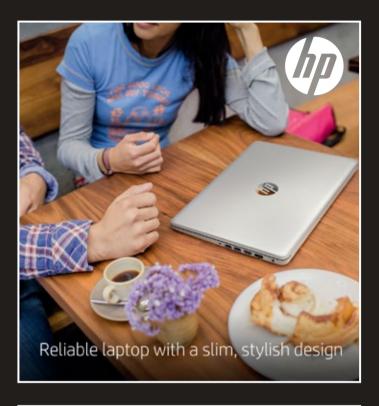


Harvey Norman

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WHAKATANE







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"Great coffee, great service and you can have some friendly banter with the awesome people who work there. Perfect start to the day."



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Hello everyone and welcome the latest edition of La Vita!

Merry Christmas









Editor, Virginia Jeeves

The views and opinions in this magazine are solely those of the original authors and other contributors. These vie vs and opinions do not necessarily represent those of Virginia Jeev La Vita staff, and/or any sall contributors to this magazine.



8 egg whites

3 cups of caster sugar

4 teaspoons of corn flour

2 teaspoons of malt vinegar

A few drops of red food colouring

A few drops of strawberry food essence

Line three flat oven trays with baking paper

1 litre of fresh cream whipped

fresh berries

baking paper

250g dark chocolate

Preheat oven to 140°C.

Beat egg whites until nice and fluffy, slowly adding in the sugar until it's nice and silky and forms peaks.

Gradually add the remaining ingredients.

On a lined oven tray, split the mixture into three, moulding it into a round shape so that they are similar in size. Place in the oven for 25 minutes at 140°C then lower the heat to 115°C for a further 30 minutes.

Once cooled, whip the cream and fill the centre with fresh berries, layering until you reach the top.

Place the chocolate in a microwave proof dish.

Place in the microwave for 30 second increments, remove, stir and repeat until melted.

Pour the melted chocolate over the top of the Pavlova.

by Virginia Jeeves and bought to you by



THIRTIETH GRADUATION MARKED **LARGEST COHORT OF INDIGENOUS DOCTORAL CANDIDATES**



On Friday 30 September, Te Whare Wānanga o Awanuiārangi celebrated the milestone of its thirtieth graduation ceremony and acknowledged the achievements of its tauira (students) - including what is possibly the world's largest cohort of Indigenous doctoral graduates.

Chief Executive of Te Whare Wananga o Awanuiarangi Professor Wiremu Doherty says graduation is an important moment for students to come together with whanau and the community to recognise their hard work and look to the future.

"This event was an opportunity to recognise the incredible journey our tauira have been on and what they have achieved with support from their whanau," Professor Doherty says.

Council chairperson, the Hon. Justice Layne Harvey, highlighted this year's graduation as being the thirtieth for Awanuiārangi as the wananga celebrates its third decade of operation.

"Our wananga began humbly with two classrooms in 1992 when it was opened by our former council member the late Tā Wira Gardiner who was then Chief Executive of Te Puni Kōkiri.

Over the 30 years since then, many hands have laboured to create an authentic experience of Indigenous learning within a framework of mātauranga Māori that remains relevant to our underlying goals of re-empowering our communities through education. This year is a milestone for us for so many reasons and we acknowledge everyone who has been part of our journey," says Justice Harvey.

The graduation event began with a powhiri at Te Manuka Tutahi marae before the official graduation ceremony held by Awanuiārangi. Hundreds of friends and whānau attended to celebrate the successes of the graduates.

As part of the ceremony, Awanuiārangi was honoured to host guest speaker Hon Willie Jackson.

"It was a privilege to have the Minister for Māori Development, and Broadcasting & Media, Hon Willie Jackson share his wisdom and insights with our graduates. We hope it will inspire them to continue pursuing their passions and feel empowered when taking the next step into the world with their new qualifications," says Professor Doherty.

More than 1,600 graduates were conferred at the ceremony and 200 attended in person including a possible world-first of 13 graduates who received their Professional Doctorate or Doctor of Philosophy degrees in Mātauranga Māori and/or Indigenous

The cohort included students from Aotearoa as well as two international students from First Nations of Washington State and three from the island of Maui in Hawaii. These students flew to Aotearoa to receive their doctorates in person at the graduation ceremony.

Professor Doherty says this was an historic moment that will hopefully inspire more Indigenous students to pursue post graduate studies to help make a difference to their communities.

"Our graduands aren't simply undertaking their Doctorate for the 'Dr' title. They are passionate about their research and want to make meaningful, transformational changes within communities, whānau and hapū (sub-tribes)," says Professor Doherty.

The graduates' research spans wahine Maori leadership pathways, environmental management for iwi, Māori genetic and genomic research, and barriers to retaining Māori nurses in the workforce.

Iwi Taketake, a symposium for the doctoral graduands, was hosted on Thursday 29 September, Head of School of Indigenous Graduate Studies, Professor Mera Penehira, says the event allowed graduates to share their research findings in an engaging, accessible way.

Professor Penehira also hopes that in sharing research through a symposium format, an interest will be sparked in other bright and curious minds to pursue master's and doctoral studies.

"We wanted to show that this is something you can absolutely achieve, and you can do it for the benefit of your whanau.

The Wananga is supportive of all learners, and welcome whanau into the learning space to ensure everyone has equal access to our programmes of study. It helps when whanau can see what it is that's taking their family member away from them for so many hours a week.

"As the only wananga offering doctoral studies, Awanuiarangi is seeing growing numbers in students because it is equipped with the capability and capacity to support students in their indigeneity," adds Professor Penehira.









A SPECIAL THANK YOU TO THOSE BUSINESSES WHO SPONSORED OUR 2022 SPECIAL AWARDS









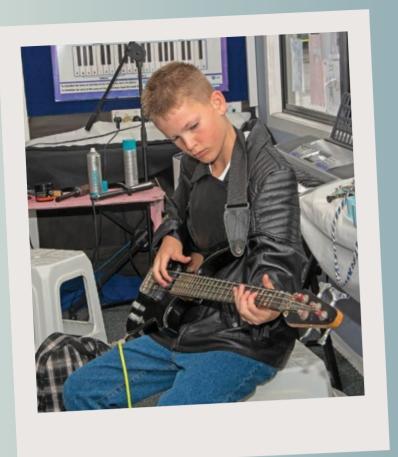












The St. Joseph's Catholic School in Whakatane educates both boys and girls up to Year 8 with a focus on the Catholic faith. It gives kids a special chance to grow intellectually, physically, socially, and spiritually in a setting built on the tenets of our Catholic religion.

The Sisters of St. Joseph established St. Joseph's School in 1933. Our school's roll has increased throughout the years, and the maximum enrolment is 280.

The school's goal is for students to graduate from school equipped with the self-assurance, skills, and Catholic principles they need to become motivated, contributing members of society. We want to encourage children to become independent learners for the rest of their lives through enquiry, reflection, adaptation, communication, and teamwork.

This year all year 7 and 8 students were offered an array of "Super Cool" activities to take part in over two days for an Elective programme.

Some of the electives on offer included: photography, boxing, and changing a tyre, enjoying a pedicure and facial, making gifts, experimental painting and drawing, trying croquet, and various water sports.

St Joseph's Catholic School Whakatane By Jane Cook

"Musical Mayhem" was the elective where students watched 50s musicals, then learnt to play Rock n Roll on Keyboard, Guitar, Bass, Uke, Marimba and Drums. Others became lead Vocalists in the Band and Rocked the days away.

The grand finale was dressing up in period clothing, getting hair and makeup done (thank you, Rochelle Beale) and having a photo shoot (thank you, Mandy Hague) with our instruments. Also, a big thank you to Michelle from Recycled Labels who generously provided a lot of the clothes.

Students who took this elective were the first to take a peek at the script and songs for our 2023 School Production. (Elvis has definitely NOT left the building).

These students did themselves and St Joseph's proud by sounding and looking like Stars.

We talked to the school's music teacher, Rachel Hand, who tells us about her transition from a Secondary School Itinerant Music Teacher, in Auckland, battling the mad traffic, and how she has now found solace in a well-balanced family/work life in Whakatane.

A chance sighting of an advertised position for a Music Specialist at St Joseph's Catholic Primary School in sunny Whakatane prompted a serious discussion in her Auckland household.

Having been a Secondary Music teacher for the past 25 years this was an exciting and slightly daunting concept, but after a road trip for an interview with the "coolest" principal she had ever met, they sold their home and made the move to Whakatane.

Rachel says leaving the big smoke was life-changing and having the opportunity to teach younger children was the icing on the cake! "The chance to play a formative part in how these young minds are introduced to the world of music, and to see the way children respond and flourish, is a wonderfully rewarding, stimulating and inspiring experience".

The real bonus was that Rachel found this within the loving, nurturing and enveloping environment that St Joseph's truly is.

Like any school, St Joseph's has many forms of assistance. This includes financial assistance, volunteer help from friends and whanau of the school, and of course, the welcome and much-appreciated support from First Credit Union, where would we be without them?

Jo Brady has been the principal of St Joseph's since 2008 and leads the school forwards in many ways. It is her aim for the children to look forward to coming to school and to be proud of St Joseph's – their school!

Faith – Excellence – Success Laying the foundations for life

Last, but not least, a HUGE thank you

to First Credit Union, for sponsoring this article.









If you have recently secured some land, or you have some existing land that you are looking to build a new home on, or even if you are just contemplating building a new home, there are a number of things that are well worth "being in the know" about when it comes to building a new home...

There is absolutely no doubt that over the last few years there has been massive disruption and some pretty significant changes in the new home building sector. Many people, who have built new homes over this period, have continued to have a good experience – but equally, you hear stories about people who have been negatively impacted by factors such as struggling to get finance, massive delays with getting title and resource and / or building consent, huge price rises and some significant supply and labour shortages.

Chris Ballantyne is a trade qualified carpenter, a registered Master Builder and a Site 2 Licensed Building Practitioner. Chris has been building for over 30 years and together Chris and his wife Tanya own Longview Homes in the Eastern Bay of Plenty / Whakatane area. Over the years Chris has seen massive housing booms and he's also been through some pretty tough times. Chris has strategically survived the global financial crisis and various other ups and downs in the market.

We recently took some time out of Chris's busy schedule and asked if he could help us "Be in the Know" about the secret to a successful build in the current market.

Firstly, In the Current Market Why Should we Build a New Home vs. Renovating or Buying an Existing Home?

When weighing up renovating or buying an existing home as opposed to building



a new home, I would always recommend going with a new home, perhaps change to if it fits your budget?if you can afford it. You get to design every part of your new home from scratch, so you get exactly what you want, and it is customised to your specific needs, not someone else's.

The government is encouraging people to build new and as a result banks seem far more willing to lend money to people looking to build a new home, and brand-new homes are typically valued higher.

A new home is built to the latest building code, reducing your living costs as power bills and maintenance are significantly cheaper.

A new home is also healthier because it is far better insulated, warmer dryer and properly ventilated.

When Is the Best Time to Build?

The age old saying that today is the cheapest time to build will always be true. After 33 years in the building game, I have never ever come across a situation where building costs have gone down. Next month or next year will always be more expensive.

When it comes to the best time of year to build, we are lucky to be able to build all year round in New Zealand. The New Zealand climate is generally pretty mild without too many extremes. For this reason, we generally have no more hesitation building a new home in the winter than we do in the summer.

What Is the Key to A Successful Build?

Always communication and organisation!

It is virtually impossible to foresee everything, so communication is key. For this reason, building is very much a contact sport, you need to problem solve and trouble shoot - it is important that you and your builder stay in close contact throughout the build. It is critical for

both parties (the builder and new homeowner) to work with people they respect and can easily get along with.

When it comes to organisation, figuring out all the requirements and details early on and planning well ahead, generally eliminates any unexpected surprises.

What Can We Do, To Avoid Getting **Caught out By Price Rises?**

This is a tricky question that unfortunately doesn't always have an easy answer.

The biggest thing you can do is choose a builder with very strong relationships with suppliers and sub-contractors and a strong reputation for paying their bills on time. When times get tough, suppliers and sub-contractors tend to remember who has looked after them and shown them loyalty and respect over the years. Suppliers and sub-contractors will tend to prioritise these people and do their utmost to look after them when it comes to honouring prices that were quoted.

Sometimes there may also be an option to purchase some materials or supplies early and hold them for the build if predicted increases are foreseen.

What Can We Do, To Avoid Getting Caught Out By **Supply Shortages?**

Once again, choosing a builder with very strong relationships with suppliers and sub-contractors certainly helps. We've been dealing with the same suppliers and sub-contractors for well over 20 years. The relationships we have are extremely valuable to both parties. We look after them and whenever possible they look after us. They put materials aside for us and ring us if they are getting short of items. They will place orders well in advance and carry extra stock just for us. Equally our subcontractors always make an effort to fit us into their busy schedules.

In these times where certain supply lines are very tight, we use our experience and expertise to plan much further ahead than we normally would. We inform our suppliers of our upcoming requirements early and work to secure certain items well in advance.

Sometimes we talk to our suppliers before we make product selections and overcome problems by selecting and choosing items that we know are going to be available.



CHRIS AND TANYA BALLANTYNE

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Talk to the team today about how we can get you moved and get you SOLD this Spring!

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Bespoke Rooms Crafted with Passion

By Jane Cook

When you are not looking for just a new kitchen, but rather a room crafted with skill and passion that will give your home that 'WOW' factor, you need to consider FD Kitchens & Interiors.

At FD Kitchens & Interiors, high-end, custom kitchens are designed, created, and installed by qualified Designers, Master Joiners, and Cabinet Makers.

Perhaps you know what you want, but the finer details are not yet visualized. Or maybe you have the exact model in your head. Either way, at FD Kitchens & Interiors, you can let your creative imagination go - and there it is - your kitchen, removed from your dream and brought into to realisation.

Hailee Gentlemen, the Director, brings a wealth of experience and expertise to FD Kitchens & Interiors due to her history in the construction industry and her qualifications in project and business management. Her entire professional life has been devoted to organising and coordinating the production of kitchens and homes. In 2018, after selling her previous successful kitchen business in Christchurch, she relocated to Tauranga and acquired FD Kitchens.

But this business is now more than a kitchen manufacturer. FD Kitchens & Interiors also produce gorgeous and distinct Laundries, Bathrooms, and Wardrobes. Even if you want to have a one-off piece of furniture created, then FD Kitchens & Interiors' experienced timber joiners will work wonders to make your conception come to fruition. Just browsing through the FD Kitchens & Interiors website will get you enthused to take up renovations!

There is a standard process that is followed. First, you will have a meeting with the Designer – this can be at your home, or in their all-inspiring showroom. Then the design concept is presented with recommendations and the plan is put into place. Following manufacture and installation, the personal service is then continued with a design handover with the designer coming to your home to ensure all is as expected.

Quality kitchens are thoughtfully designed using only the best cabinetry materials. For your objectives and vision to materialise the way you desire, they will work collaboratively with you, leaving no creative stone unturned. The materials and layout will suit the style you want to achieve.

Benchtops from Natural Stone, Engineered Stone, Timber, Stainless Steel, or Laminate. From classic, to modern, from industrial to country, the look you are after is limitless.

The team also enjoys creating classic bathrooms that are elegant and refined while yet recognising the room's functional relevance. The space will always be finished with superior fixtures, easy-toclean surfaces, and smart hardware. Give your home something a little special than just a bathroom!

Laundries can be transformed from plain tiny rooms in old houses to bright functional spaces. Or if your current laundry is the corner of the garage, this too can be made into a best-dressed enviable space where boring is not on the radar. Modern laundries are more than just a room for the washing machine. Think about organisation systems – storage – drying clothes – cleaning – ironing - there is a lot to consider when designing a laundry, a great laundry, that is!

A wardrobe can finish off a bedroom when it is cleverly planned, expertly constructed, and thoughtfully placed. It's remarkable how much time an effective wardrobe can save you by adding flair, organisation, as well as actual storage. If you're thinking of space for your shoe collection, then you're in the right place.

FD Kitchens & Interiors have two in-house Designers, so everything is tailored specifically for the customer's space. There is no 'off-the-shelf' construction going on here. You won't find an automated CNC Machine in this workshop! The machinery used though is all state of the art.

Whilst all the production that comes out of FD Kitchens & Interiors workshop is bespoke and highend, this does not mean that it's high priced too. The business model used by Hailee and her team is a little different from the standard run-of-the-mill Kitchen manufacturer. You do pay for quality, but Hailee has ensured they are still affordable.

The Joiners and Cabinet Makers are all qualified and passionate about what they are creating and hold responsibility for each project from start to finish. The work completed also comes with a ten year warranty.

The showroom and workshop are based at 202 Jellicoe Street, in Te Puke. From here they will travel throughout the Bay of Plenty and Waikato.

They can look at designing your desired rooms within a new build. They can take a one-stop-shop approach when doing renovations. If you need some inspiration for unique ideas, practical spaces, and efficient storage solutions, from a scullery to an ensuite, then FD Kitchens and Interiors is where you need to be.











gold rush



bark mulch



nuhaka stone



hoki poki



crushed shell



black mulch



jade



Superior Excavation based in Mill Road Whakatane, is locally owned and operated by Leigh and Kiri Carter. They have been providing specialist earthmoving and contracting services across the Bay of Plenty since 2005. They are now offering landscape supplies for all your garden projects big or small. They have a wide range of products including topsoil, mulch, compost, bark, crushed shell, river stones, decorative pebbles and boulders.

These products are in bulk and some are in 20kg bags for your convenience. They are also stocking bagged Bitumend Coldmix for repairing potholes, and asphalt reinstatements in roads, carparks and driveways.

There's a range of metal options for the tradies too including GAP20/GAP40, drainage metal, builders mix, crusher dust, pumice, scoria and more.

Open weekdays from 7am – 4pm, and Saturday mornings 8am – noon (or available for bulk loads by prior arrangement).

With summer holidays and Christmas on the horizon, spruce up your garden and finish it well with the variety of landscape supply options available. You can go for a bold look or contrast pebbles with black mulch or shells and get that eye catching composition that will impress your guests. Pop into the yard to have a look or have a chat to their friendly staff. *Now is the time to get your garden looking good!*

View products online **superiorexcavation.co.nz** or find them on Facebook to view their monthly special.

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If you can't make it in person, visit www.4artsake.co.nz or their Facebook page.



Being one of the sunniest places in New Zealand, we specialise in cool and easy to wear summer clothing. We also have something for that special occasion.

Our cheerful staff are always happy to help you choose what's right for you, your requirements, and your style.

Clothing Labels include:

Nes; Devise; Lilliano; Humidity; Eb & Ive; Haven; Isle of Mine

We love our summer range of shoes and sandals as well. Comfort and style are our main criteria.

Shoe Brands include:

Minx; Eos; Sol Sana; Los Carbos

Art

We pride ourselves on our original range of leading New Zealand Artists in many mediums and styles.

We love helping people choose quality art that makes them happy and completes the desired décor of their home.

Being able to exhibit terrific art pieces by such implicitly talented artists, makes us feel incredibly honoured. We are proud to have been displaying such art for nearly 20 years now.

We have layby and afterpay available.





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The Comm is the home of craft beer and cider, Good George Brewing in Whakatane.

Bringing great beer, cider, awesome food and great times to the Sunshine Capital of New Zealand.





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Covering all bases, whether it's a coffee and muffin to start day, stopping by for a beer or a cider after your trip to the bay, a glass of wine with the ladies, or to fill your bellies with some delicious soul food.

And if you don't have time to sit down you can even buy bottles of beer and cider to take away. Check out our social media to see what live music is on Friday and Saturday nights.

The Comm is the perfect place to eat, drink and be merry!

OPENING HOURS

Monday to Friday 10am - Late Saturday, Sunday & Public Holidays 8am - Late

SCAN HERE FOR OUR MENU

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Keen discover Starti of the Haere Motu cyclin

Keen for an easy cycle or walk, a day of discovery — or maybe a bigger adventure? Starting from Ōpōtiki, Motu Trails is one of the 23 Great Rides that make up Ngā Haerenga, Great Rides of New Zealand. Motu Trails offers a truly diverse range of cycling and walking opportunities. Here's a taste!

To know more, visit www.motutrails.co.nz or pick up a brochure with map from Ōpōtiki or Whakatāne i-SITE visitor information centres. To have an information pack mailed to you, or for help with planning a ride, email jim@motutrails.co.nz



Motu Road

Connecting to the eastern end of the Dunes Trail, the Motu Road cuts through remote hills to the tiny settlements of Motu and Matawai. Motu Road features 48km of gravel and peaks out at almost 800 metres, so it requires good fitness, or an ebike, or shuttle drop-off to the road's highpoint (shuttles are available from several operators).

Dunes Trail

This easy, gravelled trail starts on the edge of Ōpōtiki (Memorial Park) and meanders 9km along the magnificent Pacific coast. Cruise out to Tirohanga beach (6km each way), or go the full 9km, take a rest in the shelter before returning.

As many people walk the 2+ metre wide trail as ride it. Interpretation boards share information about environment and history, while pou whenua reflect the area's significance to Whakatōhea iwi.

To go further with easy riding, try the new Waiotahe and Waioeka trails. These enable you to ride or walk from Te Ahiaua (Pipi Beds), which is beside SH2 9km west of Ōpōtiki, along beachside and roadside gravel trail into town, then on mostly concrete trail to the Dunes Trail.

Pakihi Track

From midway along Motu Road, Pākihi Track is the wilderness trail section of Motu Trails. This superb 20km trail twists through lush forest, half the way hugging the endlessly picturesque Pākihi stream.

Restored 10 years ago, Pākihi Track is well formed but it is rated as an advanced trail, due to steep drop-offs to the side, the at times narrow track, and the chance of windfalls and rockfalls to negotiate. Pākihi also makes a fabulous walk. Again, shuttles are available.













SPARKLE AND SHINE

Get your beauty on this summer

We are sure we have the perfect beauty treatment you are looking for.

Gheck out our website www.zirconiabeauty.com to view in detail what we can offer. You can make your booking online today, or just have a browse on Instagram or Facebook to stay up to date with what's trending, our new treatments, and, of course, our fabulous discounts.

We also offer vouchers if you are looking for the perfect gift.

Our array of different services is nurtured in a very relaxed and calm environment.

The services include the following:

- Lash extensions and Lash lifts
- Brow tinting and shaping, Henna brows
- Facials and Women's only Massages Hair growth treatments
- Brow tattoo removal
- Spray tanning

Permanent make-up (including Ombre lips,

Microblading, Ombre Powder brows, Hybrid brows and Permanent eye liner).

We also sell numerous beauty products that are available from our online store. We ship anywhere in New Zealand. Buy your products online and get stocked up for summer.

Zirconia Beauty was founded in 2019 and we are proud to have been beautifying women ever since. The business has evolved tremendously with the services we provide on appointments only. We are situated at 35 Domain Road, Whakatane.

For a relaxing and calming atmosphere, we have created our salon in a French style with neutral tones. We are absolutely loving our new premises and would love to share the space

Our name originates from the Cubic Zirconia, a man-made gem very similar to a diamond.

Just like a diamond sparkles and shines when the light hits it, we want our women to sparkle and shine after receiving any treatments in our salon. That is also why our slogan is sparkle and shine.

We feel each woman is as precious and beautiful as a gemstone, and we are here to enhance each woman's

We hope to see you soon, let's sparkle and shine ladies!













Cosmetic tattoos







Our Salon







- · Custom Jewellery Design
- · Jewellery Repairs
- · Pearl Re-threading
- · Watch Repairs
- · Jewellery Cleaning
- · Watch Battery Replacement
- · Ring Resizing
- · Jewellery Appraisals
- · Stone Replacement

Apart from providing exceptional service to all their customers, it is clear that Hayley and Darryl have a strong focus to help our town and pride themselves on giving back to the community.

Whenever cleaning a customer's piece of jewellery, they only ask for a donation, so you pay what you like. This donation is then paid forward to a local charity – so local supporting local.

OUR LOCAL JEWELLERS CELEBRATING 50 YEARS OF PROVIDING QUALITY JEWELLERY AND EXCEPTIONAL SERVICE





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www.renshawsjewellers.co.nz

Three generations and 50 years of providing quality jewellery and friendly local service are now being celebrated at Renshaws Jewellers.

It all began with Os Edwards, a Matamata watchmaker who relocated to Whakatane in the early 1970s and established Edwards Jewellers. He soon realised that the company was expanding too quickly for him to handle, so in the mid-70s, his daughter Alison and son-in-law John Renshaw joined him.

Renshaws, as we know it today, was renamed and moved to its current location at 178 The Strand, Whakatane, in 1988.

Hayley, their daughter, started working in the store in the early 2000s and took over the management of the business in 2005. In 2015, her husband Darryl joined as a resident manufacturing jeweller. The company was subsequently bought by Hayley and Darryl in 2021.

A local business run by a local family – born and bred.

The store had a magnificent remodel in 2017, giving it its current contemporary look.

Renshaws offer only superior quality jewellery, and to have repairs carried out on-site, is surely a bonus.

The selection of jewellery ranges from diamond rings to silver jewellery and watches to your favourite brands, such as Pandora, Karen Walker, Evolve and Stow Lockets.

With Darryl, the manufacturing jeweller, working right here, any repairs are undertaken in an impressive turnaround time.

Darryl can also do remodelling of jewellery, so perfect if you have that old broach of grandma's that you would love to have made into a necklace!

The list of services you can receive at Renshaws includes the following:

This year's charity is Surf Lifesaving. Previous years have been the likes of the Coastguard and St Johns. Great causes! What a perfect reason to have your jewellery cleaned and polished at Renshaws Jewellers!

This great sense of community also shows in the sponsorship Renshaws provides to local sporting events, including Tois Challenge and Whakatane Golf Club.

If you're looking to purchase something special, just remember at Renshaws Jewellers you will not only have the peace of mind that you are buying quality, dealing with knowledgeable staff, and looked after with integrity, but you will also be supporting local!



and now you can add your favourite tipple...





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Get ready for guests this summer with george street linen

With a wide range of bed linen, bedding, bathrobes, quilts and towels - we're here to help you kit out your house this summer, or to provide a beautiful gift for someone special.



How to improve your chances of **Buying a Home**

Maintain a Good Credit Score and Financial Habits

Factors determining your overall credit score include account conduct, time at your current job, time lived at your current address, current debt position, personal savings, and a history of timely bill payments.

Account conduct: Lenders will look at your spending habits. They will not look favourably on consistent transactions at the casino, bars, fast food outlets and other frivolous spending.

Time at employment/current address: The longer you have been at each, the more you are proving that you are responsible and loyal.

Current debt position: If you have a lot of payments that you are making for hire purchases, personal loans, or credit cards, then the Lender may worry about your ability to service the loan repayments on a house. Sometimes a debt consolidation loan will improve your chances as it can reduce your overall monthly repayment amounts.

Personal savings: These show that you can save, so you are a more reliable prospect.

The best advice we can give you is to be conscious of your spending habits. Frivolous spending can be the difference between getting a loan and not getting one!

Having a Deposit, Equity or Financial Backing

The official party line is that banks will require a 20% deposit before they will lend you the money to get into a home. If you are looking to buy in Auckland, that could mean saving \$200,000!

However, if you have done well with your current debt position, account conduct, and spending habits, banks may be willing to lend with less than a 20% deposit.

Peter Wilmot - Mortgage Adviser

021 194 9373 or email

peter@mortgagelink.co.nz

Most people will want to borrow as much as possible to get into a flash home, but think about this:

The \$200,000 toward a million-dollar home would be a 20% deposit, leaving a mortgage of \$800,000; but if you were able to find a property worth \$650,000, then the same deposit would equate to 30%, leaving you with a much lower mortgage of \$450,000.

Whether you have a deposit or financial backing, or are using the equity in your home, make sure you buy smarter!

Using a Mortgage Broker

Advisors have access to many major lenders and can give you valuable advice on your current situation. They can review all your options and tailor-make a lending plan to suit your circumstances.

With the right advice and work, they can get you into a home with only a 10% deposit.

Mortgage Link can help you get what you need to buy a home. Email or give us a call for a friendly, free and no-obligation chat.

Did you know that we do more than just mortgages?



HOME LOANS



VEHICLE FINANCE



PERSONAL LOANS



BUSINESS LOANS



KIWISAVER

We can help you with almost any financing need you might have so give us a call to find out more.







IN STORE 2022 THIS CHRISTMAS

COOKBOOK

IN STORE SOON AT WHAKATANE NEW WORLD!







SUMMER WIBES











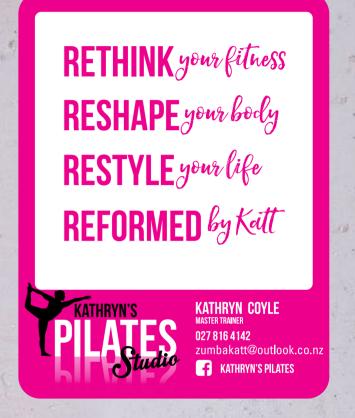
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SHOP, EAT, STAY - IS A STEP AWAY...

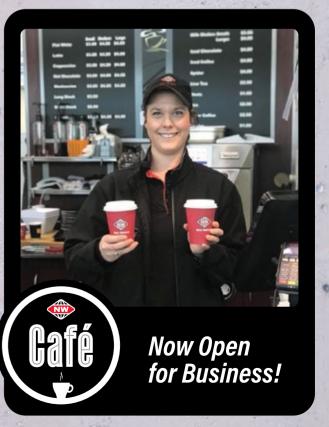




2 Phoenix Drive, Whakatāne 027 539 0204 Open 7 days, 6am - 2.30pm







Meet the Biz Angels whānau

Based in the heart of Whakatāne CBD, the team at Biz Angels have been providing expert accounting and business advisory services to small-to-medium sized businesses across the Eastern Bay of Plenty, and beyond, for over 9 years. Our Director, Kath Dorrans started Biz Angels in September 2013 wanting to use her 20 years experience as an Accountant to help business owners make the challenging parts of their business, simple.



providing accounting and business advisoru services

www.bizangelsnz.co.nz



Kath Dorrans
Director/Accountant

Kath prides herself on building strong relationships with her clients so that they see her as a partner in their business, who is committed to seeing them succeed and achieve their goals. Her ability to take seemingly complicated issues and recommend simple and realistic solutions customised to each business, is one she has perfected over the years and a reason why her clients regard her as an essential part of their business.

Kath's husband and two sons play a major part in supporting her and the business. When they're not working, they enjoy spending time together with family, supporting the community, having fun and travelling.



Aroha Tihi

Aroha strives to foster great relationships with our clients, and values working with good people in the workplace, which she says is an added bonus at Biz Angels! One of Aroha's strengths is finessing and finding the best way to communicate and deliver efficient answers for our clients - "it's always a good feeling knowing you have helped a client to understand their queries and found answers that will work for them".

Aroha loves the outdoors. Almost every weekend she's out fishing, whether that's on a boat or on her kayak. Besides Biz Angels, the ocean/river is definitely her happy place. She also loves to dive and go hunting.



Carrie-Anne Pratt
Senior Accountant (CA)

Carrie-Anne brings a wealth of accountancy knowledge and experience. What she enjoys most about her role here at Biz Angels are the technical aspects of accounting, particularly identifying and resolving tax issues. She also appreciates getting to work with such an upbeat group of women at Biz Angels, from her home in Taupo and having the freedom to work around her family commitments

When Carrie-Anne is not working, with three very active children, she spends most of her time at various sports practices and events. She also likes to go on bush walks with the family dog, Shadow, and spends a lot of time swimming at the lake in summer.



Tracey Gardner
Marketing Manager

Tracey supports Biz Angels as our Marketing Manager by letting others know about us! Tracey helps us build the profile of Biz Angels, highlighting our services and how we can, and are, helping our clients in their business journey - "Biz Angels has so much to offer businesses, I see all the work they do everyday for their clients and just want others to know how awesome the team are!".

She enjoys spending time with her young and energetic son and partner. Being spoilt for choice with our natural environment in the Bay of Plenty, she loves visiting new and favourite places with her family, going on local adventures and spending time with family and friends around NZ.



Mon Cleary
Client Support Administrator

Mon is our solutions queen. She loves getting to know our clients and learning their life stories - "the more we interact, the more I learn, which I love". Mon enjoys her daily interactions and training with clients but her happy place are the administrative tasks that happen behind the scenes.

Mon has a real gift for putting our clients at ease by giving them the answers they struggle to find and she isn't afraid to go the extra mile for our clients. We value Mon's client-focussed approach at Biz Angels.

Mon loves reading and spending time with her family, a bit of a homebody, but she loves it.



Katie Peterson

Junior Office Assistant

Katie is our office fairy. She gets lots of satisfaction from keeping the office nice and clean, enjoys learning new things in office administration and working with a fun team!

Katie does a lot of work in the background for our clients assisting the Biz Angels team to ensure we're providing an efficient and awesome experience for new and existing clients.

Katie loves anything to do with the outdoors, especially in the summertime...and we have pretty awesome summer's in Whakatāne.

ENDURANCE Programme

Resilient businesses are the ones that can adapt and change in tough times.

Ensuring that your business is running efficiently and can weather the storm, is an important issue that all business owners should be considering in these uncertain times.

If this is something you need help with... the team at Biz Angels can help with our,

'Biz Endurance Programme'

Our flexible programme allows you to be in control with how much assistance you need and therefore, how much investment you require in future-proofing your business.

Our Biz Endurance Programme is delivered in three value-filled stages:

Stage 1: Review and Report

We help you to review debtors, creditors, time management, systems, analyse Key Performance Indicators (KPIs) in the business.

key benefit Provide you with a comprehensive report with findings and recommendations.

Stage 2: Implementation and Training

We help you to implement the recommendations from Stage 1, addressing any issues identified and setting up systems for business resilience.

key benefit Provide training to you and your team to ensure that systems are understood and implemented.

Stage 3: Monitor

Setting up reporting systems, preparing a Financial Forecast for the year, setting up KPI targets for the year.

key benefit 📙 Pr

Provide ongoing support, meeting regularly at a frequency that suits (monthly, bi-monthly or quarterly) to discuss results and identify and solve for any burning issues.

Please contact us today for a **complimentary 1/2 hour meeting** to discuss how our Biz Endurance Programme can benefit your business**.

**Funding may be available for eligible businesses. Ask us how!

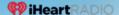
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THE SOUNDTRACK TO **YOUR KIWI SUMMER**





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BLUE CAT WRITING & EDITING

MARK MY WORDS
It all started with writing some comical poems at High School about some of our adventures as teenagers and, of course, some of our teachers (thank goodness social media wasn't a thing back then!).

By Jane Cook

Throughout the years I wrote the odd fun poem for friends' and family birthdays or anniversaries.

But it was a more serious little rhyme I put together, as part of my eulogy at my dad's funeral back in 2016 when one of his friends said afterwards, "You should be a writer".

Isn't it interesting how one passing comment can have such an impact on your life? Of course, it took me a few more years before I actually put pen to paper... or should I say, finger to keyboard!

My love for words and my dislike of grammatical errors, spelling mistakes, and awkward phrases, led me to completing a Diploma in Proofreading and Editing. But that wasn't enough – I wanted to write the manuscripts I was proofing, not just edit them.

I then put out feelers and to my surprise, started getting jobs writing blogs – from 'caring for your pet' blogs, to sustainability blogs; then trade quote templates, to web copy.
It started to happen.

I have to say that I have suffered from Imposter Syndrome on more than one occasion, only to then receive great feedback and realise that maybe I am actually ok at this.

One of my clients whom I wrote some Web Copy for, says "Jane has been fabulous to work with, her copy skills are outstanding, she truly captured the message I was trying to get across for my website. She's also super-efficient and had my job completed well before the date I said I needed them by! Highly recommend her".

So, roll on a few years, and my weekend side hustle has morphed and come to fruition as a Content Writer.

With over 30 years of business experience, I enjoy writing for businesses following my desire to help others put their thoughts into words. Throughout my business career I have spent many years understanding the many variants of my clients' business procedures, operations, and focuses. With this knowledge, coupled with

research, plus my appreciation of what my clients want to achieve, I have found my love for Content Writing with a hint of Copy Writing thrown in, and I get paid for it!

So, what is Content Writing? And isn't that the same as Copy Writing?

Content Writing is writing to inform your audience. So, educating, or entertaining. Sales can come from this, but this is not the primary purpose here.

Copy Writing is persuasive writing with a call to action to ultimately result in a sale.

My work that I carry out, includes the following:

- Articles and Blogs
- Web Copy
- White Papers
- e-Mail Sequences
- e-Newsletters
- Case Studies
- Press Releases
- Key Message Platforms
- Sales Enablement Copywriting
- Copy Editing and Proofreading

I would love you to check out my website www.bluecat.kiwi and from here you can learn a little more about me and contact me if you think I could write for your business.

I have even had the privilege of writing articles for La Vita Magazine!



Cippo's THE Whark

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FRESH FISH DAILY FROM OUR BOATS
DINE IN OR TAKEAWAY

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STARTING SMALL DOESN'T MEAN THINKING SMALL...

It has been eight years now since Kate Clark decided to invest in the Whakatane business district. After opening whitegold.nz in November 2014 she decided there was still room for growth. A sister store HIM.HER was created, housing limited edition + exclusive fashion brands from NZ + Australia injecting a unique point of difference to 112 The Strand in Whakatane.

Kate constantly pushes the boundaries on conservative trends, but keeping in mind quality, price & customer relations being top priority! She has created strong connections with the brands she stocks, offering exclusive collaborations throughout the year, from vintage tees to SABEN handbags, who knows what Kate will be creating next.

The physical store has a sense of warmth + individuality to it. Kate has helped design + build the plywood + industrial steel fit-out, creating a visual appealing shopping experience. Be sure to visit 'HIM DOT HER' next time you are visiting the beautiful Whakatane & treat yourself to a splash of retail therapy! Or visit the online store 24/7

MENS

FEDERATION - CRATE - HUFFER THRILLS - KSUBI - BILLY BONES JUST ANOTHER **FISHERMAN**

WOMENS

BLAK - REMAIN - ASSEMBLY LABEL STOLEN GIRLFRIENDS CLUB ABRAND - ROLLA'S - THING THING

ACCESSORIES

SABEN - VALLEY - KAREN WALKER SOPHIE STORE - IMPALA SKATE STATUS ANXIETY - VANS - CROCS

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Rukuhia te mātauranga Pursue Knowledge





