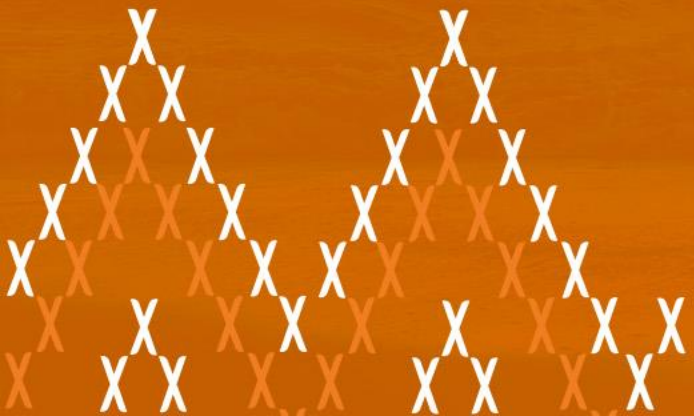


Keynote speaker

Maria Ngawati

Chief Executive, IndigiShare



TUIA 2025



INDIGISHARE

Empowering indigenous economies

TUIA 2025

[Intention, Innovation, Intergenerational Purpose](#)



OUR STORY

- We were **created during Covid** in response to the instant unemployment crisis in Rotorua
- We needed to address inequities in **access to capital** for Māori and Indigenous businesses
- Our communities were so generous with each other with goods and services, but **Aotearoa, NZ has no plan for how to circulate community capital**
- We knew the answers needed to come from **Indigenous knowledge**



INTENTION



INDIGISHARE
Empowering indigenous economies

Know your Problem



Problems

We have a long-standing global problem of **access to capital for Indigenous businesses, and locally for Māori businesses**

Access to capital in Aotearoa, NZ is controlled largely by **Australian banks**



ACCESS TO CAPITAL

Māori have largely been excluded from accessing capital for businesses, and excluded from the financial system in general

KOHA

Koha as a practice is not reflected in our current financial systems – anywhere

RELIANCE ON THE STATE

We saw that through Covid, there was no way to circulate community funds for the betterment of business. We were heavily reliant on the state. This won't be available to us at that scale again.

INNOVATION

Know your Solutions

CREATE A CROWDFUNDING LOAN PLATFORM FOR MĀORI AND INDIGENOUS BUSINESSES BASED ON KOHA

- There are currently NO crowdfunding loan platforms at zero percent interest
- We will provide a platform that anyone can participate in, that will benefit Māori and other Indigenous businesses
- We will lend to existing businesses to enable them to pivot or grow and thrive, **and** start-ups
- We will provide financial and business mentoring for all borrowers

CREATE A PAYMENT TRANSACTION GATEWAY WITH KOHA AS AN OUTCOME

- Aotearoa, NZ currently has very few local payment gateways, and have **none** that redistributes profit from merchant fees **back into our community**
- All merchant business fees collected through payment processors go to banks and interchange fees via paywave etc. (VISA, Credit Card). Our payment gateway **disrupts this cycle** and retains some of that profit 1) in our country and 2) in our community
- Our country, and indigenous peoples can participate in a \$6 trillion industry



INTERGENERATIONAL

- 1) Decolonise
- 2) Change starts with language
- 3) Systems change IS Mokopuna
Decisions. Commit.
- 4) Whakapapa





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