

NGĀ TAHUA PŪTEA

‘Te Kete Hanganga Hauora’

Tīmata >



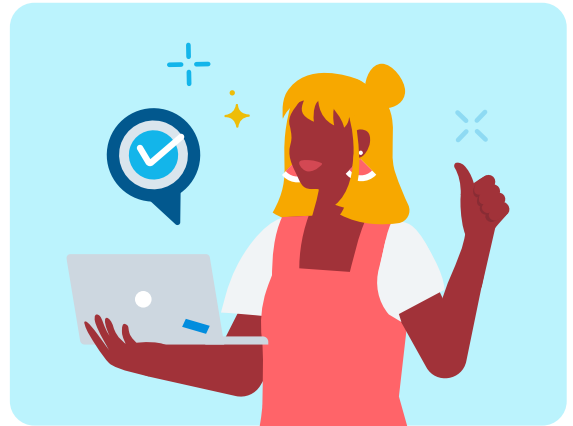
**KNOWYOUR
NUMBER\$**

KIA ORA

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 rauemi

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.



Kōrero whānui

Ētahi anō rauemi me ētahi tauira 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. Ka taea te tono mō tētahi kaiāpai utu kore mā te [Hōtaka mō Māngai Kawanatanga Pai](#) hei hāpai i ngā tirohanga pūtea noa nei ki tō pakihi. Mēnā karekau ō kaikaute, ō kaitiaki pukapuka rānei, ka mutu, kei te kimi i tētahi hei āwhina atu, ka taea te rapu ki te rārangi [kaitohutohu a Xero](#).
- Tūhurahia [ngā rauemi e ora pai ai kōrua ko tō pakihi](#).
- Whāia [ngā aratohu pakihi utu kore i a Te Tari Taake \(IR\)](#).
- 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 mātauranga ā-tahua, ā-ture, ā-tāke rānei. Tēnā, tonoa atu ki tētahi mātauranga i mua i ō whakataunga ā-pūtea.



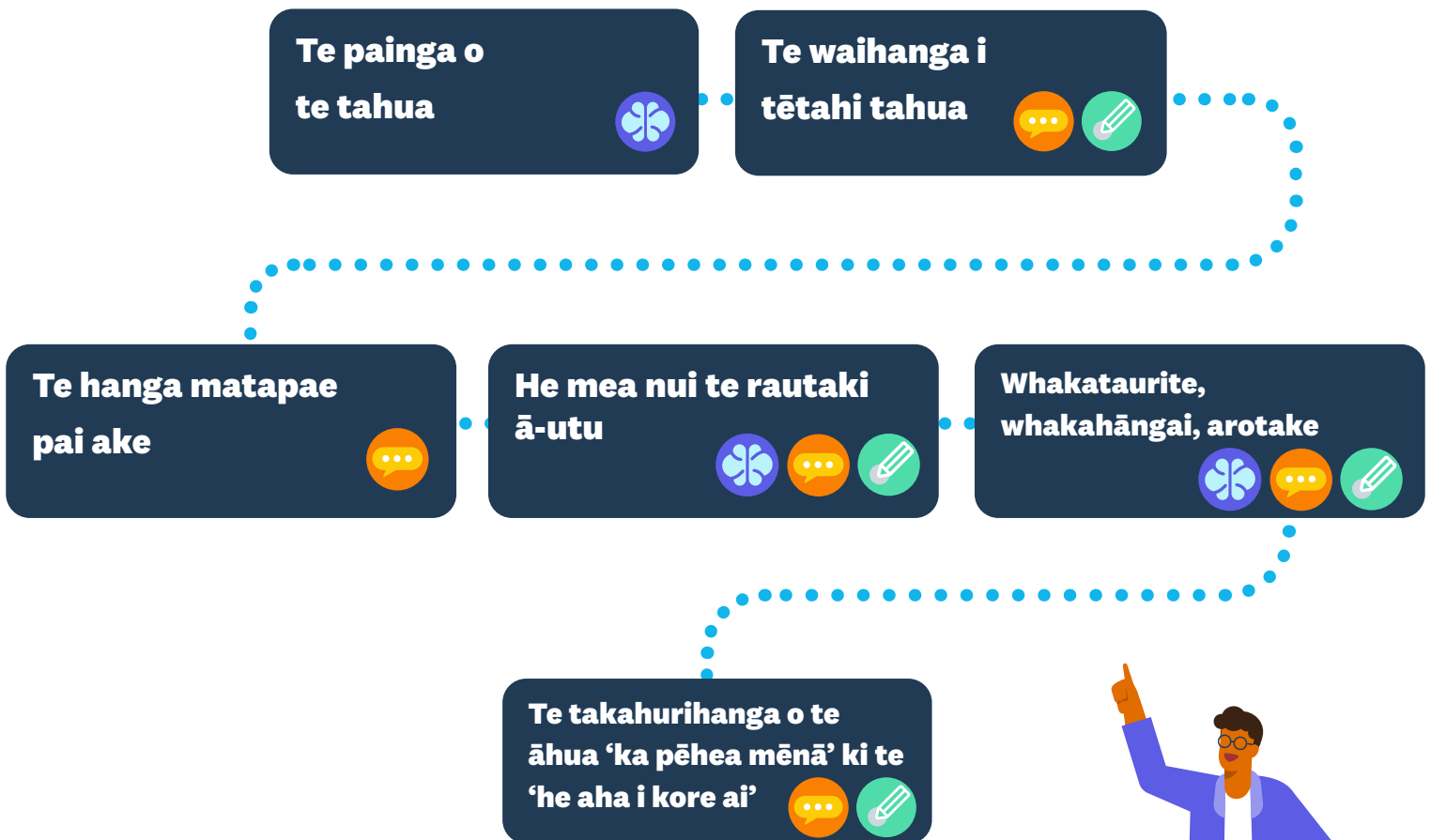
NGĀ TAHUA

I tēnei wāhanga, ka waia haere ō pūkenga, ō mōhiotanga me tō hanga whakaaro hei whakahaere i tō tahua ā-pakihi, kia māia anō hoki te whakahaere. Ka tūhuruia, he aha te tahua, me pēhea hoki te karo i te utu i pahawa, i ngā utu ohorere, te hanga taiapa mō ngā āhuatanga i ohorere me te whakamahere mō te āhua whakatipu me ngā panonitanga.

Whakatutukihia ‘Te Kete Hanganga Hauora’, kia whakakōkiri ki mua e māia ai koe ki ngā āhuatanga o tō tahua.

Kōwhiria te wāhi hei tīmata:

Kōwhiria ētahi o ēnei wāhanga e ono kia tīmata.



Whakamahia ngā pātene honohono me te pae whakaterenga kia ruku i te kete rauemi, te rangaranga rānei te ia o ngā whārangi.



TE PAINGA O TE TAHUA

Ko te tahua, he mahere pūtea e āta wāwāhi ana i ō whiwhinga pūtea me ō utu whakahaere e matapaetia ana i tētahi takiwā, i te nuinga o te wā, ko te tau kei te heke mai. He nui noa atu ngā hua o te waihanga i tētahi mahere pēnei. Ko tā te tahua māmā, taumata kē atu te whakamahere, he āwhina atu i a koe:

- Kia tau ai ō whāinga pūtea
- Ki te whakahāngai i ō rauemi
- Ki te aroturuki i te rere a ō pūtea moni

Te takahi i ngā aukatinga tahua

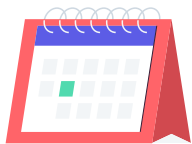


E mārama ana ki ngā āwangawanga, ki ngā aukatinga rānei e pā ana ki te whakahaere tahua. Anei ētahi wero auau me ētahi kupu āwhina ki te kōkirikiri i aua wero.



Kāore i a au te whānui o ngā nama... He aha te hua o te kimikimi whakaaro?

Kei te pai! Tīmata mai i ō ake mōhiotanga. He pai ake te whakatau tata i te karo noa i ngā nama. Arotakehia i ngā wā katoa; Haere te wā, ka pai haere koe.



Kua mahue mai i taku takaroa... kua kore e mōhio me pēhea te haere whakamua.

Ka kore rawa e tōmuri ki te arotake. Mēnā kua rerekē, tīmatahia anō. Whakatauritehia tō tahua ō mua mō āna rerekētanga me te whakakōkiri ki mua.



Ka ahatia mēnā ka hē katoa taku whai?

Ina ka hē tō whai i tētahi huarahi i tētahi hararei, ehara i te mea ka hoki ki te kāinga. Ka tirohia tō mapi, ā, ka haere tonu. Kei te pērā hoki te mahi tahua: kia whakatā, arotake anō, ka mutu, kia haere tonu.

Kia whaiwhakaaro ki ō aukatinga tahua.

He aukatinga tahua āu? Kia aro pū ki ngā hua kia werohia ō whakaaro.



Karekau ana he tahua pai ake. Ko ngā rerekētanga o tō mahere he huarahi hei ako, hei whakahāngai anō hoki mō te anamata.

TE WAIHANGA I TĒTAHI TAHUA

Ka taea e koe te whai i ēnei kaupae e rua hei tīmata i tētahi tahua māmā te whai



1. Whakarārangihia ō whiwhinga pūtea

Matapaetia te katoa o āu pūtea moni ka uru mai ki tō pakihi i te roanga o tō tahua. Tāpirihia ngā hoko, ngā ratonga me ngā mātāpuna whiwhinga pūtea kē atu. Whakamahia ngā tatauranga ō mua, matapaetia rānei ō whakakitenga kia tūturu.



2. Aroturukihia ō utu

Whakarārangihia ō utu auau pēnei i te reti, ngā rauemi, me ngā utu kaimahi. Kaua e wareware ki ngā utu whakahipahipa, pēnei i ngā tāke me ngā inihua.

Te whakatakoto tūāpapa

- Waihangatia he tahua mā tētahi tātauira, mā tētahi ripanga kaute rānei.
- Whakarārangihia te katoa o ō whiwhinga pūtea me ō utu whakahaere.
- Hei ngā marama e rua e whai ake nei, tāpirihia ngā whiwhinga pūtea, ngā utu whakahaere rānei i mahue i a koe.
- Tangohia ō utu i ō whiwhinga pūtea kia kite ngā wāhanga hei whakahāngai, hei whakatikatika.
- I kitea rānei ētahi wāhanga ohorere? Mēnā e whakaaetia ana, kua pēhea tana whakawhanake kia whai māramatanga koe ki tō pakihi?



Kāore e hiahia ana kia tīmata rānō? He [tātauira tahua](#) utu kore tā Xero hei tikiake.



Ka whai hua te tahua mehemea ka whakamahia. Mā te tiro kau noa ka māmā te kite i ngā rerekētanga, te whakahāngai wawe, me te whakatau i runga anō i te mōhio. Ki te kaha arotake i tō tahua, ka whai hua tana whakamahinga.

TE HANGA MATAPAE PAI AKE

Mēnā he tauhou koe ki te waihanga tahua, mēnā rānei kei te whakapakari ake, ka uua pea te matapae wāriu o te pūtea moni uru mai me te pūtea moni ka whakapaua.

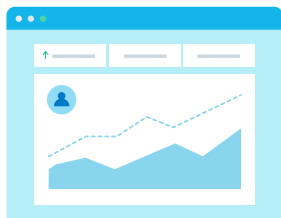


Anei ētahi ngohe hei whakamātau ake:

Te matapae whiwhinga pūtea



Rangahau māketē: Tirohia ngā utu me ngā hokonga a ō kaiwhakataetae, rangahaua te ahunga, te ia pakihi pakupaku, kōrero rānei ki ētahi atu kaipakihi mō ngā tatauranga whānui.



Matapae kiritaki: Matapaehia te tokomaha o ngā kiritaki ka toroa atu, ka whakahaerehia rānei i ia marama. Whakareatia tēnei ki tō utu taurite.



Hoko whakamātau/hoko tōmua: Whakamātauria, whakatūwherahia rānei te hoko tōmua kia whai whakahoki kōrero i taua wā tonu me te matapae i ngā hua tūturu ka puta.



Whakarite tūāhua: Whakaritea kia toru ngā tūāhua whakauka, tūāhua kua matapaetia, me te tūāhua ngākau rorotu, kia whānui tō titiro, kua ko te noho ki te nama kotahi.

Te matapae i ngā utu



Ngā utu māhoi: Ko ēnei ngā utu ka kore e rerekē i ia marama, pēnei i te reti, te inihua, ngā ohaurunga, me ngā utu kaimahi.



Ngā ratonga ngaio: Kia whakaurua ngā utu mō ngā kaitohutohu, mō ngā mātanga anō hoki, pēnei i ngā kaikaute, i ngā roia rānei.



Ngā utu rerekē: Ko ēnei ngā mea ka rerekē haere nā runga i ngā mahi, pēnei i ngā rauemi, ngā hoatutanga, ngā utu hīkawekawe, me ngā utu whakarite nama.



Taiapa mō ngā hua ohorere: Tāpirihia tētahi puna tāpui pūtea mō te whakaohorere, mō ngā mōrearea e kore e taea te matapae, pēnei i ngā panonitanga ā-ture, i ngā whakaritenga rānei.



Mēnā kua rēhita koe mō te GST, kia maumahara ki te whakauru noa i te toenga o ngā uara GST ki tō tahua. Mēnā he raraunga āu mō ngā whiwhinga pūtea me ngā utu ō mua, ka taea ēnei nama te āwhina atu i ō matapae raeroa.



Ko tā te tauākī hua me te hua kore, te ripanga pūtea, te tauākī rere pūtea moni me te matapae rere pūtea moni, he whakaatu i ngā taipitopito hei āwhina atu i tō tīmatanga mai.

Kua kitea rānei he whārua ā-pūtea ki tō tahua? Kei te pai - ko te aroā he tīmatanga pai ki te whakawhanake i tō pakihi kia angitū.

[Tirohia te whānuitanga kia mōhio me pēhea te whakahaere i ō pūtea me tō rere pūtea moni.](#)



HE MEA NUI TE RAUTAKI Ā-UTU

He pānga nui tō te utu ki te nui o te pūtea moni ka uru mai i ia hokonga - koinei te tūāpapa o ō matapae whiwhinga pūtea i roto i tō tahua. Mā te whakatautika i ō utu, ka pai ake te:

- Utu i ō nama
- Noho whakataetae
- Whakatere whiwhinga pūtea kia whāngai, kia whakatipu anō hoki i tō pakihi

Te tatautika i tō pikinga pāhekoheko

Ko tētahi wāhanga matua hei aro pū, ko tō pikinga pāhekoheko. Ko tēnei te wāhanga o ō whiwhinga pūtea katoa me ō utu katoa, e rua e rua - e mea atu ana kāore i hua, kāore hoki i whakapau noa. Mā tēnei e taea ai te:

- Kite i te nui o ngā hoko e ea ai ō utu whakahaere
- Waihanga i tō tahua kia eke ki te pikinga pāhekoheko, ka whai ake ko te whakamahere mō te hua pūtea
- Whakatautika i ngā utu me ngā utu waihanga kia kaua e taka ki te hua-kore.
- Kia tūpato mēnā ka paku te utu waihanga, ka tōmua, ka nui rānei ō whakapaunga utu

Ako me pēhea te waihanga utu

- [Te whakatautika i te utu tika](#)
- [Me pēhea te tatautika kia eke ki te pikinga pāhekoheko](#)



- Arotakehia ō utu me tō pikinga pāhekoheko. He rerekētanga pea i puta?
- Whakaurua tēnei ki tō tahua.



Ehara i te mea kua tangata-whenuahia te utu hoko. Ka rerekē haere, hei tauira, i ngā utu mamahi, te utu rauemi rānei, ka mutu, ko te whakawhanake i tō pakihi, ka taea te whakapiki, te whakaheke rānei i utu. Rapua te whānui o ngā kōrero mō te [whakapiki utu hoko](#).

Te raranga i ngā whāinga pakihi

Mā te raranga i ō whāinga pakihi ki roto i tō tahua, ka poipoia kia anga pai atu ki ō whāinga. Tīmatahia mā te tautuhi i ō whāinga poto me ō whāinga roa. Hei tauira:



Whakanuia ngā whiwhinga
pūtea moni mā te 10%



Whakatakotoria tētahi
hoatutanga hou i roto i te
ono marama



Hangaia he tahua \$10,000
mō ngā mea ohorere

Mā ēnei whāinga ō whakataunga tahua e ārahi, e tuakoi mō te whānui o ō whakataunga tahua.

**Kia āta whakaarohia ō whāinga pakihi, me ērā ngā whāinga e noho
mātāmua ana.**



Whaiwhakaarotia te tirohanga whānui

Ka taea hoki te whakauru i ngā hiahia me ngā whanonga a ngā kiritaki hei tautoko i te whakataunga o ō whāinga pakihi.

- Ko wai ō kiritaki? He kiritaki hou, he kiritaki rerekē i tā te hunga i whakaaro tuatahitia ai? Me pēhea koe e toro atu ai ki a rātou mā te ara whakatairanga, pānuitanga hoko rānei?
- He aha ngā hiahia a ō kiritaki? Ka pēhea rā te pānga o ēnei ki ō hua, ki ō ratonga rānei?
- Kei te nui rawa ō kiritaki e piki pāhekoheko ai ō hua, ō ratonga rānei? Ki te kore, me pēhea rā te waihanga kia rahi ake te hiahia?



Te waihanga whāinga ki roto ki tō tahua

Whakatutukihia tēnei ngohe kia hangaia mai ētahi whāinga pakihi ki roto i tō tahua o nāiane.

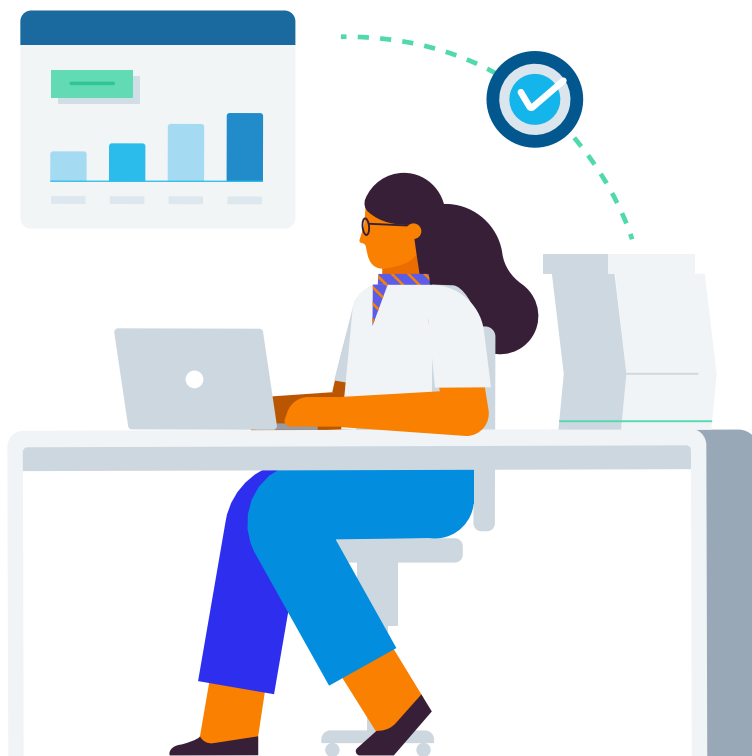


- Kōwhiria kia kotahi te whāinga (hei tīmata).
- Aromātaihia tō tahua kia kitea tahitia ki tō whāinga.
- Whakatakotoria te whakatutukitanga o tō whāinga ki tō tahua. He aha te nui o ngā pūtea hei tuari? Ka pēhea rānei tō raungaite utu, te tiakina i tō pūtea penapena kia tutuki tō whāinga?

Āta whaiwhakaro ki te āhua i whakarerekē ai ō whāinga pakihi i tō tahua. Ka ahatia tō tahua hei āwhina i a koe ki te whakatutuki i ō whāinga, kia puta ki te whaiao, ki te ao mārama?

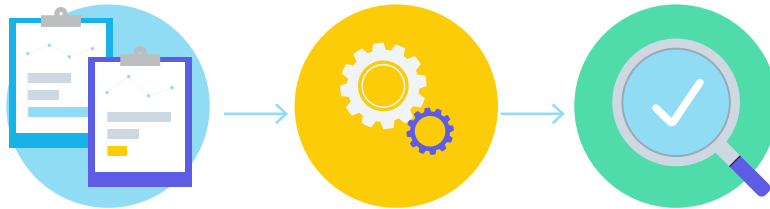


Arotakehia ngā wāhanga o tō tahua, i nui ake, i pau haere rānei. Whakamahia tēnei e mātau ai koe ki ngā wāhanga he pūtea moni hei whakamahinga māu.



WHAKATAURITE, WHAKAHĀNGAI, AROTAKE

Ko tō tahua, he tohu o te ora: Ko tāna mahi whakaataata i te ora o tō pakihi, kaua ko te pōhēhē noa. Nā runga i tō tahua ake, mā ngā arotake auau tō pakihi e whakahaere, e whakatau pai me te karo i ngā āhuatanga ohorere ka hua mai.



Aroturuki taurangi

Te aroturuki i ngā rerekētanga Ko te rerekētanga he pānga i waenga i ngā mea i maherehia me ngā mea i tutuki i te wā tūturu. Mā te kite wawe i ēnei ka taea te whakatika i mua i te rahi haere o te raru.

Whakamātauhia tēnei mahi hei aroturuki i ngā rerekētanga:

- Aroturukitia ō utu me ō whiwhinga pūtea ake, kia whakatauritea ki ō utu me ō whiwhinga pūtea kua matapaetia, me ētahi atu rerekētanga kua kitea.
- Mātaitia te take i nui ake, i iti iho rānei ngā whiwhinga pūtea me ngā utu, pēnei ki ngā utu kaihoko, ngā hokonga pōturi, me ngā tāpaetanga tino pai?



Kia whakahāngai tō tahua ki ō rerekētanga

Ina kite koe i tētahi rerekētanga, ānei ētahi kaupae hei whai:

- **Aromātaitia tana takenga:** me mātua mōhio he aha i nui ake, i iti iho rānei.
- **Whakahāngai i ngā matapae:** kia whakahouhia ō whiwhinga pūtea, ō utu kei te matapaetia nā runga anō i te ia kei te kitea whānuitia.
- **Kia nekehia ngā utu:** nekehia ngā utu mai i ngā wāhanga kei raro ā-tahua nei ki ngā wāhanga mōrearea.
- **Whakamahurutia ngā utu:** whakatārewatia, whakakore rānei i ngā wāhanga mātāmuri, kia whakawhitiwhiti rānei kia karo i te hekenga ki raro. Kia whakapāpaku i ngā utu rerekē ki ngā whakahaerenga pai, te whakaheke rānei i te moumou.
- **Arotake i te utu:** whakanuia ngā utu, whakatairangatia rānei kia whakawhiwhia ai te pūtea moni.
- **Arotakehia anōtia ngā whāinga:** whakahāngai i ō whāinga pakihi nā runga i ngā raraunga pūtea hou.



He mea nui kia mārama ai koe ki te take i puta ai ngā rerekētanga i roto i tō tahua. Ehara i te mea he raru nui te piki a ngā utu; hei taurira, tērā pea he hononga nui ki te pikinga hoko.

Whakautua ēnei e whai ake nei:



He aha i iti ake ai ō whiwhinga pūtea? He kaiwhakataetae hou, kua heke rānei te hiahia?



He aha i nui ake ai ō whiwhinga pūtea? Nā mea i whakatairangahia tō koha nui, whakapaua nuitia rānei ō pūtea ki te whakatairanga me te whai hua i ō hokonga?



He aha i iti iho ai ētahi utu? Nā te hekenga utu i ō whakawhitinga kōrero mō te hoko rahirahi?



He aha i nui ake ai ētahi utu? Nā te nui o ngā utu whakatairanga, o te kaiwhakarato matua kua whakamoea tana pakihi, ka mutu, kua nui noa atu ngā utu mō ngā rauemi?

Ngā whakatautanga pai a tō mahere pūtea

Ka āwhina tō mahere pūtea i a koe ki te mahi whakatau whai mōhio ia rā. Ahakoa te tautuhi utu, te whakamahere tipu, te urupare rānei ki ngā panonitanga, ka āwhina tō mahere kia hanga whakatau i runga i ngā raraunga, ehara i te matapae anake.

Ina arotakengia me whakahoutia auau, ka noho hei pātaitai taunaki. Ka taea te whakatairite kōwhiringa, te kite tūraru, me te whakapono ki te huarahi e haere ana koe.

Te mahi whakatau tika



I a koe e whakatipu ana i tō māia ā-pūtea, he mea noa te ruarua. Anei ētahi huarahi hei huri whakaaro:



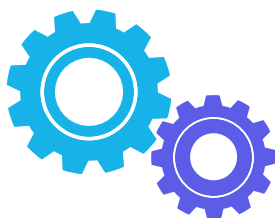
“Kāore au i te nui ngā raraunga hei whakatau.”

Whakamahia ngā raraunga kei a koe. Ahakoa he matapae hautū, he māmā ake i te matapae kau.



“Ka mea pea tō mahere he kore.”

Kāore tō mahere e mea he kore – tērā pea e mea ana “ehara i te wā tika.” Ka whakaatu mai i te taea, me ngā panonitanga hei tautoko.



“He nui rawa ngā panonitanga – ka whakawhirinaki kē au ki tōku mānuka.”

He taonga tō mānuka, engari mā ngā raraunga ka whai taunakitanga koe. Ahakoa ngā taumahatanga, ka noho tō mahere hei tīmatanga pakari tonu.

TE TAKAHURIHANGA O TE ĀHUA ‘KA PĒHEA MĒNĀ’ KI TE ‘HE AHA I KORE AI’

I ētahi wā, ka noho tētahi whakaaro hei whakaaro anake. He pai te tahua ki te whakamātau i te aranga mai o te whakaaro. Waihangatia ngā āhuratanga ‘mehemea...?’ kia tīmata anō hoki te tataua nama! Hei tauira:

- Ka pēhea mēnā ka piki ake ngā hokonga mā te 10%?
- Ka pēhea mēnā ka utua tētahi tangata ki te āwhina?
- Ka pēhea mēnā ka heke ngā utu a ngā pakihi whakataetae matua?

Whakamātauahia tēnei:

- Whakaarohia ētahi āhuratanga ‘ka pēhea mēnā’ mō tō pakihi.
- Waihangatia he kape o tō tahua, whakaūngia tētahi o ērā āhuratanga ki roto, pēnei i te urunga mai a ngā utu kaimahi ki te rārangi utu.
- He aha ō akoranga? Ka taea tēnei whakaaro te takahuri kia puta ki te whaiao, ki te ao mārama?



Arotahitia ki ngā whakaaro ka taka mai ki tō hinengaro, mōhio ana koe, ngā mea ka kore pea e whakapono ka tutuki pai. Whakamahia te āhuratanga ‘ka pēhea mēnā?’ ki tō tahua – tērā pea, koirā tonu te huarahi tika mō tō pakihi.



Whakaarohia te whānui o te pikitia i tō rapu i ngā āhuratanga ‘ka pēhea mēnā’. Kei te whakaheke ngā kaiwhakataetae i ā rātou utu? Tērā pea, āta whakarākeitia koe, kaua anake ko te whakaheke utu. Kei te rerekē haere te whanonga o te kiritaki? Tukua ngā pātai, e mārama ai he aha ngā āhuratanga kei te tōtō mai i ā rātou.



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 tatau i te pikinga pāhekoheko

<https://www.xero.com/nz/glossary/break-even-point-formula/>

Me pēhea te whakapiki utu

<https://www.xero.com/nz/guides/how-to-increase-prices/>

Me pēhea te whakahaere i ō pūtea me te rere pūtea moni

<https://www.xero.com/nz/guides/managing-finances-and-cash-flow/>

Me pēhea te whakatau i te utu tika

<https://www.business.govt.nz/business-performance/marketing-strategy/how-to-set-the-right-price>

Ngā aratohu pakihi a Te Tari Tāke (IR)

<https://www.ird.govt.nz/search#q=smart%20business%20guide&t=All>

Tātauirā tahua mō ngā pakihi pakupaku

<https://www.xero.com/nz/templates/budget-template/>

Tautoko i tō oranga me te aro ki te hauora o tō pakihi

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

Te hōtaka nā Xero Mō Māngai Kāwanatanga Pai

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



He homaitanga nā

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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, tona atu ki tētahi mātanga i mua i ō whakataunga ā-pūtea.