

He Reo Whairawa

Proposed wealth & investment vocabulary in te reo Māori

In a climate of Māori linguistic, cultural, and financial revitalisation, recent years have seen an increased demand for enabling clear, specific discussions of wealth and investment matters in te reo Māori. However, anecdotal evidence from both industry practitioners and Māori entities suggests there is a critical shortage of the essential vocabulary required in te reo Māori for this purpose.

This project is centered on the research and development of a fundamental vocabulary of 100 wealth and investment terms. The development and promotion of this vocabulary will form a critical support for enhancing and promoting the use of te reo Māori in the wealth and investment sector, and related educational programmes. The review of existing vocabulary and the development of new vocabulary is done in collaboration with both industry and linguistic experts.

A-Z

active

We researched the risks of an active approach to investing

advice/recommendations

The recommendations of the advisor were implemented straight away.

aggressive

We agreed that I had an aggressive investor profile.

alternatives sector

We have not yet invested in the alternatives sector.

asset

All our assets are in horticulture.

asset allocation

The asset allocation is focussed on capital return.

asset class

We have invested in two asset classes, namely cash and equities

authorised investments

The board is discussing the authorised investments.

balanced

There are three main types of investor profile: conservative, balanced and growth.

benchmark

The fund performance is compared against the benchmark.

capital loss

As a result of the capital loss on his investment, he had to cancel his trip.

capital preservation

Capital preservation was highlighted as an investment objective.

hohe

I rangahau mātou i ngā tūraru o te ahunga hohe ki te haumitanga.

tūtohunga

I tika tonu te whakatinana i ngā tūtohunga a te kaitohutohu.

mātātoa

I whakaae māua he mātātoa taku āhuatanga haumi.

rāngai ahunga kē

Kāore anō mātou kia haumi atu ki te rāngai ahunga kē.

rawa

Kei te ao ahuwhenua ā mātou rawa katoa.

tiritiringa rawa

E aronui ana te tiritiringa rawa ki te pikinga uara.

momo rawa

Kua haumi atu mātou ki ngā momo rawa e rua, arā ko te tūtanga pakihi, me te pūtea.

haumitanga kua whakaaehia

E wānanga ana te poari i ngā haumitanga kua whakaaehia.

whārite

E toru ngā āhuatanga haumi matua: ko te tūpato, ko te whārite, me te manawanui.

paeraro

Ka whakatairitehia te whaihua o te tahua ki te paeraro.

hekenga uara

I runga i te hekenga uara o tana haumitanga, i mate ai ia ki te whakakore i tana haerenga.

parahautanga uara

I tohua te parahautanga uara hei whāinga haumitanga.

A-Z continued

capital return

Our equities provide a good capital return but aren't generating any income.

cash & cash equivalents

There are three main asset classes: equities, fixed income investments, and cash.

collective investment

The entities involved in the collective investment are all from the North Island.

conservative

The fund manager assessed me as a conservative investor.

cost of investment

The high cost of investment was prohibitive.

credit rating/ financial strength

This bank has a higher credit rating.

credit risk

They did not understand the credit risk of the new investment.

currency risk

We aren't concerned about currency risk, as we are solely focused on ventures in New Zealand.

custodian

Custodians must be registered.

debt

This year she is focussing on reducing her debt.

debt servicing

Debt servicing is an important part of an investment decision.

defensive

They now take a defensive approach to investing, after the Christchurch earthquakes.

disclosure statement (advisors)

A financial advisor should provide a disclosure statement on request.

distribution

The distribution to the marae increased due to strong performance of our portfolio.

diversification

One must understand diversification - it is an important concept.

dividends

The dividends of the company continue to grow every year.

due diligence

The due diligence revealed some major risks.

pikinga uara

He nui te pikinga uara o ā mātou tūtanga, engari kāore i te whai hua pūtea.

pūtea

E toru ngā momo rawa matua: ko te tūtanga pakihī, ko te haumitanga taurewa, me te pūtea.

haumitahitanga

Nō Te Ika a Māui ngā umanga katoa e whai wāhi mai ana ki te haumitahitanga.

tūpato

Hei tā te arotake mai a te taurima tahua, he kaihumī tūpato ahau.

utu haumitanga

Nā te nui o te utu haumitanga i aukati ai.

tūnga taurewa

He pakari ake te tūnga taurewa o te pēke nei.

tūraru whakahokinga kore

Kāore rātou i mārāma ki te tūraru whakahokinga kore.

tūraru uetanga tāra

Hei aha mā mātou te tūraru uetanga tāra, nā te mea a arotahi ana mātou ki ngā kaupapa i Aotearoa anake.

kaitiaki pūtea

Me rēhita rawa te kaitiaki pūtea.

taurewa

Ko tana aronga i te tau nei, ko te whakaheke i ana taurewa.

whakaea taurewa

He wāhanga nui te whakaea taurewa o te whakatau haumitanga.

parahau

Kua parahau kē tā rātou ahunga haumitanga, i muri mai i ngā rū whenua i Ōtautahi.

whakapuakanga

Me tuku mai e te kaitūtohu ahumoni tana whakapuakanga, ina tona.

tohanga hua

I nui ake te tohanga hua ki te marae, i runga i te tino whai hua o tā mātou huinga haumitanga.

whakakanorautanga

Me mārāma ka tika ki te whakakanorautanga - he kaupapa whakahirahira.

hua tūtanga pakihī

E tipu tonu ana ngā hua tūtanga pakihī ia tau.

haurapatanga

He nui ngā tūraru i huraina mā te haurapatanga.

A-Z continued

economic expansion

The government has a key role in economic expansion.

economic indicator

The number of trucks on our roads is an economic indicator.

economic recession

Unemployment was a big issue during the economic recession.

economy

The economy remains weak, five years after the global financial crisis.

equities sector

The benefits of the equities sector were discussed at the next meeting.

equity / ownership

The Canadians have increased their equity in the business.

excluded investments

The board have listed the excluded investments.

financial advisor

A financial advisor should provide a disclosure statement on request

financial capacity

The financial capacity of the Trust is limited after buying two new hotels.

financial return

The financial return is not the only consideration of an investment.

fixed income (interest) sector

The fixed income sector has been impacted by the decisions of the central bank.

fixed income (interest) security

The return on a fixed income security should reflect the risk involved.

fund

You should select your fund carefully.

fund manager

Our fund manager has 10 years' experience.

fund update

The board receives a fund update every quarter.

gross return

The gross return fell last quarter but has improved this quarter.

growth

My investment profile has been reassessed, it was previously balanced, but has changed to growth.

paringa taiōhanga

He wāhi nui tō te kāwanatanga i te paringa taiōhanga.

tohu ōhanga

Ko te nui o ngā taraka i ō tātou huarahi tētahi tohu ōhanga.

timunga taiōhanga

He take nui te kore mahi i te timunga taiōhanga.

taiōhanga

E ngoikore tonu ana te taiōhanga, e rima tau i muri mai i te mōrearea ahumoni o te ao.

rāngai tūtanga pakihi

Hei te hui e whai ake nei wānangahia ai ngā painga o te rāngai tūtanga pakihi.

whai tūtanga

Kua whakanui te hunga Kānata i tā rātou whai tūtanga ki te pakihi.

haumitanga kua whakahētia

Kua whakarārangihia e te poari ngā haumitanga kua whakahētia.

kaitūtohu ahumoni

Me tuku mai e te kaitūtohu ahumoni tana whakapuakanga, ina tonoa.

raukaha ahumoni

Kua āhua herea te raukaha ahumoni i muri i te hokotanga mai o ngā hōtēra hou e rua.

hua ahumoni

Ehara i te mea ko te hua ahumoni anake ka arohia e te kaihaumi.

rāngai hua taurewa

Kua pāngia te rāngai hua taurewa e ngā whakatau a te pēke matua.

haumitanga taurewa

Me hāngai te nui o te hua o te haumitanga taurewa ki te nui o tana tūraru.

tahua

Me āta kōwhiri tō tahua.

taurima tahua

Kua 10 tau tā mātou taurima tahua e whai wheako ana.

mātārere tahua

Whiwhi ai te poari i tētahi mātārere tahua ia hauwhā tau.

tōpūtanga hua

I heke te tōpūtanga hua i tērā hauwhā tau, engari kua piki anō i te hauwhā tau nei.

manawanui

Kua arotakengia anō taku āhuatanga haumi, nāwai i whārite, kua manawanui.

A-Z continued

growth assets

It is important to have the objectives of these growth assets explained.

income assets

Your rental property is an income asset.

income return / yield (income i.e. dividends of interest)

The fund manager was asked to project the income return.

inflation

The returns on the investment were not so appealing after inflation was deducted.

investment

My father will monitor the performance of the investment.

investment approach (active or passive)

It is important to know the benefits of each investment approach.

investment horizon

The investment horizon of a child is different to that of an adult.

investment hurdle rate

The committee will not approve the proposal if the investment hurdle rate is not achieved.

investment mandate

A breach of the investment mandate will incur penalties.

investment objectives

Investment objectives help to guide your investment decisions.

investment opportunity

The investment opportunity was circulated to all the major tourism entities.

investment strategy

An expert developed the investment strategy.

investment universe

It is not that a larger investment universe ensures greater benefits.

lease income

The annual review of our rental properties showed a large increase in lease income.

leverage

It may be that leverage will enhance the financial return of this investment.

liquid / liquidity

Because a term deposit is a more liquid asset, we invested in that, and not in a house.

liquidity risk

We are not very concerned about liquidity risk.

rawa tipuranga

He mea nui kia whakamāramahia mai ngā whāinga o ēnei rawa tipuranga.

rawa whaipūtea

He rawa whaipūtea tō koutou whare rīhi.

hua pūtea

I tonoa te taurima tahua kia matapae i te hua pūtea.

pikinga utu

Kāore i pērā rawa te pai o ngā hua i muri i te tangohanga atu o te pikinga utu.

haumitanga

Mā taku matua e tiroiro te whaihua o te haumitanga.

ahunga haumitanga

Me mōhio ka tika ki ngā painga o ia ahunga haumitanga.

pae haumitanga

He rerekē te pae haumitanga o te tamaiti i tērā o te pakeke.

paeraro whaihua

Kāore te tono e whakaaetia e te kōmiti ki te kore e ekengia te paeraro whaihua.

mana haumitanga

He whiunga tō te takahi i te mana haumitanga.

whāinga haumi

Mā ō whāinga haumitanga e āratiki o whakataunga haumitanga.

whaiwāhitanga haumi

I tohaina te whaiwāhitanga haumi ki te katoa o ngā umanga tāpoi matua.

rautaki haumitanga

Nā tētahi mātanga te rautaki haumitanga i auaha mai.

taihaumitanga

Ehara i te mea mā te taihaumitanga nui ake e nui ake ai ngā hua.

hua rīhi

He pikinga nui i te hua rīhi i kitea i te arotake ā-tau o ō mātou whare rīhi.

wahanga taurewa

Akene pea mā te wahanga taurewa e kouna ake ai ngā hua āhumoni o tēnei haumitanga.

māngohe

He māngaro ake nō te pūtea penapena, i whakatau ai mātou ki te haumi atu ki taua momo, kaua ki tētahi whare.

tūraru whakaioio

Kāore mātou i te tino māharahara ki te tūraru whakaioio.

A-Z continued

long term

The group need to clarify their long term goals.

long term deposit

It is unusual for a long-term deposit to have a lower return than a short-term one.

managed fund

Our managed fund is focussed on Australian shares.

market risk

The fund manager assessed the market risk of the investment.

maturity / term (of investment)

The term of the investment was not suitable.

negative returns

The board had to explain the negative returns of its portfolio at the annual general meeting.

net return

The net return of this investment is superior to a term deposit.

non-financial return (e.g. social, cultural...)

Job creation is a non-financial return.

operational risk

The manager was asked to explain the key operational risks.

outperform

Investors were pleased with their shares' outperformance.

passive

The fund manager says she takes a passive investment approach.

performance

They enquired about the fund performance.

portfolio

Our portfolio is predominantly land assets.

portfolio construction (verb/noun)

The advisor explained the portfolio construction to us.

positive returns

We are projecting positive returns after three years.

primary sector

The primary sector is being impacted by advances in technology.

private equity sector

Who monitors the private equity sector?

pae tawhiti

Me whakaū te rōpū i ō rātou whāinga pae tawhiti.

penaroa

Me uaua ka iti iho te hua o te penaroa i tō te pena potu.

tahua taurima

E aronui ana tā mātou tahua taurima ki ngā tūtanga pakihi o Ahitereiria.

tūraru taiahumoni

I arotakengia te tūraru taiahumoni e te taurima tahua.

maoatanga

Kāore i pai te maoatanga o te haumitanga.

hua tōraro

I mate te poari ki te whakamārama i ngā hua tōraro i te hui-ā-tau.

tōpūtanga hua more

He nui ake te tōpūtanga hua more o te haumitanga nei i tō te pūtea penapena.

hua kē

He hua kē te whakatū tūranga mahi.

tūraru whakahaere

I tonoa te kaiwhakahaere kia whakamārama i ngā tūraru whakahaere matua.

māpua

I rata pai ngā kaihaumi ki te māpua o ā rātou tūtanga pakihi.

hāngū

Hei tā te taurima tahua he hāngū tana ahunga haumitanga.

whaihua

I pātai atu rātou mō te whaihua o te tahua.

huinga haumitanga

He rawa whenua te nuinga o tā mātou huinga haumitanga.

waihanga huinga haumitanga

Nā te kaitūtohu te waihanga huinga haumitanga i whakamahuki mai.

hua tōrunga

E whakapae ana mātou ka whai hua tōrunga ā muri atu i te toru tau.

rāngai ahu matua

E pāngia ana te rāngai ahu matua e ngā kōkiritanga o te ao hangarau.

rāngai tūtanga pakihi tūmataiti

Ko wai e aroturuki ana i te rāngai tūtanga pakihi tūmataiti?

A-Z continued

property sector

The property sector continues to show strong capital returns.

rebalance

A rebalance procedure of the portfolio is done each year.

responsible investing

They are committed to responsible investing.

risk

The risk of the investment is lower, but so is the return.

risk management

Risk management is an important topic.

risk profile

The risk profile of the elderly is usually more cautious than that of a teenager.

shares/equities

We should understand how shares work before buying any.

short term

The board is only thinking short term.

short term deposit

Most of our term deposits are short-term.

SIPO (Statement of Investment Policies and Objectives)

The Statement of Investment Policies and Objectives (SIPO) is reviewed every two years.

stakeholder

The role of the board members is to communicate with all of its stakeholders.

target (allocations)

The target for forestry is 40%.

term deposit

The term deposit matures in six months.

to diversify

We invested in shares to diversify our investment portfolio.

to generate income

Our main investment objective is to generate income to pay annual grants to our marae.

to grow capital/ assets

We aim to grow the assets to \$50 million over 10 years.

total financial return (gross)

The total financial return (gross) is the first calculation we consider.

rāngai tūwāhi

E kaha tonu ana te pikinga uara o te rāngai tūwāhi.

whakatika (tohatanga)

Ka whakatikahia te tohanga haumitanga ia tau.

haumi aronui

E ū ana rātou ki te haumi aronui.

tūraru

He iti iho te tūraru o te haumitanga, engari he pērā hoki ana hua.

aroā tūraru

He kaupapa nui te aroā tūraru.

āhuetanga tūraru

He āhua tūpato ake te āhuetanga tūraru o te kaumātua i tērā o te rangatahi.

tūtanga pakihī

Me mātua mārāma tātou ki te āhua o te tūtanga pakihī, i mua i te hokotanga mai.

pae tata

Kei te aro te poari ki te pae tata anake.

penapoto

He penapoto te nuinga o ā mātou pūtea penapena.

Te Whakapuakanga Kaupapa Haumitanga (WKHH)

Ka arotakengia te Whakapuakanga Kaupapa Haumitanga ia rua tau.

whaipānga

Ko te kawenga a ngā mema poari, ko te whakawhitiwhiti kōrero ki tana hunga whai pānga katoa.

whāinga tiritiringa

Ko te 40% te whāinga tiritiringa mō te rawa ngahere.

pūtea penapena

Hei te ono marama maoa mai ai te pūtea penapena.

whakakanorau

I haumi atu mātou ki ngā tūtanga pakihī hei whakakanorau i tā mātou huinga haumitanga.

whai hua pūtea

Ko te whāinga matua, kia whai hua pūtea hei utu i ngā takoha ā-tau ki tō mātou marae.

whakapiki uara

E whai ana mātou ki te whakatupu i ngā rawa kia \$50 miriona te nui i ngā tau tekau.

tōpūtanga hua ahumoni

Ko te tōpūtanga hua ahumoni te tataunga tuatahi ka arongia e mātou.

A-Z continued

total financial return (net)

The total financial return (net) must exceed our distribution requirements.

underperform

According to the report the investment has underperformed this year.

willingness to accept risk

You must carefully consider your willingness to accept risk.

tōpūtanga hua ahumoni more

Me nui ake te tōpūtanga hua ahumoni more i tērā o ā mātou tohatanga.

hōtoa

Hei tā te pūrongo kua hōtoa te haumitanga i te tau nei.

māia ā-tūraru

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Project team

The project team was led by Dr Karena Kelly and Brook Taurua Grant. The project team included the nine-member steering group of wealth and investment industry experts. In addition, two licensed Māori language translators from Paetū Limited were used to support the quality assurance process for the development of new vocabulary. The research was supported by research assistant Whaearu Ross.

Dr Karena Kelly leads the undergraduate programme at Te Kawa a Māui, the School of Māori Studies at Victoria University of Wellington. Her research and teaching specialises in te reo Māori, linguistics, language policy & planning. She is a licensed Māori translator, Māori language consultant within both government and corporate sectors, teacher at national and iwi-based Kura Reo, and graduate of Te Panekiretanga o te Reo Māori - The Institute of Excellence in the Māori Language.

Brook Taurua Grant is a management consultant at GHA (accounting and business advisory firm, Rotorua), where he leads the investment services team. He has over 10 years' experience in the banking, finance, and business advisory sectors, in New Zealand, London and Dublin, and has held senior roles at Bancorp Treasury Services and BNZ. He is passionate about elevating the use of te reo Māori in the commercial sector and was the first financial commentator on the TV1 Māori language news segment Te Karere, delivering a weekly wrap of topical financial issues entirely in te reo.