākau tuwhera ki ngā whakahokinga kōrero me ngā whakaaro
- Kia maumaharatia, ka noho tapu ō kōrero



TE MĀRAMA KI TE IA O TŌ PAKIHI

He huringa pūtea tō pakihi i te paringa me te timu o tō pūtea. Arotakehia ō nama e rere pai ai, e aro pai ai ki ngā āhuatanga kei te kitea me te whakakite i te anamata.

Hangaia mai tētahi hanga hāpai i te ora o te pūtea

Whakapaua te 5 mīniti ia rā kia aroturuki i ō nama - mā tō whai māramatanga, ka whakahaere pai i tō pakihi.

Whai i ō nama



1. Whakaritea he whakaoho, he wā rānei ki tō maramataka mō te 5 mīniti ia rā mō ngā iro e haere ake nei
2. Whakamahia taua wā ki te whakaoti i tētahi mahi iti kia mārama ake ai koe ki ō nama – whakamahia ngā mahi kei te whārangi e whai ake nei hei ārahi i a koe
3. Tuhia ētahi o āu mahi me ngā akoranga i a koe e haere an

Whakaarohia ngā mea kua akohia e koe me ngā mea ka mahia e koe ā muri ake nei

- He aha ngā māramatanga hou i riro i a koe mō tō pakihi?
- Me pēhea koe e whakamahi ai i ēnei mōhiohio hei whakamahere mō mua?
- He aha ngā whakarerekētanga ka tino whai pānga nui ki ngā pūtea o tō pakihi?



Kōkiri >

Mā te iti kounga me te auau o ngā mahi, ka hua te whai!

Ia rā, ia rā

Tirohia tō tapeke pūtea ia rā. Āta tirohia ngā panonitanga ohorere ki tō tapeke pūtea.

Ia wiki, ia wiki

Tirohia tō tapeke pūtea, mēnā kei te whai i tāu i whakakite mō tēnei wiki. Tirohia ake:

- Kei te kitea ngā whiwhinga pūtea i manakohia ai e koe?
- He utu nui me utu?
- He pūtea āu hei utu i ngā mea katoa?

Ia marama, ia marama

Āta tirohia ō whiwhinga pūtea me ō utu whakahaere.

Tirohia ake:

- Kua utua katoatia ngā nama mō te marama?
- He whakapaunga nui, ohorere rānei?
- Me whai i ētahi utu, i ētahi utu tārewa rānei?
- Kua hua mai he whiwhinga?

Ia hauwhā o te tau

Whakatauritehia ō nama ki te hauwhā ō mua.

Tirohia ake:

- I rerekē ō nama ki te hauwhā ō mua?
- I manakohia ai tēnei panonitanga?
- Nā te aha pea i whakarerekē ai?
- Me aha?

Ia tau, ia tau

Hoki whakamuri, tirohia te whānuitanga me te whakamahere i te ara ka whāia. Tirohia ake:

- I hua mai ō whakawhiwhinga?
- Ki te kore, he aha i pērā ai? He aha hoki te ara hei whai atu māu?



Āta tirohia mēnā he kawenga ā-ture, he kawenga tāke rānei i ia marama, i ia rua marama, i ia hauwhā, i ia tau anō hoki. Ko ētahi tāke, me tuku i ia rua marama ki Aotearoa.

TE AKO I TE REO PAKIHI

Kia tau ai tō mārama me tō whakamahi i ngā kupu pūtea ka mōhiotia whānuitia.

Whiwhinga pūtea me ngā utu whakahaere

- **Whiwhinga Pūtea:** Te pūtea ka hua mai i ngā hokohoko, i ngā ratonga, i ngā pūtea āwhina, i ngā pūtea tautoko rānei.
- **Utu Whakahaere:** Te pūtea i whakapaua kia whakahaere i tō pakihi.
 - **Ngā utu māhoi:** Ngā utu e noho ōrite ana ia marama (hei tauira: rēti, huanga rīanga).
 - **Ngā toenga whiwhinga:** Ngā utu whakahaere ka panonihia nā runga i te terenga o te pakihi (hei tauira: ngā rauemi, ngā whai painga pēnā i te hiko me te haurehu).
- **Whakawhiwhinga Pūtea:** Te toenga pūtea ka taka i ō utu whakahaere, mai i ō whiwhinga pūtea.
- **Pūrongo Whakawhiwhi me ngā whakapau pūtea (P&L):** He pūrongo tahua ka whakaatuhia ō whiwhinga pūtea, ō utu whakahaere, ka mutu, ka whakaatuhia mēnā rānei i hua mai te whakawhiwhinga, te whakapaunga pūtea rānei.
- **Matapae/Tahua pūtea:** He aromātai i ngā whiwhinga pūtea me ngā utu whakahaere nā runga anō i ngā tauira me ngā tatauranga kua ara mai.
- **Te Noho Tahi:** Te tukanga o te whakataurite i ngā mauhanga pūtea me ngā pūrongo pēke, ngā pūtea moni e tōtika ai.

Ngā rironga me ngā taumahatanga

- **Ngā Rironga:** Ko ngā rironga a tō pakihi, me he wāriu tāna (hei tauira: moni, taputapu, rārangi taputapu).
- **Ngā Taumahatanga:** Ko ngā utu tārewa,

ngā herenga ā-pūtea rānei e here ana ki tētahi atu (hei tauira: pūtea taurewa, ngā utu whakarato).

- **Ngā Pūtea Taurewa Kikino:** Ngā whiwhinga ka kore pea e tae atu ki tō pakihi.
- **Te Mana Taurite:** Ngā toenga a te rangatira o te pakihi i te whakapaunga nama o ngā rironga.
- **Ripanga Pūtea:** He pūrongo e whakaatu ana i ngā rawa, i ngā nama me te utu tōtika nā runga anō i te mana taurite.

Terenga Pūtea Moni

- **Tauwhitinga Pakihi:** He mahinga pūtea pēnei i te whiwhinga utu, ngā utu whakahaere kua utua, te rawa hokohoko kua utua, kua hoko rānei ki te moni taurewa.
- **Nama:** He pepa kua tukuna ki ngā kirihoko e tono ana kia utua ngā rawa hokohoko, ngā ratonga rānei.
- **Tāke Tārewa:** He tāke ki ō whiwhinga pūtea ka utua moata puta noa i te tau kia tīkaro, kia whakaheke rānei i tō pire tāke hei te mutunga o te tau.
- **Tāke Hokohoko (GST):** He tāke ki ō rawa hokohoko me ngā ratonga ka whakapaua. He mea nui te whakataha i ngā pūtea e utu pai ai tēnei pire i te wā me tuku, hei painga mō tō terenga pūtea moni.
- **Terenga Pūtea:** Te timu, te pari rānei o tō pūtea i tō pakihi.
- **Matapae/Tahua pūtea:** He aromātai i ngā pūtea moni ka rere roto, ka rere waho i tō pakihi e rere pai ai ō tahua.
- **Pūrongo Terenga Pūtea Moni:** He pūrongo e whakaatu ana i te terenga o ngā pūtea moni ō mua, i roto, i waho anō hoki i tō pakihi.

ĀPITI HANGA

Pūtea tautoko mō tō whānau

govt.nz/browse/family-and-whanau/financial-help-for-your-family/getting-help-budget/

Ngā pātai auau

knowyournumbers.xero.com/en-nz/contact

Me pēhea te tuhi mahere pakihi i a te Manatū Hīkina Whakatutuki (MBIE)

business.govt.nz/getting-started/business-planning-tools-and-tips/how-to-write-a-business-plan

Ngā aratohu pakihi a Te Tari Tāke (IR)

ird.govt.nz/search#g=smart%20business%20guide&t=All

Te pupuri mauhanga matihiko kua whakaaetia e IR

ird.govt.nz/managing-my-tax/record-keeping/computer-record-keeping-for-audit

Hanga whakaaro me te angitū

[linkedin.com/pulse/mindset-success-how-your-thinking-shapes-achievements-mohd-abbas-/](https://www.linkedin.com/pulse/mindset-success-how-your-thinking-shapes-achievements-mohd-abbas/)

Ngā tauira mauhanga (IR)

ird.govt.nz/search#q=record%20keeping&t=All

Ngā whāinga pakihi nā Retail NZ

retail.kiwi/advice/setting-business-goals/

Ngā rauemi oranga mō tō pakihi

business.govt.nz/browse-our-resource-library/reduce-financial-stress/financial-management-and-wellbeing

He aha te hanga whakaaro?

[verywellmind.com/what-is-a-mindset-2795025](https://www.verywellmind.com/what-is-a-mindset-2795025)

Hōtaka ā-Xero mō Māngai Kawanatanga Pai

knowyournumbers.xero.com/en-nz/join-mentorloop



He homaitanga nā

Xero FOR G   **D**

He taipitopito ēnei hei mātauranga whānui anake, me te mōhio pū, ehara tēnei i te tohutohu mātanga ā-tahua, ā-ture, ā-tāke rānei. Tēnā, tonoa atu ki tētahi mātanga i mua i ō whakataunga ā-pūtea.