

Workshop 4E Strengthening Communities through Microfinance and Strategic Partnerships by Te Aruhe Mio.

- Micro financing is amongst the most powerful tools to promote social change.
- There are 11 credit unions in New Zealand. AWHI is a Not For Profit credit union with annual goals and projects.
- During trades training (youth taken of the farms) left aged on the farms. Te Aruhe and his band and family returned to the rural communities, came from a credit union background. Catholic Church in Rotorua.
- “We can’t change the world”. Twenty one people got together, (60%) went on the board.
- AWHI (Altogether we have Independence) is about budgeting, advocacy, counseling and Whanau support.
- Iwi (Toreke, Te Whanan A panui and Ngaitai) development, built twenty one houses.
“We built houses, but we also built the capacity of families and their lives”
- AWHI has been invited to Fiji to help audit Fiji credit union.
- Office of Re Maori Tribute, legal owners of Re credit union.

Actions and next steps:

- “We need to bring education and employment closer to home”
- Partnership with BNZ to cover mortgage, home upgrades and etc.

Questions:

How to deal with debt? Delinquency is less than 1%. Setting up a credit union requires 10-15k. If someone dies, their debt is wiped (insurance paid to a parent company on behalf of members).