



He Rauhi Kupu

Tāne Karamaina

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"He ao te rangi ka uhia, he kai te whare wānanga ka tōroa"

"As the clouds deck the heaven, so food prolongs the wānanga".

Nā te kai o te mātauranga ka roa ake ai ngā wānanga i te whare wānanga.

The food of knowledge leads to extended sessions of the whare wānanga, the house of learning.
(Mead & Grove, 2003, p. 65)

He mihi

Acknowledgements

He mihi aroha tēnei ki ngā uri o ngāi Pīkoko ki te Reo Māori. Ko koutou te hiki ake i te mānuka kia kore tēnei taonga e memeha noa atu, e mate noa atu pērā i te moa. Tēnei ka mihi atu ki tō koutou manawanui, manawaroa ki te tiaki i te reo Māori ahakoa ngā āhuatanga o te wā. Mā koutou tēnei rauemi hei pānui, hei wānanga, ā, hei tōna wā, hei tautohetohe anō hoki i ngā kai o roto. E tohaina atu ana tēnei papakupu hei koha ki te hunga kōrero Māori e hiahia ana ki ngā kupu tauwhāiti ki te whakapuaki whakaaro mō ngā mahi pakihi, ōhanga, oranga anō hoki.

This is an acknowledgement to everyone who is passionate about the Māori language. You have taken up the challenge to ensure this treasure does not fade away or become extinct. I am grateful for your patience and determination to protect the Māori language notwithstanding the current climate. This resource is for you to read, discuss and, as occasion arises, debate its contents. This dictionary is shared as a gift to speakers of the Māori language who seek specific terminologies to express themselves in relation to business, economics, and wellbeing activities.

Ehara i te mea i hangaia tēnei papakupu mō te hanga noa. He mahi nui taioreore ki te puta atu ki te ao ki te koha haere i ngā kupu, arā, ngā kupu e takoto ana i ngā whārangi o ngā pukapuka, o ngā pae tukutuku, e rāngona ana rānei i ngā puna pāpāho pēnei i ngā punua pāho me ngā hōtaka rongō kōrero pēnei i a Te Karere me Manako. He ao tēnei e rumaki ana i a tātou ki ngā kupu ahakoa haere tātou ki whea.

This dictionary hasn't been created just because. It is extremely taxing to go out into the world to collect words — words in books, websites or those that are heard from media sources like podcasts and news programmes such as Te Karere and Manako. This is a world where we are immersed in vocabulary no matter where we go.

Kia hoki ake aku mahara ki taku ohinga, i ākina ahau ki te ako i ngā kupu mā te pānui, mā te kōrerorero, mā te pāhekoheko ki ngā hangarau o te wā, pēnei i te tākaro kēmu ātea me te mātaki kiriata. Rā atu, rā mai, ka tau mai he kupu hōu hei ako māku. Nō reira, e tika ana kia mihia hoki e au ōku kaiako, ōku mātua anō hoki, i te whakaako mai i te hiranga o te mātauranga ki ahau i tōku tamarikitanga i Ahitereiria.

When I reflect on my younger years, I was encouraged to learn words by reading, speaking and interacting with the technology of the time, such as video games and movies. Every day there would be a new word for me to learn. So, I would like to thank my teachers and parents for instilling within me the importance of education when I was a child in Australia.

E mihi ana anō hoki tēnei ki Ngā Pae o te Māramatanga mō te arawātea nei ki te waihanga i tēnei rauemi. Nā rātou te pūtea tautoko i tuku mai kia whai huruhuru ai tēnei manu o He Rauhi Kupu. Tēnā koutou i tā koutou manaaki mai i tēnei pūtere.

I would also like to acknowledge Ngā Pae o te Māramatanga for the opportunity to create this resource. Thank you for providing the funds to ensure He Rauhi Kupu could take flight. Thank you for your generosity toward this project.

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I would like to thank Robert Pouwhare for bringing me into this project, introducing me to the leader of the project, Professor Chellie Spiller. Robert, thank you so much for considering me and believing I could manage and deliver this work.

E mihi atu ana hoki ahau ki a Ahorangi Chellie Spiller. E whia rau haora i pau i a ia ki te tautoko mai i ahau me te whakatika i tēnei papakupu. Nā tana āta hōmiromiro i ngā mahi, kua tino whaihua te papakupu nei. Nōku te waimarie ki te mahi tahi ki tēnei rangatira e ngākau titikaha ana ki te ako i te reo Māori, e wairua pai ana ki ngā uauatanga ahakoa te nui kei mua i te aroaro.

I would also like to acknowledge Professor Chellie Spiller. She has spent hundreds of hours supporting me in editing this dictionary. Thanks to her careful and considered reviews, the dictionary has greatly benefited. I am fortunate to work with someone who is passionate about learning the Māori language, and who is positive no matter the size of the difficulty ahead.

Waihoki, e mihi atu ana hoki ahau ki te kapa katoa o te pūtere Whānau Livelihoods. He tohunga katoa koutou ki ngā mahi rangahau. Nōku te maringanui kia whai wāhi atu ki ngā hui ki te whakarongo, ki te pānui anō hoki i ā koutou pūrongo katoa i roto i te tau i noho tahi ai tātou hei whānau. Matthew Rout, Jason Mika, John Reid, Xiaoliang koutou ko Jarrod Harr – tēnā koutou i tā koutou āwhina mai i ahau me te whakahāneanea i taku noho atu ki tō koutou taha.

I also wish to acknowledge the entire team of the Whānau Livelihoods project. You are all masters of your craft – research. It was really special for me to be able to participate in meetings to listen to and read all of your reports during the year when we forged our relationship as a whānau. Matthew Rout, Jason Mika, John Reid, Xiaoliang Niu and Jarrod Harr, thank you all for assisting me and making my time with you unforgettable.

Tāne

Nō Ngāti Whanaunga (Pare Hauraki), rātou ko Ngāti Apakura (Pare Waikato) ko Te Rarawa a **Tāne Karamaina**. I whānau mai, i pakeke mai hoki ki Ahitereiria. E aro atu ana a Tāne ki ngā mahi whakarauora, whakataunoa hoki i te reo Māori. I te wā nei, e mahi ana a Tāne Karamaina ki Te Taura Whiri i te Reo Māori hei kaiwhakamāori. Neke ake i te 10 tau te roa o tana wheako i te rāngai whakawhiti reo ā-tuhi, mahi kupu hauraro hoki hei kaikirimana, hei kaimahi anō hoki ki aPūkana me Te Karere. Ko te wāhi ki a Tāne i te pūtere Ngā Pae o te Māramatanga a He oranga whānau: mahi ngātahi Whānau Livelihoods, ko te tātari kupu me te tuku kupu āwhina mō te reo Māori me ngā tikanga, me te tuhi i tēnei papakupu hei putanga.

Tāne Karamaina is of Ngāti Whanaunga (Pare Hauraki), Ngāti Apakura (Pare Waikato) and Te Rarawa descent. Born and raised in Australia, Tāne's interests lie in the revitalisation and normalisation of te reo Māori. As a current translator for Te Taura Whiri i te Reo Māori, with more than 10 years of experience in translation and captioning as a freelancer for Te Karere and Pūkana, Tāne's role in the Ngā Pae o te Māramatanga project He oranga whānau: mahi ngātahi Whānau Livelihoods was to analyse kupu, provide reo Māori and tikanga Māori advice, and to write this dictionary as an output.

He paku whakamārama mō te ingoa o tēnei papakupu

A short explainer about the name of this dictionary

I roto i te tau katoa i hurihuri roa aku whakaaro ki tētahi ingoa hei tapa ki tēnei papakupu. He maha tonu ngā ingoa tino kounga kua whakamahia kētia i te huhua noa o ngā papakupu Māori kua tāngia i roto i ngā tau. I ahau e huritao ana ki ngā mahi pūtere me te āhua o taku kawae i ngā mahi, i hua mai ai te whakaaro i ahau ko He Rauhi Kupu hei ingoa mō te papakupu nei. Ko ōna tikanga katoa e whakaatu ana i te āhua o ā mātou mahi i te kapa Whānau Livelihoods – tuatahi, he kohikohi, tuarua, he kawae, tuatoru, he hopu, tuawhā he maimoa i ngā kōrero i ngā uiuinga tae atu ki ngā kupu Māori. Ki te āpitihia he kūmuri whakatūingoa ka riro mai ia hei kupu mō te wāhi huihui. Waihoki, he pai tonu te whakahua me te tangi o te kupu rauhi ki te taringa Māori. Nō te mea e hāngai ana ōna tikanga katoa, ka whakaaro ahau koia nei te ingoa mō tēnei papakupu. Kua tautoko mai a Ahorangi Spiller i taku tūhonga kia tapaina te papakupu nei ko He Rauhi Kupu.

Ko taku tūmanako, ka riro tēnei papakupu hei rauhitanga o ngā kupu Māori e kohia ana, e hopukina ana, e maimoatia ana hoki e tēnā e tēnā o tātou.

Over the course of the year I spent a long time thinking about a name for this dictionary. There were so many great names that were already used, owing to the large number of Māori dictionaries published over the years. As I reflected on the project work and the way I had conducted the work, it came to me that it should be named He Rauhi Kupu. Its meanings exemplify what we were doing as the Whānau Livelihoods team – first, gathering, second, transmitting, third, catching and fourth, cherishing what was being shared with us in interviews including Māori words. If you add a nominalisation suffix, - Rauhitanga-, it means a gathering place. It also runs better off the tongue and is easier on the Māori ear in terms of pronunciation. Professor Spiller supported my suggestion to name the dictionary He Rauhi Kupu.

It is my hope that this dictionary will become a meeting place of Māori words that are collected, recorded, and cherished by each and every one of us.

He papakupu a He Rauhi Kupu i āta rauhiā, e whakawhāiti ana i ngā kupukiri Māori nō ngā rāngai pēnei i te hauora, te whakapakari tinana, te ao pakihī, te taha pūtea me te oranga. E whakaatu ana te ingoa He Rauhi Kupu i te iho o tēnei mahi—te kohikohi, te pupuri, te matapopore i ngā kupu o onamata e kawae kurahuna ana i ngā horopaki Māori, me ngā kupu o te wā hoki. Ehara tēnei i te kohinga kupu noa, engari he rauhitanga tēnei hei maimoa, hei tiaki hoki i ngā kupu hei painga mō te katoa.

Mā te rangahau whānui, e whakamānawa ana a He Rauhi Kupu i ngā kohakoha a ngā arero Māori ki te waihanga kupu hōu kia taea aite whakamahi i ngā horopaki katoa. Nā te tautoko o Ahorangi Spiller, i waihangatia tēnei rauemi kia whaikiko, kia whaihua hoki e whai papa ai te reo kia momoho. Ko te tūmanako, mā He Rauhi Kupu e kakaha tonu ai te hononga i waenga i te reo, te ahurea me ngā āhuatanga o ia rā.

He Rauhi Kupu is a carefully curated dictionary that brings together Māori terminology from the fields of health, fitness, business, finance, and wellbeing. The name He Rauhi Kupu reflects the essence of this work—gathering, collecting, and cherishing words that hold deep meaning in Māori contexts. More than

just a collection of terms, this dictionary serves as a meeting place for language, a space where words are nurtured and preserved for the benefit of all.

Developed through extensive research, He Rauhi Kupu honours the efforts of Māori speakers who created new terminology so the language can be used in all contexts. With the support of Professor Spiller, this resource is designed to be both practical and enriching, offering a place where language can thrive. It is our hope that He Rauhi Kupu will continue to grow as a living resource, strengthening the connection between language, culture, and everyday life.

He kupu whakamārama mō te uwahi mua

He mea tuhi nā te Te Ataarua Hansen-cribb

An explainer on the front cover

By Te Ataarua Hansen-cribb

Ko te uwahi o mua i He Rauhi Kupu e tohu ana i te kotahitanga o te ao Māori me te taiao. E whakaaturia ana tētahi tauira i muri; ko te ao Māori tērā e tohungia ana, he huarahi ngā tauira ki te whakaatu i ngā whakapapa me ngā kōrero, nā konā au i whakatau ai ki te whakamahi i te tauira pātiki. He huhua noa ngā āhua o ngā tauira pātiki, engari, e ai ki tāku i ako ai, he tohu te pātiki o te ohaoha me te manaakitanga. Waihoki, he tino kai hoki te pātiki mā ngā tāngata maha.

E heke iho ana ki te pōhutukawa. I ako ahau he maha ngā kura huna o te pōhutukawa. Ko tētahi e kōrero ana mō Te Rerenga Wairua. E ai ki ngā kōrero, ko Te Rerenga Wairua te wāhi awe wairua tapu rawa atu i Aotearoa. I reira e tū ana tētahi pōhutukawa me tētahi tīramaroa mokemoke. Kia mate atu te tangata, ka haere te wairua ki tēnei pōhutukawa, ā, i reira, ka rere iho ki Rarohenga. I reira, ka haere atu ki Ohaua, ā, ka haere atu ki Hawaiki-a-Nui. He maha tonu pea ngā kaupapa e taea ana e te pōhutukawa te whakatinana hei huahuatau, pēnei i te tukuihotanga o te mātauranga me te hiranga o te whenua me te moana.

E takataka tonu ana ki ngā pātītī. Ki ahau nei, e whakaatu ana ēnei i te hono ki Te Ara Hīkoi – te ara pōwhatuwhatu. Ahakoa, ki ahau nei ehara i te mea he mea kino tēnei. Ka taea e tēnei te ūruhi i a koe kia taumārire, kia mauri oho. He tohu hoki pea tēnei, ahakoa e whakapātaritaritia ana koe, e whanake ana hoki koe.

The cover for He Rauhi Kupu is a blend of te ao Māori and the natural world. The background features a pattern. In te ao Māori, patterns are a way to show whakapapa and kōrero, so I decided to use a pātiki pattern. Pātiki patterns can vary, but from what I have learned, they are a symbol of generosity and hospitality. The pātiki itself was also a reliable source of nourishment for many.

Moving down to the pōhutukawa tree, I've learned that they have many layers to them, from the story of Te Rerenga Wairua. The kōrero is that Cape Reinga is the most spiritually significant place in Aotearoa. In this hallowed place stands a pōhutukawa tree and a lonely lighthouse. When a person passes away, the spirit travels to this pōhutukawa, where it descends into the underworld, followed by the journey to Ohaua before heading to Hawaiki-Nui. Pōhutukawa can represent and contribute to many themes, such as intergenerational knowledge and the importance of whenua and moana.

Rolling down to the greens, to me, they symbolise a link to Te Ara Hikoi—a rocky path. However, I find that a rocky path isn't necessarily a bad thing. It can force a person to be mindful and present in the moment. It could also be an indication that, while a person may find themselves challenged, they are growing as a person.

He whakamārama i te whakatakotoranga o ngā whakaurunga

An explanation on the layout of the entries

I whai ahau kia ngāwari noa ki te pānui i ngā whakaurunga. Kei raro nei tētahi taurira whakaurunga:
I sought to make it as easy as possible to read the entries. Below is an example:

Āhāora – Aerobic

Whakapapa: ā-, hā, ora

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko ngā kori tinana e whakapiki ana i te hiahia a te tinana i te hāora, mā kona, ka nui te heke werawera, ka tere ake te rere o te kakapa manawa.

Physical exercise which increases the body's demand for oxygen, thereby resulting in a marked temporary increase in respiration and heart rate.

Kua whakaraupapatia te papakupu nei mā te raupapa arapū, nā runga i te hātepe o ngā kupu Māori. Ka tū Tuatahi mai ko te kupu Māori, ā, ka tuarua mai te kupu Pākehā, tōna whakapākehātanga rānei.

The dictionary is arranged alphabetically by Māori spelling. The Māori word is placed first, followed by its English translation.

Whakapapa

I ia whakaurunga, kua whai ahau ki te tautohu i te 'whakapapa' o ia kupu, arā, i ngā kupu katoa e tū ana hei tūāpapa o te kupu e tautuhia ana. Kua waiho ki te taha ngā kupu pēnei i ngā pūmau (te, ngā, he), me ngā pū (atu, ake, e, ana, aha atu aha atu), me ngā whakakāhoretanga (hāunga ko ngā wā ka tū mai a 'kore' hei whiore/kūmuri). Ka whakaurua hoki i konei ngā whiore me ngā pane mēnā ka whakamahia te whiore i te kupu ake hei taurira āhuatanga.

In every entry I have attempted to identify the etymology (whakapapa) of each word, i.e. all the words that serve as the foundation for the word being defined. Words like determiners (te, ngā, he) and particles (atu, ake, e, ana, etc.), and negations have been excluded (except for where kore is used as a suffix).

Included here as well are suffixes and prefixes if they occur in the word itself, for example 'āhuatanga'.

Mehemea kotahi anake te kupu hei kupu matua, kāore i whakaurua he whakapapa.

If only one word is listed as the headword, an etymology is not entered.

Whiore

I ōna wā, ka rārangitia ngā whiore ka taea te tāpiri ki te kupu matua pēnei i ngā kūmuri hāngū, whakatūingoa hoki pēnei i te -hia me te -tanga.

Sometimes suffixes that can be added to the word, like passive and nominalisation suffixes are listed such as -hia and -tanga.

Momo tumu

Ko te whakapākehātanga o tēnei kupu wetereo ko te 'part of speech'. He mea tēnei hei whakamārama ki te kaupānui ki whea e rangona ana te kupu matua i te nuinga o te wā.

Momo tumu is a linguistic term meaning part of speech. This is to help readers understand where they will usually encounter the headword.

Anei tētahi ripanga o ngā momo tumu e kitea ana i tēnei papakupu me ngā whakapākehātanga.

Here is a table of the parts of speech found in this dictionary and their translations.

Kupu Māori	Kupu Pākehā
Tūingoa	Noun
Kīanga tūingoa	Noun phrase
Tūmahi Whiti	Transitive verb
Tūmahi Poro	Intransitive verb
Kīanga tūmahi	Verb phrase
Tūāhua	Adjective / stative
Tūmoko	Proper noun / Proper name
Kīanga	Phrase

Mō te roanga atu o ngā whakamārama mō ngā kupu nei, e akiaki ana ahau i ngā kaipānui kia tirohia ngā pukapuka wetereo kia mārama mai ki ēnei ariā wetereo. Ko ēnei kupukiri he tapanga e taea ana ki te whakamahi hei whakamāmā ake i te ako i ngā kupu hōu. Mō te hunga i pakeke mai i te reo Māori, ka whaihua pea rātou i ēnei hei taputapu ki te whakamārama i ngā āhua o te whakatakoto i te reo ki ngā taipakeke e ako ana i te reo.

For further information about these terms, I encourage readers to consult reo Māori grammars to understand these linguistic concepts more fully. These terms are labels that can be used to make it easier to learn new vocabulary. People who have grown up in the Māori language might find these useful as a tool to explain how to structure sentences to adults who are on the reo journey.

Whaitua

E taurite ana te kupu whaitua ki te kupu horopaki. Kua whakamātau ahau ki te tautohu i ngā whaitua katoa e taea ana mō ia kupu matua engari kāore e kore he whaitua anō ka taea te tāpiri ki ngā whakaurunga. He pērā rawa te āhua o te reo – he tāwariwari te reo rangatira nei, he kaha tōna ki te whakamahi i ōna kupu i te huhua noa o ngā horopaki me ngā kaupapa.

In this situation the word whaitua (domain) means the same as context. I have tried to identify all the domains that are possible for every headword, but there are undoubtedly other domains that could be added to the entries. Such is the nature of the language — te reo Māori is flexible, and it' is able to use its words in a multitude of contexts and subjects.

Kupu Māori	Kupu Pākehā
Hauora	Health
Ahumoni	Finance
Ahurea	Culture
Hāhi	Religion
Hākinakina	Sports
Hangarau	Technology
Hōkakatanga	Sexuality
Inihua	Insurance
Kai	Food
Kākahu	Clothing
Kāwanatanga	Government
Kupu whānui	General word
Mahi	Employment
Mātauranga	Education
Ōhanga	Economy
Pakihi	Business
Pāpāho	Media

Papanoho	Property
Pāpori	Society
Pēke	Banking
Taiao	Environment
Tāke	Tax
Tauhokohoko	Trade
Tautake	Philosophy
Toi	Art
Tōrangapū	Politics
Tūāhanga	Infrastructure
Tuakiri	Identity
Ture	Law
Wetereo	Grammar
Whakanao	Manufacturing
Whānau	Family
Whare	Housing
Whenua	Land

Puna

Ko tēnei he tautohu i whea ahau i kite ai, i rongō ai rānei i te kupu matua e tautuhia ana. Kei raro iho nei he ripanga o ngā pukapuka me ngā rauemi i āhei atu ahau ki te kōhi haere i ngā kupu hei whawhao ki tēnei papakupu.

This identifies where I saw or heard the headword being defined. Below is a table of the books and resources I accessed to collect the words to include in this dictionary.

Shortened name	Full name	Bibliography Details
He Papakupu Pakihi	Taking Care of Business: Business Terms in Aotearoa He Papakupu Pakihi English-Māori Business Dictionary	Aotahi Ltd. (2012). Taking Care of Business: Business Terms in Aotearoa He Papakupu Pakihi English-Māori Business and Financial Dictionary (2nd ed.). Print House Ltd.
Paekupu	Paekupu	He Kupenga Hao i te Reo. (Copyright 2025). Paekupu from https://paekupu.co.nz/
Wīremu	A Dictionary of the Maori Language	Williams, H. W., M.A (2002). Dictionary of the Maori Language (7th ed.). Legislation Direct.
Toi Te Kupu	Toi Te Kupu – He Papakupu Toiora	Heart Foundation and Toi Tangata (First Published 2014), Toi Te Kupu, He Papa Kupu Toi Ora from toi-te-kupu-maori-food-dictionary.pdf (heartfoundation.org.nz)
Whānau Livelihoods		
He Reo Whairawa	He Reo Whairawa	Kelly, K., & Grant, B. T. (2022, September 12). He Reo Whairawa from https://www.rbnz.govt.nz/-/media/project/sites/rbnz/files/publications/statements-of-intent/te-reo-maori-financial-glossary-he-reo-whairawa.pdf
He Pātaka Kupu	He Pātaka Kupu: te kai a te rangatira	Te Taura Whiri i te Reo Māori (2018). He Pātaka Kupu: Te kai a te rangatira from https://hepatakakupu.nz/
Te Aka	Te Aka Māori Dictionary	Moorfield, J. (First published 2005). Te Aka Māori

		Dictionary. Te Aka Māori Dictionary from https://maoridictionary.co.nz/
Te Reo Hāpai	Te Reo Hāpai The Language of Enrichment	Opai, K. (n.d.). Te Reo Hāpai: The language of enrichment. Te Pou o te Whakaaro Nui from https://www.tepou.co.nz/initiatives/te-reo-hāpai-the-language-of-enrichment
Ngata	Ngata English-Māori Dictionary	Ngata, Whai (First published 1993). H. M. Ngata English-Māori Dictionary. Learning Media Limited from https://www.teaching.co.nz/dictionary

Whakamārama

Ko tā te whakamārama he whakamāori i te tikanga me te aronga o te kupu. Ka reorua ēnei.

Whakamārama explains the meaning and nuance of the word. These explanations are bilingual.

Tauira:

I ōna wā, ka āpitihia he tauira rerenga hei āwhina ki te whakaatu me pēwhea te whakamahi i te kupu i te rerenga.

Sometimes, a sentence example is added to show how the word is used in a sentence.

Te Wāhanga Kupu Pākehā – Kupu Māori

I whakaarotia, i whakaaetia hoki e te ohu pūtere kia whakaurua ki te papakupu nei he wāhanga e rārangi ana i ngā kupu Pākehā me ngā whakamāoritanga. Nō reira, i muri atu i te mutunga o tēnei papakupu kua tāpiria he ripanga e rārangi ana i ngā kupu, kāore he tautuhinga. Ka kitea ngā tautuhinga i te wāhanga Kupu Māori – Kupu Pākehā.

A section listing English words and their Māori translations was considered and agreed to by the project team for inclusion into the dictionary. So, at the end of the dictionary a table has been added listing the words without definitions. The definitions can be found in the Kupu Māori – Kupu Pākehā.

Kupu Māori – Kupu Pākehā

A

Āhāora – Aerobic

Whakapapa: ā-, hā, ora

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko ngā kori tinana e hiahia ana ki te hāora ki te whakapakari i te pakari ia manawa.

Exercises that require oxygen and improve cardiovascular fitness.

Ahi kā – Burning fire

Whakapapa: ahi, kā

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Te Aka

Whakamārama: Ko ngā torotoro o te kāinga, e tohu atu ana ki te whakaaro o te noho pūmau ki roto i tētahi hapori, ki runga i te whenua. He ingoa karanga mō te tangata takitahi, mō ngā tāngata rānei e whai mana whenua ana ki tētahi rohe.

The burning fires of home, referring to the concept of a continuous, enduring presence within a community. A term for an individual or people who hold mana whenua status in a specific region.

Tauira: “Ko Te Kawerau-a-Maki tētahi o ngā mana whenua ki Tāmaki Makaurau, ā, e whai ahi kā ana ōna uri ki te uru o Tāmaki.”

“Te Kawerau-a-Maki are one of the mana whenua in Auckland and their uri have ahi kā in West Auckland.”

Āhua – Image (mental)

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama:

Ko te whakaaturanga ā-hinengaro, ā-kite, ko te whakaahuatanga rānei o tētahi āhuratanga, o

tētahi tangata rānei i te hinengaro. He mea whakaawe tēnei e te wheako, e te mātauranga, e ngā kare ā-roto, tae atu ki ngā awenga ahurea.

Ka taea hoki tēnei te tohu atu ki tētahi āhuratanga ā-ataata tūturu, ki tētahi orotau ā-ritenga, ā-ariā rānei, ki tētahi whakaaro rānei e whakaawengia ana e te pūmahara me te auahatanga o te hinengaro. Ka tōtika, ka whakahawea rānei te āhua, ā, ka hangā e tētahi titiro hāngai, e te awenga arapāho rānei, e te whakamāoringa ā-kiritahi rānei.

The mental representation, perception, or conceptualisation of something or someone in the mind, shaped by experience, knowledge, emotions, and cultural influences. It can refer to a literal visual impression, a symbolic or abstract understanding, or an idea influenced by memory and imagination. An image may be accurate or distorted, formed through direct observation, media influence, or personal interpretation.

Āhuarangi – climate

Whakapapa: āhua, rangi

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Kupu taurite: pūmahana

Puna: Paekupu

Whakamārama: Ngā āhuratanga pūmau o te huarere i tētahi rohe mō tētahi wā tauroa.

The prevailing weather conditions of a region over a long period.

Āhuratanga – 1. Circumstances 2. Image (exterior)

Whakapapa: āhua, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

1. *Whakamārama:* Ngā meka, ngā tūāhuratanga rānei e horopaki ana i tētahi pūāhua.

The facts or conditions surrounding a situation.

2. *Whakamārama:* Ko te āhuratanga o waho, ko te āhuratanga rānei e hangaa ana e tētahi mea, e tētahi tangata rānei.

The external appearance or impression created by something or someone.

Āhuatanga ahumoni – Financial aspect

Whakapapa: āhua, -tanga, ahu, moni

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: Paekupu

Whakamārama: He āhuatanga, he huānga rānei e hāngai ana ki te moni, ki te taha pūtea anō hoki.

An aspect or element related to money and finances.

Āhuatanga mahi – Working conditions

Whakapapa: āhua, -tanga, mahi

Tūingoa – mahi, pakihī

Puna: He Papakupu Pakihī

Whakamārama: Te taiao me ngā āhuatanga e whakatutuki ana ngā kaimahi i ngā mahi. Ko ētahi āhuatanga ko ngā haora, ko te haumarutanga me te hāneanea.

The environment and circumstances in which employees perform their jobs, including factors such as hours, safety, and comfort.

Tauira: “Ko te mahere pūtea me te arohaehae utu ētahi wāhanga o te āhuatanga ahumoni o tēnei pūtere.”

“Budgeting and cost analysis are some parts of the financial aspect of this project.”

Āhukahuka waitohu – Brand recognition

Whakapapa: āhukahuka, wai-, tohu

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: Whānau Livelihood

Whakamārama: Ko te whānuitanga e taea ana e ngā kaiwhakapeto te tautohu i tētahi waitohu mā ōna āhuatanga, pērā i te tohumoko, i te tūātau, i te tākai rānei, i te nuinga o te wā ehara i te mea me mātua kite i te ingoa waitohu.

The extent to which consumers can identify a brand by its attributes, such as logo, tagline, or packaging, often without seeing the brand name.

Ahumoni – Finance, financial, monetary

Whakapapa: ahu, moni

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahumoni

Kupu taurite: Pūtea

Puna: Paekupu

Whakamārama: He whai pānga ki te moni, ngā taha pūtea, ngā take taha pūtea rānei.

A term relating to money, funds, or financial issues.

Tauira: “Ko tā te tari ahumoni he tiroiro i ngā hātepe whakapau pūtea a te umanga.”

“The finance department oversees the business' spending processes.”

Ahurea – Culture

Whakapapa: ahurea

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Te Reo Hāpai

Whakamārama: Ko ngā ritenga, whakapono, me ngā whanonga a tētahi rōpū, pāpori rānei.

The customs, beliefs, and behaviours of a particular group or society.

Ahurea Turi – Deaf Culture

Whakapapa: ahurea, turi

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Te Reo Hāpai

Whakamārama: Ko ngā whakapono ā-pāpori, me ngā whanonga, mahi toi, tuku ihotanga ā-mātākōrero, ngā ura, me ngā whakanōhanga pātai o ngā hāpori e whakaawetia ana e te turitanga me te whakamahinga o ngā reo rotarota hei kauwaka whakapāpātanga.

The social beliefs, behaviours, art, literary traditions, history, values, and shared institutions of communities that are influenced by deafness and which use sign languages as the main means of communication.

Ahurea Whaikaha – People with Disabilities' Culture

Whakapapa: ahurea, whai, kaha

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Te Reo Hāpai

Whakamārama: Ko te ahurea ā-kiritōpū, me ngā wheako, me ngā uara, me ngā hanga pāpori a ngā kiritahi whaikaha.

The collective culture, experiences, values, and social practices of individuals with disabilities.

Ahurei – Unique

Whakapapa: ahurei

Momo tumu: Tūāhua

Whaitua: Ahurea

Puna: He Papakupu Pakihi

Whakamārama: Kei taumata kē te mana me te rongonui, he mana motuhake ritenga kore.

Being the only one of its kind, distinct, unusual, or singular.

Tauira: “Ko te ingoa ōkawa o te taiopenga toi o Tāmaki Makaurau ko Te Ahurei Toi o Tāmaki. He taiopenga ahurei mā ngā ringa toi me ngā mātanga toi.”

“The formal name for Auckland’s art festival is Te Ahurei Toi o Tāmaki. It’s a unique event for artists and art connoisseurs.”

Āinga – Coercion

Whakapapa: ā, -inga

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama: Ko te uruhi kia neke, kia ū hoki ki tētahi mahi e tohua ana mā te kōkirikiri, me ngā whakawetiweti huhua hoki.

Forcing someone to act in a certain way through the use of various forms of pressure or threats.

Akoranga – Lesson

Whakapapa: ako, -ranga

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Paekupu

Whakamārama: E tohu ana ki ngā āhuetanga e akoria ana, me te wāhi, me te wā i oti ai te whakarite hei whakaako i aua āhuetanga.

Refers to learned content, and the space and time set aside to teach those things.

Tauira: “He nui ngā akoranga i ngā pūrākau mō Māui Tikitiki-a-Taranga. Ko te ako ki te takitaki tika i te karakia tētahi.”

“There are important lessons in the stories about Māui Tikitiki-a-Taranga. One of them is learning to recite chants correctly.”

Ānga mākete – Market force

Whakapapa: ā, -nga, mākete

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi, Ōhanga

Puna: Paekupu

Whakamārama: Ngā āhuetanga e whakaaweawe ana i te whakarato me te popono i te ōhanga mākete, pērā i ngā tōmina o ngā kiritaki, i ngā whakawhanaketanga rānei o te hangarau.

Various aspects influence supply and demand in the market economy, such as customer preferences and technology development.

Tauira: “Ko tō te Kāwanatanga huarahi ki te ahumahi pāpāho kia riro mā ngā ānga mākete ki te whakatau me ka ora, ka mate ā-moa rānei, taua ahumahi.”

“The Government's approach to the media industry is to leave it to market forces to decide if that industry lives or goes the way of the moa.”

Anga ōhanga ōkawa hōu – Neoclassical economics

Whakapapa: anga, ō-, hanga, ō, kawa, hōu

Momo tumu: Tūingoa

Whaitua: Ōhanga

Kupu taurite: ōhanga matua, ōhanga tuku iho

Puna: Whānau Livelihoods

Whakamārama: He whakaaro ōhanga awenui e pūmaramarama ana he hakune ngā whakatau a ngā tāngata takitahi, waihoki, ka tae atu ngā

māketē ki te taumata whārite mā te whakarato me te popono. Ko tōna aronga ko te whai pūtea me te āhei o te tangata takitahi.

A dominant school of economic thought that assumes individuals make rational choices and that markets naturally reach equilibrium through supply and demand. Its focus is on financial gain and individual utility.

Angahaorawa – Capitalism, capitalistic

Whakapapa: Anga, hao, rawa

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ōhanga, Pakihi

Puna: Paekupu

Whakamārama: He pūnaha ohaoha e puri tūmataititia ana te āhei ki te whakaputa, ki te tuku, me te kurutete. I te nuinga o te wā, e whakaahuatia ana e te whakataetae i te māketē herekore.

An economic system in which the means of production, distribution, and exchange are privately owned and operated for profit, typically characterised by competition in a free market.

Tauira: “E ā ana nga mātāpono o te angahaorawa i te auhatanga mā te utu i te hunga rakahinonga e whakawhara ana ki te waihanga hautaonga hōu.”

“The principles of capitalism drive innovation by rewarding entrepreneurs who take risks to create new products.”

Aramahi – Career

Whakapapa: ara, mahi

Momo tumu: Tūingoa

Whaitua: pakihī

Kupu taurite: umanga, mahi pūmau, mahi

Puna: He Papakupu Pakihī

Whakamārama: He mahi, he tūnga rānei e whāia ana hei mahi matua i te ora.

A profession or occupation followed as a life's work.

Ariā mahi kaute mō te hinonga – accounting entity concept

Whakapapa: ariā, mahi, kaute, hino, -nga

Momo tumu: Tūingoa

Whaitua: Pakihī, Ahumoni

Puna: He Papakupu Pakihī

Whakamārama: Ko te noho wehe a te umanga, rōpū aha atu rānei, i ōna rangatira, i te hunga whai pānga ki a ia.

A business or organisation that stays separate from its owners or those who have a stake in it.

Aromātai a te takitini – 360 degree feedback

Whakapapa: Aro, mātai, taki-, tini

Momo tumu: Tūingoa

Whaitua: Pakihī

Papakupu: He Papakupu Pakihī

Whakamārama: E whakamahi ana ngā kaituku mahi me ngā hoa mahi i te tukanga tātari ki te aromātai i te tutukinga o tētahi kaimahi, me te ārahi i tōna whakawhanaketanga.

Employers and peers use an appraisal process to assess an employee's performance and guide their development.

Tauira: “I whakarite a Sarah mō ngā whakahokinga kōrero, nō te mea i mōhio ia mā te aromātai a te takitini e huritia ai te tari.”

“Sarah was prepared for the feedback because she knew the 360 degree feedback would transform the office.”

Aronga hōkaka – Sexual orientation

Whakapapa: Aro, -nga, hōkaka

Momo tumu: Tūingoa

Whaitua: Hōkakatanga

Kupu taurite: Aronga taera

Puna: Te Reo Hāpai

Whakamārama: Ko te tauira whakamanea ā-tinana, ā-kare ā-roto o tētahi ki ētahi atu, i te nuinga o te wā ka whakaahuatia ki te tirohanga ira (hei tauira, tōtika, takatāpui, taeraru).

An individual's pattern of physical and emotional attraction to others, typically

described in terms of gender (e.g., heterosexual, homosexual, bisexual).

Aronga taera – Sexual orientation

Whakapapa: aro, -nga, taera

Momo tumu: Tūingoa

Whaitua: Hōkakatanga

Kupu taurite: Aronga hōkaka

Puna: Te Reo Hāpai

Whakamārama: Ko te taura whakamana ā-tinana, ā-kare ā-roto o tētahi ki ētahi atu, i te nuinga o te wā ka whakaahuatia ki te tirohanga ira (hei taura, tōtika, takatāpui, taeraru).

An individual's pattern of physical and emotional attraction to others, typically described in terms of gender (e.g., heterosexual, homosexual, bisexual).

Arotahi pū ki Ūropi – Eurocentrism

Whakapapa: arotahi, pū, ki, Ūropi

Momo tumu: Tūingoa

Whaitua: Mātauranga, Hītori, Pāpori

Kupu taurite: tirohanga Ūropi-mātāmua

Puna: Whānau Livelihoods

Whakamārama: He tirohanga e whakapokapū ana i ngā uara, hītori, me ngā pūnaha o Ūropi hei paerewa mō te mātauranga, te whanaketanga rānei o te ao. I te nuinga o te wā e whakaparahakongia ana ngā whakaaro Iwi Taketake me ngā tirohanga ehara i te Ūropi. A worldview that centres European values, history, and systems as the standard for knowledge or progress, often marginalising Indigenous perspectives and non-European worldviews.

Arotake rīhi – Lease review, rent review

Whakapapa: aro, take, rīhi

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahumoni, Whare, Papanoho

Puna: Paekupu

Whakamārama: He aromātai, he whakawā rānei i ngā whakaritenga me ngā herenga o te rīhi. I te

nuinga o te wā ka whakahaeretia i te wā e mana tonu ana te whakaaetanga rīhi.

An evaluation or assessment of the terms and conditions of a lease. Usually carried out while the lease agreement is still active.

Tauria: “I whakahaeretia e te kaituku rīhi he arotake rīhi ki te panoni i te rēti kia taurite ai ki ngā àhuatanga mākete o te wā.”

“The landlord conducted a rent review to adjust the rent based on current market conditions.”

Arumoni – Commercial, commercialisation

Whakapapa: aru, moni

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahumoni

Puna: Paekupu

Whakamārama: He whai pānga ki ngā ngohe tauhokohoko, pakihi anō hoki. Ko te mahi moni te whāinga o aua ngohe .

Relating to commerce and business activities.

The goal of those activities is to make money.

Tauria: “He rōpū whakahaere arumoni a Te Reo Tātaki, engari anō Te Taura Whiri i te Reo Māori.”

“TVNZ is a commercial organisation, unlike the Māori Language Commission.”

Tirohia → *Arumoni-kore*

Arumoni-kore – Non-commercial

Whakapapa: aru, moni, -kore

Momo tumu: Tūāhua, Tūingoa

Kupu taurite: Huamoni-kore

Whaitua: Ahumoni, Pakihi

Puna: Paekupu, He Papakupu Pakihi

Whakamārama: Kāore ōna pānga, kāore anō hoki i whakaritea mō ngā take arumoni. Ehara i te mea hei mahi mohi.

'Having no connection to, and not established for, commercial purposes. Not intended to make money.

Tauria: “He rōpū arumoni-kore Ngā Wāhine Māori Toko i te Ora. He kaha nō rātou ki te

kohikohi pūtea hei tautoko i ngā whānau noho whakaraerae.”

“The Māori Women's Welfare League are a non-commercial group. They are strong at fund raising to support vulnerable families.”

Tirohia → *Arumoni*

Atamira – 1. stage 2. raised platform for the dead

Whakapapa: atamira

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: He Pātaka Kupu

1. Whakamārama: He papa kua whakarewatia, he tūranga-ā-wae wae kua tārewatia rānei hei tūnga mō te tangata ki te whakangahau, ki te tuku kauwhau rānei.

A raised platform, or podium for people to stand on to entertain or deliver talks.

Tauira: “Tōna 50 ngā kapa haka i whakataetae i te atamira o Te Matatini ki Tāmaki i tērā tau.”

“About 50 teams competed on the Te Matatini stage in Auckland last year.”

2. Whakamārama: He tūāpapa hakahaka hei takotoranga mō ngā tūpāpaku.

A low foundation to place the deceased.

Tauira: “Tīraha mai rā i runga i tō atamira, e Mā. E moe.”

“Lay down on your stage, Mum. Rest.”

Atarua – Blurred vision, seeing double

Whakapapa: ata, rua

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He waimaero ā-kite e mōnehunehua ana, e pūruatia ana rānei te āhua o ngā taputapu.

Vision impairment where objects appear out of focus or duplicated.

Auheke ohaoha – Economic recession

Whakapapa: auheke, ohaoha

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: Paekupu

Whakamārama: He wā auheke ngohe ōhanga.

Ka kīia tēnei he auheke ohaoha. Ka tautuhitia e te heke o te whakapau pūtea, me te whakaputa hua, me te whai wāhi ki te mahi. Ko tōna otinga ake ko te poronga o ngā tūnga mahi, ko te heke o te whakapau pūtea a ngā kiritaki, tae atu anō hoki ki te heke o te whakaputa ā-ohaoha o te motu.

A time of declining economic activity, known as a recession. It is defined by a decrease in spending, production and participation in work. This can lead to job losses, reduced consumer spending, and a decrease in the overall economic output of a country.

Tauira: “E rua hauwhā ināianei e auheke ana te ōhanga o Aotearoa. Ko te whakapae a ētahi mātanga ohaoha kua uru a Aotearoa ki te auheke ohaoha.”

“For two quarters now, the economy of New Zealand has been in decline. Some economic experts are claiming New Zealand has entered a recession.”

Tirohia → *Aumate ohaoha, Aupiki ohaoha*

Aukatinga – Barrier

Whakapapa: aukati, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He aukatinga, he taupā rānei e rore ana, e whakawhāiti ana i te rere o ngā taputapu, o ngā ratonga, o ngā pārongo rānei i tētahi māketē, i tētahi ahumahi rānei, ā, tērā te tūpono ka whakahekengia te nui o te whakataetae, o te whāomo rānei o te māketē.

Obstacles or impediments that hinder or restrict the flow of goods, services, or information in a market or industry, potentially limiting competition and market efficiency.

Aumate ohaoha – Economic depression

Whakapapa: au, mate, oha

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Momo tumu: Tūingoa

Whaitua: Pāpori, Ōhanga, Pakihi, Ahumoni

Puna: Paekupu

Whakamārama: He wā e tautuhia ana e tētahi heke nui, auroa hoki ā-ōhanga, ā, he nui te koremahi, he tino iti te whakapau pūtea a ngā kiritaki, ā, kua hōrapa whānui te pōharatanga. A period defined by a huge and prolonged economic downturn, with high unemployment, low consumer spending, and widespread poverty.

Tauira: “Nō te tau 1929 ki 1939 ko Te Aumate Ohaoha Nui Whakaharahara. He wā tino toimaha tērā mō te ao katoa. Whai muri mai ko te Pakanga Tuarua o te Ao.”

“The Great Depression lasted from 1929 to 1939. It was an extremely difficult time for the entire world. Following that was World War 2.”

Tirohia → Auheke ohaoha

Aupiki ohaoha – Economic expansion

Whakapapa: aupiki, ohaoha

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: Paekupu

Whakamārama: He wā aupiki ngohe ōhanga. Ka tautuhitia e te piki o te whakapau pūtea, me te whakaputa hua, me te whai wāhi ki te mahi. A time of increasing economic activity. It is defined by an increase in spending, production, and employment figures.

Tauira: “Nō te waitohunga o te whakaetanga tauhokohoko herekore ki a Haina, i uru atu a Aotearoa ki tētahi wā aupiki ohaoha.”

(“Alumni,” APEC VOICES New Zealand, n.d.)
“When the free trade agreement with China was signed, New Zealand entered an era of economic expansion.” (“Alumni,” APEC VOICES New Zealand, n.d.)

Tirohia → Auheke ohaoha, Aumate ohaoha

Awa – River

Momo tumu: Tūingoa

Whaitua: Taiao

Puna: Wīremu

Whakamārama: He hongere wai e rere atu ana ki tētahi roto, ki tētahi moana, ki tētahi atu awa rānei. I te ao Māori he mea nui ngā awa tuatahi hei kāpata kai, tuarua hei huarahi anō hoki mō ngā waka i ngā wā o nehe. E ai ki te tirohanga a te Māori, he tupua, he tūpuna ngā awa.

A channel of water which flows into a lake, an ocean, or another river. In Māori society, rivers were important first as a source of food, and secondly as well as an access way for canoes in ancient times. In the Māori perspective, rivers are powerful and ancestral beings.

Tauira: “E rua ngā awa mātuatua o Pare Hauraki. Ko Waihou me Ōhinemuri. Engari mō Pare Waikato, kotahi anake tōna awa tupuna, arā, ko Waikato tērā. I whakamahia ngā awa hei huarahi e haere ai ngā tāngata me ngā hautaonga.”

“Pare Hauraki has two main rivers. Waihou and Ōhinemuri. As for Pare Waikato, they only have one ancestral river, and that's the Waikato. The rivers were used as pathways for people and goods to travel.”

Awenga ahumoni – Financial influence

Whakapapa: awe, -nga ahu, moni

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: Paekupu

Whakamārama: Te mana, te kaha rānei ki te pā i ngā whakataunga ahumoni me ngā putanga.

The power, or ability to affect financial decisions and outcomes.

Tauira: “He nui te awenga ahumoni o ngā umanga whakatairanga pānui ki ngā teihana pouaka whakaata. Mehemea kāore he kaimātaki ka mutu tā rātou whakapau pūtea ki taua teihana.”

“Advertising businesses have a lot of financial influence on TV stations. They'll stop spending money on that station if there isn't an audience.”

E

E herea ana – Accountable

Whakapapa: here, -a

Momo tumu: Kīanga tūmahi

Whaitua: Pakihi, Mahi, Ahurea

Kupu taurite: Papanga

Puna: He Papakupu Pakihi

Whakamārama: Ka whai haepapa te tangata, whakahaere rānei, ki te parahau i āna mahi.

A person or organisation that has a responsibility to justify their actions.

Tauira: E herea ana te Tumu Whakarae o Te Puni Kōkiri ki te Minita Whakawhanaketanga Māori”

“The Chief Executive of Te Puni Kōkiri is accountable to the Minister of Māori Development”.

Eke hū wīra – Rollerblading

Whakapapa: eke, hū, wīra

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te retireti ki ngā kopareti rōraina.

Skating with inline skates.

Eke paihikara – Cycling

Whakapapa: Eke, paihikara

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te eke mā runga pahikara
The activity of riding a bicycle.

H

Haepapa kaiwhakapeto – Consumer responsibility

Whakapapa: haepapa, kai-, whaka-, peto

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pāpori

Puna: Paekupu

Whakamārama: Ko te herenga o ngā tāngata kia whai whakaaro, kia matatika anō hoki ā rātou kōwhiringa.

The obligation people have to be mindful and ethical in their choices.

Tauira: “Ina haere ahau ki te hokomaha, ka whakaaro ahau ki aku kōwhiringa. Ka ngana ahau ki te kōwhiri i ngā hautaonga i hanga matatikangia. Ka ngana ahau ki te whakatinana i te haepapa kaiwhakapeto.”

“When I go to the supermarket, I think about my choices. I try to choose ethically made products. I try to embody consumer responsibility.”

Tirohia → *Haepapa kaiwhakaputa, Haepapa kiritahi, Haepapa tōpū*

Haepapa kaiwhakaputa – Producer responsibility

Whakapapa: haepapa, kai-, whaka-, puta

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi, Pāpori

Puna: Paekupu

Whakamārama: Te herenga o ngā umanga me ngā kaiwhakanao kia rite he iti te pānga o ā rātou hautaonga me ā rātou mahi.

The obligation of businesses and manufacturers for their products to ensure that the impact of their products and operations is minimal.

Tauira: “E whai ana te hapori ki te whakamaumahara atu i ngā wheketere ki ō rātou haepapa kaiwhakaputa, arā, kia kua rātou e tuku para ki te awa, kei mate tōna mauri.”

“The community are seeking to remind factories of their producer responsibilities, namely not to

put waste in the river so as to maintain its life force.”

Tirohia → *Haepapa kaiwhakapeto, Haepapa kiritahi, Haepapa*

Haepapa kiritahi – Individual responsibility

Whakapapa: haepapa, kiri-, tahi

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pāpori

Kupu taurite: haepapa takitahi

Puna: Paekupu

Whakamārama: Ko te herenga o ia tangata takitahi, kia noho papanga, haepapa anō hoki ki a ia anō, ki tāngata kē atu hoki.

The duty of every individual person is to be responsible and accountable to themselves and to themselves and to others.

Tauira: “He haepapa kiritahi te horoi i ngā rīhi me ngā pāokaoka e whakamahia ana e koe nō te kīhini i te tari.”

“It’s an individual responsibility to wash the dishes and cutlery you use from the kitchen at the office.”

Tirohia → *Haepapa kiritōpū, Haepapa kaiwhakapeto*

Haepapa kiritōpū – Collective responsibility

Whakapapa: haepapa, kiri-, tōpū

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pāpori

Kupu taurite: haepapa takimaha

Puna: Paekupu

Whakamārama: Ko te herenga o tētahi rōpū, hapori, aha atu rānei, ki te mahi tahi ki te whakatutuki i ngā whāinga me ngā putanga pātahi.

The obligation of a group, community, etc., to work together to achieve shared goals and outcomes.

Tauira: “Kei te hapū te haepapa kiritōpū ki te whakaako ki ngā tamariki mokopuna i ngā kawa me ngā tikanga o te marae.”

“The hapū has a collective responsibility to educate the children on the protocols and customs of the marae.”

Tirohia → *Haepapa kiritahi, Haepapa kaiwhakapeto*

Haepapa raraupori – Civic responsibility

Whakapapa: haepapa, rarau, hapori

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pāpori

Puna: Paekupu

Whakamārama: E tohu ana te haepapa raraupori ki te ngā haepapa o ngā kirirarau ki tō rātou hapori ā-rohe, ki te pāpori rānei pēnei i te utu tāke, i te rēhita rānei ki te pōti.

Civic responsibility refers to the responsibilities citizens have towards their local community or society, such as paying taxes or enrolling to vote.

Tauira: “I Aotearoa nei he haepapa raraupori ki te rēhita ki te pōti.”

“In New Zealand it is a civic responsibility to register to vote.”

Tirohia → *Haepapa kiritōpū, Haepapa kiritahi*

Haepapa takimaha – Collective responsibility

Whakapapa: haepapa, taki-, maha

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pāpori

Kupu taurite: Haepapa kiritōpū

Puna: Paekupu

Whakamārama: Ko te herenga o tētahi rōpū, hapori, aha atu, aha atu, ki te mahi tahi ki te whakatutuki i ngā whāinga me ngā putanga pātahi.

The obligation of a group, community, etc., to work together to achieve shared goals and outcomes.

Tauira: “He haepapa takimaha tō ngā mātanga reo ki te whakatauiria mai ki ngā ākongā me pēhea te kōrero i te reo Māori.”

“Language experts have a collective responsibility to role model for learners how to speak te reo Māori.”

Tirohia → *Haepapa takitahi, Haepapa kaiwhakapeto*

Haepapa takitahi – Individual responsibility

Whakapapa: haepapa, taki-, tahi

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pāpori

Kupu taurite: haepapa kiritahi

Puna: Paekupu

Whakamārama: Kei ia tangata takitahi te herenga kia noho haepapa, kua ki a ia anahe anō, engari, ki tēnā ki tēnā o ngā tāngata hoki, e waihangā ana i te aroā mahi me te noho pūmāutanga.

Every individual has a duty to be accountable, not just to themselves but also to others, fostering a sense of duty and commitment.

Tauira: “He haepapa takitahi ōu ki te whakamahi i ngā rama whakaatu o tō waka!”

“You have an individual responsibility to use your car's indicators!”

Tirohia → *Haepapa kiritakimaha, Haepapa kaiwhakapeto*

Hahau pōro – Golf

Whakapapa: hahau, pōro

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: Korowha

Puna: Toi Te Kupu, Te Aka

Whakamārama: He hākinakina e whakamahi ana i ngā haupōro ki ngā rua i tētahi papa hahaupōro.

A sport in which players use clubs to hit balls into a series of holes on a golf course.

Hāhi – 1. Church (religion), 2. Church (building)

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He rōpū tāngata e whai ana i ngā whakapono ōrite. I te nuinga o te wā ka whakamahia tēnei kupu mō ngā whakapono Karaitiana.

A group of people who follow the same beliefs. This word is most often used for Christian religions.

Tauira: “Ko ngā hāhi mātuatua o Ngāti Whanaunga ko Te Hāhi Rātana me te Hāhi o Ihu Karaiti o te Hunga Tapu o Ngā Rā o Muri Nei – tōna 10% o Ngāti Whanaunga he Moromona!”
“The main churches in Ngāti Whanaunga are Rātana and the Church of Jesus Christ of Latter-Day Saints – about 10% of Ngāti Whanaunga are Mormon!”

2. Whakamārama: He whare e whakahaeretia ana ngā karakia o tētahi whakahaere whakapono. A building where services of a religious organisation are held.

Tauira: “I kohikohi pūtea te hapū ki te whakahou i te hāhi o te rohe.”
“The hapū collected funds to renovate the local church.”

Hakahauhau ki te mahi hara – Abet

Whakapapa: (w)haka, hauhau, mahi, hara

Momo tumu: Kīanga tūmahi

Whaitua: Ture

Kupu taurite: whakahauhau ki te mahi hara

Puna: He Papakupu Pakihi

Whakamārama: He āwhina, he whakatenatena, he tautoko i tētahi ki te mahi taihara, mahi hara rānei.

To assist, encourage, or support someone to commit a crime or wrongdoing.

Tauira: “I āwhinatia, i hakahauhautia anō hoki ki te mahi hara te whakatuaki ki te urutomo ā-waka i te toa hokohoko.”

“The defendant was aided and abetted to ramraid the store.”

Hake – Hockey

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: hōkī, haki, haupo

Puna: Te Matatiki

Whakamārama: He hākinakina e tākaro ana ngā kapa e rua. Ka whakamātua aua kapa ki te nekeneke i te poi, i te paka rānei ki te ūhanga o te hoariri.

A sport in which two teams play by trying to manoeuvre a ball or puck into the opponent's goal using a hockey stick.

Haki – 1. Cheque 2. Hockey

Momo tumu: Tūingoa

Whaitua: Ahumoni, Hauora

Puna: He Papakupu Pakihi

1. Whakamārama: He whakahau ā-tuhi e tohutohu ana i te pēke ki te utu i ngā moni i tētahi pūtea pēke ki tētahi rōpū.

A written order directing a bank to pay a specific amount from one's account to another party.

2. Whakamārama: He hākinakina e tākaro ana ngā kapa e rua. Ka whakamātua aua kapa ki te nekeneke i te poi, i te paka rānei ki te ūhanga o te hoariri.

A sport in which two teams play by trying to manoeuvre a ball or puck into the opponent's goal using a hockey stick.

Haki kāore anō kia tae atu ki te pēke – Unpresented cheques

Whakapapa: haki, tae, pēke

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He haki noho nama kua oti te tuku, engari, kāore anō kia whakaatu ki te pēke kia utua, kia tukatukahia rānei, he tūāhuatanga tēnei e kitea ana i ngā kurutete pakihi.

Outstanding cheques are those that have been issued but have not yet been presented to the bank for payment or clearance, a common occurrence in business transactions.

Hakiri – Hearing Impaired

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He kahakore hamanga, kahakore tokitoki rānei ki te whakarongo.

Partial or total inability to hear.

Hanga kurutete – Medium of exchange

Whakapapa: hanga, kurutete

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: Hangawhiti

Puna: Paekupu

Whakamārama: E whakaae whānuitia ana ngā moni hei hanga ki te utu mō ngā hautaonga me ngā ratonga, hei whakahaere tauhokohoko. I ēnei rā ko te moni te hangawhiti i ngā ōhanga hōu. I ngā pāpori tawhito ko ngā taputapu, me ngā kai ka whakamahia mō te tauhokohoko. Money is widely accepted as a means of payment for goods and services to facilitate trade. Nowadays, money is the medium of exchange in modern economics. In ancient societies, tools and food were also used for trade.

Tauira: “Tērā ētahi e kōkiri ana kia whakaetia te monimoka hei hanga kurutete.”

“There are some who are advocating for Bitcoin to be accepted as a medium of exchange.”

Hangarau waeakore – wireless technology

Whakapapa: hangarau, waea, kore

Momo tumu: Tūingoa

Whaitua: Pāpāho

Kupu taurite: waerehe, waeakore

Puna: He Papakupu Pakihi

Whakamārama: He hangarau e whakaahei ana i te whakawhitiwhiti kōrero, kāore he waea, he

taura rānei, ā, i te nuinga o te wā ka whakamahia mō ngā hono ipurangi, waea pūkorō anō hoki.

Technology that allows communication without the need for physical wires or cables, is often used for internet and mobile phone connections.

Hangarua taonga pakihi – Commercial recycling

Whakapapa: hanga, rua, taonga, pakihi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ngā rawa hangarua e hangaa ana e ngā pakihi.

Recycling materials generated by businesses.

Hangawhiti – Medium of exchange

Whakapapa: hanga, whiti

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: Hanga kurutete

Puna: Paekupu

Whakamārama: He hanga e whakaae whānuitia ana hei utu mō ngā hautaonga me ngā ratonga, hei whakahaere tauhokohoko. I ēnei rā ko te moni te hangawhiti i ngā ōhanga hōu. I ngā pāpori tawhito ko ngā taputapu, me ngā kai ka whakamahia mō te tauhokohoko. I mua i te taenga mai o te Pākehā, ko ngā kākahu, me ngā taputapu, me ngā kai i whakamahia ai hei hangawhiti i te ao Māori.

Money is widely accepted as a means of payment for goods and services to facilitate trade. Nowadays, money is the medium of exchange in modern economics. In ancient societies, tools and food were used for trade. Prior to European arrival, clothes, tools, and food were used as mediums of exchange in Māori society.

Tauira: “Ko te moni te hangawhiti i Aotearoa i ēnei rā. Ka taea e ngā tāngata te kurutete i te moni mō ngā hautaonga me ngā ratonga.”

“Money is the medium of exchange in New Zealand these days. People can exchange money for goods and services.”

Hāngū – Passive

Momo tumu: Tūāhua

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: He rautaki haumi e whai ana ki te whakarahi i ngā whakahokinga mā te whakaiti i te hokonga mai, hokonga atu anō hoki.

An investment strategy that aims to maximise returns by minimising buying and selling.

Tauira: “He ara kōkiri hāngū tā Matiu ki tāna haumi, nō reira, me uua ka hoko atu ia i āna pānga.”

“Matiu has a passive approach to his investment, so he rarely sells his shares.”

Hao – Net

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: Mātiratira

Puna: Toi Te Kupu

Whakamārama: He mātiratira e whakamahia ana i ngā hākinakina pērā i te poirowa me te tēnei hei wawae i te wāhanga tākaro, hei arahi hoki i te rautaki karo a ngā tīmā.

A net used in sports like volleyball or tennis to divide the playing area and to dictate how teams strategise their offence.

Hāorakore – Anaerobic

Whakapapa: hā, ora, kore

Momo tumu: Tūāhua

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He kori tinana kāore e mate hāora, ā, i te nuinga o te wā ka whakamahia ngā koringa ngoto taupoto pēnei i te hiki maitai.

Exercises that do not require oxygen and usually use short bursts of intense activity, for example weightlifting.

Hapori ohaoha – Economic community

Whakapapa: hapori, ohaoha

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: Paekupu

Whakamārama: He rōpū whenua, rohe rānei e mahi tahi ana ki te whakatairangabi te whakaururu ohaoha me te pāheko.

A group of nations or regions that collaborate to promote economic integration and cooperation.

Hapū – Sub-tribe or clan; a kinship group within a more prominent iwi (tribe)

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: I te ao Māori, he wāhanga iti ia nō tētahi iwi. He whakarōpūtanga o ngā uri o tētahi iwi e ahu mai ana i te whakapapa. Ko tēnei anō te kupu mō tētahi wahine kua hapū. In Māori society, a small section of an iwi. A grouping of descendants of an iwi based on genealogy. This is also the word for a woman who has become pregnant.

Tauira: “Ko Te Mateawa, ko Ngāti Puku, ko Ngā Uri o Tū ngā hapū.”

“My hapū are Te Mateawa, Ngāti Puku, and Ngā Uri o Tū.”

Tirohia → *Iwi, Whānau*

Harakeke – Flax

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He momo tupu ka whakamahia mō te raranga me te mahi papanga.

A type of plant used for weaving and making textiles.

Hātepe kati pakihi – Wind-up process

Whakapapa: hātepe, kati, pakihi

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te hātepe o te kati, o te whakakore i te umanga, tae atu ki te hoko atu i ngā huarawa me te whakatau i ngā nama. The process of closing or liquidating a business, including selling assets and settling debts.

Haumanu Ngangahau – Occupational therapy

Whakapapa: haumanu, ngangahau

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai, Paekupu

Whakamārama: He momo haumanu e āwhina ana i ngā tāngata ki te whai wāhi ki ngā mahi whaitake o te ora.

A form of therapy that helps people engage in meaningful daily life activities.

Haumi – Invest, investment

Whiore: -tia, -tanga

Momo tumu: Tūingoa, Tūmahi Whiti, Tūmahi Poro

Whaitua: Pakihi, Ahumoni

Kupu taurite: whakangao, haumitanga

Puna: Paekupu, Te Matatiki

Whakamārama: Ko te tuku pūtea ki ngā kaupapa ahumoni, ki ngā pānga, ki ngā papanoho, ki tētahi kaupapa arumoni rānei i runga i te whakaaro ka whiwhi he monihua. He rerekē tēnei i te 'pupuri haumi'. E pā ana taua kupukiri ki tētahi haumi e puritia ana mō tētahi wā tauwhāiti mō tētahi whakahokinga tūmau.

(Koenigsmarck, Koenigsmarck, & Geissdoerfer, 2023)

The act of putting money into financial schemes, shares, property, or a commercial venture with the expectation of achieving a profit. This is different from 'investment holding', which refers to an investment held for a specific period with a fixed return. (Koenigsmarck, Koenigsmarck, & Geissdoerfer, 2023)

Haumi aronui – Responsible investing

Whakapapa: haumi, aronui

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: Haumitanga haepapa

Puna: He Reo Whairawa

Whakamārama: He haumi ki ngā umanga, ki ngā tahua pūtea rānei e aro ana ki ētahi paerewa matatika tauwhāiti.

Investing in companies or funds that align with certain ethical standards.

Haumi e tītaha ana – Indirect investing

Whakapapa: haumi, tītaha

Momo tumu: Kīanga tūmahi whiti, kīanga

tūmahi poro, Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te haumi i ngā huarawa mā ngā takawaenga, ehara i te mea tauaro.

Indirect investing in assets via intermediaries.

Haumi Haupū Rawa – Capital investment

Whakapapa: haumi, haupū, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He moni e haumitia ana ki tētahi pakihi ki te whiwhi, ki te whakamōhou rānei i ngā rironga pūmau pērā i ngā papanoho, i ngā whare ahumahi, i ngā taputapu rānei.

Money invested in a business to acquire or upgrade fixed assets such as property, industrial buildings, or equipment.

Haumi tītaha – Indirect investment

Whakapapa: haumi, tītaha

Momo tumu: Tūingoa, Tūmahi Whiti, Tūmahi Poro

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He haumi ka mahia i tētahi kiritōru.

Investment made through a third party.

Haumi whare wāhi-mahi – Commercial property investment

Whakapapa: haumi, whare, wāhi, mahi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He haumi ki ngā whare, ki ngā whenua rānei e whakamahia ana mō ngā take pakihi.

Investing in buildings or land used for business purposes.

Haumitanga – Investment

Whakapapa: haumi, -tanga

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: Haumi

Puna: He Reo Whairawa

Whakamārama: Ko te mahinga o te tuku pūtea ki ngā kaupapa ahumoni, ki ngā pānga, ki ngā papanoho rānei i runga i te koronga ki te whiwhi monihua.

The act of putting money into financial schemes, shares, or property with the expectation of achieving a profit.

Haumitanga haepapa – Responsible investing

Whakapapa: haumi, -tanga

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: Haumi aronui

Puna: Paekupu

Whakamārama: He haumi ki ngā umanga, ki ngā tahua pūtea rānei e aro ana ki ētahi paerewa matatika tauwhāiti.

Investing in companies or funds that align with certain ethical standards.

Haumitahitanga – Collective investment

Whakapapa: haumi, -tahi, -tanga

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: He tahua haumi e kōhi moni ana i ngā kaihaumi maha ki te hoko huarawa taurangi.

An investment fund that pools money from many investors to buy securities.

Haumitanga kua whakahētia – Excluded investments

Whakapapa: haumi, -tanga, whaka-, hē, -tia

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko ngā haumi e karohia ana mō ngā take ā-matatika, aha atu, aha atu.

Investments that are avoided due to ethical, moral, or other considerations.

Haumitanga Taurewa – Fixed income

Whakapapa: haumi, -tanga, taurewa

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: He haumi e utu auau ana i ngā utunga huamoni, pērā i ngā monihere.

An investment that pays regular interest payments, such as bonds.

Hauora – Health

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hauora

Puna: Wīremu, He Pātaka Kupu

Whakamārama: Te ora, te kaha, te mauri rānei o tētahi tangata, kararehe, kaupapa, hanga rānei.

The vitality, strength, and spiritual essence of a person, animal, initiative, or item.

Tauira: “Ko te korikori tinana tētahi rautaki ki te tiaki i tō hauora.”

“Exercise is one strategy to maintain your health.”

Tauira: “Ko te whāinga o Te Aka Whai Ora he whakatika i ngā raru hauora o te iwi Māori.”

“The goal of Te Aka Whai Ora was to address Māori health problems.”

Tirohia → Waiora

Haupoī – Hockey

Whakapapa: hau, poi

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: hōkī, haki, hake

Puna: Paekupu

Whakamārama: He hākinakina e tākaro ana ngā kapa e rua. Ka whakamātua aua kapa ki te nekeneke i te poi, i te paka rānei ki te ūhanga o te hoariri mā te rākau hake.

A sport in which two teams play by trying to manoeuvre a ball or puck into the opponent's goal using a hockey stick.

Haupū rawa – Capital

Whakapapa: haupū, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: Te whakatinanatanga o te whairawa hei moni, hei huarawa rānei e puritia ana e te tangata, e te whakahaere rānei.

Wealth in the form of money or assets owned by a person or organisation.

Haupū rawa wātea – Working capital

Whakapapa: haupū, rawa, wātea

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūtea, he moni rānei e wātea ana mō ngā whakahaere me ngā whakapaunga o ia rā ki te umanga.

The funds or money available for a business's day-to-day operations and expenses.

Haurua Turi – Half Deaf

Whakapapa: hau-, rua, turi

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He waimaero whakarongo i tētahi o ngā taringa.

Hearing impairment in one ear.

Hē ā-ture – 1. Illegal 2. Illegitimate

Whakapapa: hē, ā-, ture

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ture

Kupu taurite: taihara

Puna: He Papakupu Pakihi

1. Whakamārama: Kāore e whakaaengia ana e te ture. He kupukiri e tohu ana e aukatia ana rānei i ētahi mahi, whanonga rānei i raro i te anga ture. Not allowed by law, a term that signifies actions or behaviours that are prohibited under the legal framework.

2. Whakamārama: Kāore e āhukahukatia e te ture; Kāore i te ture, i te tika rānei. Not recognised by law; not legal or valid.

He momo whakamātautau taonga – Beta testing

Whakapapa: momo, whaka-, mātautau, taonga

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te hātepe whakamutunga ki te whakamātautau i ngā pūmanawa, i ngā hautaonga rānei i mua i te whakarewa ōkawa ki te marea. Ka whai wāhi ngā kaiwhakamahi tūturu, ā, tērā te tūpono ka tuku whakaaro rātou me te tautohu i ngā raru pitomata, i ngā ngārara rānei.

The final stage of testing for software or products before their official release to the public, involving real users who provide feedback and identify any potential issues or bugs.

Heihei – Chicken

Momo tumu: Tūingoa

Whaitua: Taiao

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He manu iti, i whakaratangia e hia manotau ki mua nei. E kīia ana he moa i ērā atu reo o Porinīhia. Kāore he heihei e ora ana i Aotearoa i te taenga mai o ngā Pākehā.

A small bird domesticated thousands of years ago. They are known as moa in other Polynesian languages. There weren't any chickens living in New Zealand on the arrival of Europeans.

Tauira: “I whakawhānau hēki te heihei. Ā tōna wā, ka pao mai te hēki, ā, ka puta mai he pīpī heihei.”

“The chicken laid an egg. In time, the egg will hatch, and a chick will emerge.”

Heke – Immigration

Whiore: -a, -nga,

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Kupu whānui

Kupu taurite: urutomokanga

Puna: Paekupu

Whakamārama: Ko te neke ki tētahi whenua hōu noho pūmau ai.

The process of moving to a country to live permanently.

Hekenga uara – Capital loss

Whakapapa: heke, -nga, uara

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko te whakapipinga o te moningaro i te hekenga o te wāriu o te haumi.

The loss incurred when an investment decreases in value.

Hēki – Egg

Momo tumu: Tūingoa

Whaitua: Kai, Hauora

Kupu taurite: huamanu

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He hua e whakawhānautia ana e ngā manu, ngā ika, ngā ngāngara me ngā moko tae atu ki ngā waepārahara me ngā hetiheti Ahitereiriana. He mārō te anga.

An offspring laid by birds, fish, insects, and reptiles including platypuses and echidnas. The shell is hard.

Tauira: “He pai au ki te kai hēki me te tōhi hei parakuihi.”

“I like eating eggs and toast for breakfast.”

Herenga –Accountability

Whakapapa: here, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahurea, Mahi

Kupu taurite: papanga, noho haepapa

Puna: He Papakupu Pakihi

Whakamārama: Ko te noho haepapa o tētahi whakahaere, tangata rānei, ki āna kī taurangi, ki ana takohanga i oti ai i a ia te oati ka puritia e ia. E noho here ana taua whakahaere, tangata rānei, ki te parahau i āna mahi ki tētahi atu.

The responsibility of an organisation or person to fulfil what they have promised and vowed to uphold. They are obligated to justify their actions to someone else.

Herenga utu ā-mua – Bond

Whakapapa: here, -nga, utu, ā-, mua

Momo tumu: Tūingoa

Whaitua: Pakihi, Papanoho, Whare

Kupu taurite: herenga utu ā-uepū

Puna: He Papakupu Pakihi

Whakamārama: He pūtea e utua ana e te kaireti i te fīmatanga o tāna noho hei tiaki i te kairetiwhare i te reti kāore e utua, i te takakinotanga rānei o tana papanoho e te kaireti. Ka puritia tēnei e Ngā Ratonga Retihanga i raro i a Hīkina, Whakatutuki.

Money paid by the renter at the start of their tenancy to protect the landlord from unpaid rent or damage to their property by the tenant. The Bond is held by Tenancy Services under the Ministry of Business, Innovation & Employment.

Herenga utu ā-uepū – Bond

Whakapapa: here, -nga, ā-, uepū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: herenga utu ā-mua

Puna: He Papakupu Pakihi

Whakamārama: He haumi moniwhiwhi wā whāiti e whakaatu ana i te taurewa e tukuna atu ana e tētahi kaihaumi, e tētahi kaituku rānei (i te nuinga o te wā nō te ao rangatōpū, nō te ao kāwanatanga rānei), e utu huamoni ana i roto i tētahi wā e tautuhia ana, ā, ka whakahokia te moni mātua i tōna matuatanga.

A fixed-income investment that represents a loan made by an investor to a borrower (typically corporate or governmental). The loan pays interest over a specified period and returns the principal at maturity.

Tauira: “I te wā i matea ai e te kaunihera ngā pūtea ki te waihanga i ngā tūāhanga hōu, kua tuku ia i ngā herenga ā-uepū ki ngā haumi, i runga i te oati ka whakaeangia rātou, me te huamoni, i roto i te tekau tau,”

“When the council needed funds to build new infrastructure, it issued bonds to investors, promising to repay them with interest over ten years.”

Herenga utu ā-uepū kūpane kore – Zero coupon bond

Whakapapa: here, -nga, utu, ā, uepū, kūpane, kore

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He momo monihere kāore e utu huamoni putuputu engari ka hokona atu i tētahi utu whakaheke i tōna uara mata, ā, ka hua mai ko te pikinga i te pakari haere o te monihere.

A type of bond that doesn't pay periodic interest but is sold at a discounted price at face value, with an increase occurring as the bond matures.

Tauira: “\$7,500 i whakapaua e au ki te hoko monihere. Kia pahure te 10 tau ka piki te wāriu o te monihere ki te \$12,000.”

“I spent \$7,500 to buy bonds. After ten years, the value of the bond will increase to \$12,000.”

Hiki maitai – Weight training, weightlifting

Whakapapa: hiki, maitai

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko ngā kori tinana e whakauru ana i ngā maitai hei whakapakari uaua, kiato iwi anō hoki.

Exercise involving lifting weights to build muscle strength and bone density.

Hīkoi – Walking

Momo tumu: Tūmahī Poro, Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te neke i tētahi whetoko māori mā te hiki me te takahi i ia wae, i ia wae. Moving at a regular pace by lifting and setting down each foot in turn.

Hinengaro – 1. Mind, mental

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hauora

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: Te hirikapo, te whatumanawa anō hoki: kei roto ko ngā whakaaro, me ngā kare ā-roto, me te ihomatua.

Mind or intellect includes thoughts, emotions, and consciousness.

Tauira: “E kitea koia ngā whakaaro o te hinengaro?”

“Are the thoughts of the mind visible?”[Williams, 51, 2004]

Tauira: “He mea nui kia tiakina tō hauora hinengaro.”

“It's important to look after your mental health.”

Hinengaro pakihī tētere – Commercial acumen, business acumen

Whakapapa: hinengaro, pakihī, tētere

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: Ko te mātau, ko te hinengaro koi ki ngā take pakihi.
Keen insight or sharpness in business matters.

Hinengaro tētere – Acumen

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: Te āhei ki te whakarite pai me te whakatau wawe, i te nuinga o te wā i tētahi kaupapa e tino matatau ana te tangata.
The ability to make good judgments and quick decisions, typically in a particular area of expertise.

Hoa mahi – Colleague

Whakapapa: hoa, mahi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He hoa mahi, he hoa pātui rānei i tētahi mahi ngaio, i tētahi wāhi mahi rānei.
A co-worker or associate in a profession or workplace.

Hoehoe tāwhai – Kayaking/canoeing

Whakapapa: hoe, tāwhai

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Kupu taurite: (hoe) kōreti, (hoe) waka

Puna: Toi Te Kupu

Whakamārama: Ko te whakamahi waka, kōreti rānei mō te hoe mā runga wai.

Using a kayak or canoe for paddling on water.

Hohe – Active

Momo tumu: Tūāhua

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: He rautaki haumi e honohono ana te hokonga mai me te hokonga atu kia nuku ake te whakatutukinga i tā te māketete.

An investment strategy involving frequent buying and selling to outperform the market.

Hōkī – Hockey

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: haki, hake, haupoi

Puna: Toi Te Kupu

Whakamārama: He hākinakina e tākaro ana ngā kapa e rua. Ka whakamātua aua kapa ki te nekeneke i te poi, i te paka rānei ki te ūhanga o te hoariri

A sport in which two teams play by trying to manoeuvre a ball or puck into the opponent's goal using a hockey stick.

Hoko hua – Acquisition

Whakapapa: hoko, hua

Momo tumu: Kīanga tūmahi whiti

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tukanga ki te hoko i tētahi huarawa.

A process to buy an asset.

Hoko whakaroto – Import

Whakapapa: hoko, whaka-, roto

Momo tumu: Tūmahi whiti

Whaitua: Pakihi

Kupu taurite: whakauru rawa mai ki uta

Puna: Paekupu

Whakamārama: He hari mai i ngā hautaonga, i ngā ratonga i tāwāhi ki tētahi whenua hei hoko.
To bring goods or services into a country from abroad for sale.

Hokohoko – Barter

Whakapapa: hoko

Momo tumu: Tūmahi whiti, Tūingoa

Whaitua: Pakihi, Ahumoni, Ahurea

Puna: He Papakupu Pakihi

Whakamārama: Ko te whakawhitiwhiti i ngā hautaonga, i ngā ratonga rānei mō ngā hautaonga, mō ngā ratonga rānei, kua he moni, i te nuinga o te wā ka mātua whakaaetia ngā whakaritenga e ngā taha e rua, ā, ka

whakahaeretia mā te whiriwhiri, mā te tauhokohoko rānei.

The exchange of goods or services for other goods or services without the use of money, often based on mutual agreement between parties and conducted through direct negotiation or trade.

Hokonga ā-mahi – Cash Sales

Whakapapa: hoko, -nga, ā-, mahi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kurutete hokonga e whakaeangia tonutia ana ki te moni.

Sales transactions where payment is made immediately in cash.

Hokonga whakataunga rawa – Capital purchases

Whakapapa: hoko, -nga, whaka-, tau, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He hoko huarawa tauroa pērā i ngā papanoho, i ngā taputapu, i ngā mīhini rānei.

Buying long-term assets like property, equipment, or machinery.

Hōtoa – Underperform

Momo tumu: Tūāhua

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko te kore e whakatukuki ki te taumata o te māketē, o te paerewa rānei.

To perform worse than the market or benchmark.

Hū konihi – Sneakers/running shoes

Whakapapa: hū, konihi

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He hū e hoahoatia ana mō te oma, mō te mau noa iho.

Footwear designed for running or casual wear.

Hua – Return

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko te whiwhi, ko te ngaro rānei i tētahi haumi i roto i tētahi wā e tautuhia ana.

The gain or loss on an investment over a specified period.

Hua ahumoni -Financial return

Whakapapa: hua, ahu, moni

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko te monihua e whiwhi ana i tētahi haumi.

The profit earned from an investment.

Hua ahumoni-kore – Non-financial return

Whakapapa: hua, ahu, moni, -kore

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: hua kē

Puna: He Reo Whairawa

Whakamārama: Ko ngā hua i tētahi haumi ehara i te moni, pērā i ngā whiwhinga ā-pāpori, ā-taiao rānei.

Benefits from an investment that are not monetary, such as social or environmental gains.

Hua haupū rawa – Capital gain

Whakapapa: hua, haupū, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā monihua ka whiwhi i te hokonga atu o tētahi huarawa mō te neke atu i tana utu hoko taketake.

The profit made from selling an asset for more than its purchase price.

Hua hīkaro – Imputation credits

Whakapapa: hua, hīkaro

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Rawa whakaiti tāke hua pakihi

Puna: Te Tari Taake

Whakamārama: He hua tāke e whiwhi ana ngā kaiwhaipānga mō ngā tāke e utua ana e te umanga mō ana huamoni.

Tax credits that shareholders receive for tax paid by a company on its profits.

Hua kē – Non-financial return

Whakapapa: hua, kē

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: hua ahumonikore

Puna: He Reo Whairawa

Whakamārama: Ko ngā hua i tētahi haumi ehara i te moni, pērā i ngā whiwhinga ā-pāpori, ā-taiao rānei.

Benefits from an investment that are not monetary, such as social or environmental gains.

Hua pakihi ki te hunga whai tiri – Dividends

Whakapapa: hua, pakihi, hunga, whai, tiri

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: hua pakihi ki te hunga whai tiri, utu whaipānga

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā utunga ki te hunga whai pānga e ahu mai ana i ngā monihua a tētahi umanga.

Payments made to shareholders from a company's profits.

Hua pūtea – Income return / yield

Whakapapa: hua, pūtea

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko te moniwhiwhi e hangaa ana i tētahi haumi, i te nuinga o te wā, ka tukuna hei huamoni, hei utu whaipānga rānei.

The income generated from an investment, usually in the form of interest or dividends.

Tirohia → Pāpātanga whakahokinga huamoni

Hua rīhi – Lease income

Whakapapa: hua, rīhi

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko te moniwhiwhi ka whiwhi i te rīhi atu i ngā papanoho, i ngā taputapu rānei.

Income received from leasing out property or equipment.

Hua tōraro – Negative returns

Whakapapa: hua, tō-, raro

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko ngā moningarō i whakapipia i tētahi haumi.

Losses incurred on an investment.

Hua tōrunga – Positive returns

Whakapapa: hua, tō-, runga

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: Ko ngā whiwhinga ka hua mai i tētahi haumi.

Gains made on an investment.

Hua tūtanga pakihi – Dividends

Whakapapa: hua, tū-, tanga, pakihi

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: hua pakihi ki te hunga whai tiri, utu whaipānga

Puna: He Reo Whairawa

Whakamārama: Ko ngā utunga ki te hunga whai pānga e ahu mai ana i ngā monihua a tētahi umanga.

Payments made to shareholders from a company's profits.

Huamanu- Egg

Whakapapa: hua, manu

Momo tumu: Tūingoa

Whaitua: Kai, Hauora

Kupu taurite: hēki

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He hua e whakawhānautia ana e ngā manu, ngā ika, ngā ngāngara me ngā moko tae atu ki ngā waepārahara me ngā hetiheti Ahitereiriana. He mārō te anga

An offspring laid by birds, fish, insects, and reptiles including platypuses and echidnas. The shell is hard.

Tauira: “He pai au ki te kai hēki me te tōhi hei parakuihi.”

“I like eating eggs and toast for breakfast.”

Huamoni o-mua tāke – Before-tax profit

Whakapapa: hua, moni, o, moni, tāke

Momo tumu: Tūingoa

Whaitua: Tāke

Puna: He Papakupu Pakihi

Whakamārama: Ko te huamoni e mahia ana e tētahi pakihi, e tētahi tangata takitahi rānei i mua i ngā tātaitanga, te tangohanga rānei o ngā tāke. E whakaatu ana tēnei i te moniwhiwhi katoa hāunga ngā whakapaunga katoa.

The profit generated by a business or individual before accounting for taxes or tax deductions, representing the total revenue minus all expenses incurred.

Huamoni pakihi kore – Ex-dividend

Whakapapa: hua, moni, pakihi, kore

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kupukiri tauhokohoko tiri umanga e tohu ana kāore te kaihoko o te tiri umanga e whiwhi i te utu huamoni e whai ake ana.

A stock trading term indicating that the buyer of a stock will not receive the next dividend payment.

Huamoni whakamutunga – Bottom line

Whakapapa: hua, moni, whaka-, mutu, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: tino whāinga

Puna: He Papakupu Pakihi

Whakamārama: Ko te monihua whakamutunga o tētahi pakihi i muri atu i te tangohanga o ngā whakapaunga, me ngā tāke, me ngā utu i te moniwhiwhi katoa.

The final profit figure of a business after all expenses, taxes, and costs have been subtracted from total revenue.

Huamoni-kore – Non-commercial

Whakapapa: hua, moni, kore

Momo tumu: Tūāhua, Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: arumoni-kore

Puna: Paekupu

Whakamārama: Kāore he pānga, kāore anō hoki i whakaritea mō ngā take arumoni. Ehara i te kaupapa mahi moni.

Having no connection to, and not established for, commercial purposes. Not intended to make money.

Tauira: “He pūtahi huamoni-kore a Te Mātāwai.”

“Te Mātāwai are a non-commercial agency.”

Tirohia → Arumoni

Huamoni putuputu – periodic interest

Whakapapa: hua, moni, putu

Momo tumu: Tūingoa

Whaitua: ahumoni

Puna: Whānau Livelihood

Whakamārama: E tohu ana ki te huamoni e honohono ana te whiwhi, hei taura, i ia rā, i ia marama, i ia tau rānei. Kei te āhua tonu o ngā whakaritenga i te whakaaetanga ahumoni, i te haumi rānei.

Referring to interest regularly received, for example, every day, month, or year. Depending on the terms of the financial agreement or investment.

Tauira: “Ka whiwhi huamoni putuputu tēnei pūtea pēke. Ka putuputu te huamoni i ia marama.”

“This bank receives periodic interest. The interest accrues every month.”

Huarahi – Access

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

1. Whakamārama: Ko te mōtika, te arawātea rānei ki te whakamahi i tētahi taputapu.

The right or opportunity to use a device.

Tauira: “I taku tūnga hei kaiwhakamāori nōku te huarahi ki te whakamahi i ngā tuhinga kāore e wātea ana ki te marea.”

“In my role as a translator, I have access to documents that are unavailable to the public.”

2. Whakamārama: Te uru ki tētahi wāhi.

Entry into a place.

Tauira: “E āhei ana taku kāri i ahau kia whakatuwhera i te huarahi ki te tari mā te ararewa.”

“My card enables me to open up access to the office via the elevator.”

Huarahi ki ngā hongere tohatoha –

Access to distribution channels

Whakapapa: huarahi, hongere, toha

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te āhei ki ngā whatunga hei tuku, hei tohatoha i ngā hautaonga, ratonga rānei ki ngā kiritaki.

Access to networks to deliver, to distribute product or services to clients.

Tauira: “Kua whai huarahi ētahi kaiwhaihanga kēmu ātea ki ngā hongere tohatoha huriao e puta mai ai ā rātou kēmu i te rā kotahi i ngā toa hokohoko huri noa i te ao.”

“Some video game creators have access to international distribution channels so their games can be released on the same day in stores around the world.”

Huarahi tohatoha – Channel of Distribution

Whakapapa: huarahi, tohatoha

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te huarahi hei tuku atu i ngā hautaonga me ngā ratonga i te kaiwhakaputa ki te kaiwhakapeto.

The path or route through which goods and services travel from the producer to the consumer.

Huarahi whakatika kiri tangata – Civil remedies

Whakapapa: Huarahi, whaka-, tika, kiri, tangata

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā rongoā e whakaratongia ana e te kōti hei whakatau i tētahi tohe ā-kiri tangata.

Solutions provided by the court to resolve a civil dispute.

Huarawa taurangi – Investment security

Whakapapa: Huarawa, taurangi

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: Paekupu

Whakamārama: He momo huarawa ahumoni e whai wāriu ā-moni ana, ā, e taea ana te tauhokohoko, te whakawhiti rānei. I te nuinga o

te wā, he uara ā-pūtea tōna. Ko ētahi tauira o tēnei momo ko ngā tiri umanga, ngā monihere, ngā haumi, ngā haumi tauhoko ā-whiti hoki. Ka hokona ēnei e ngā kaihaumi i runga i te manako ka whiwhi rātou he pikinga pūtea.

An investment security is a type of financial asset that can be bought, sold, or exchanged, and typically holds monetary value. Common examples include shares, bonds, mutual funds, and ETFs, which investors purchase in the hope of earning a return.

Huinga haumi – Portfolio

Whakapapa: hui, -nga, haumi

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: Huinga haumitanga

Puna: He Papakupu Pakihi

Whakamārama: He kohinga haumi e puritia ana e tētahi tangata, e tētahi whakanōhanga rānei.

A collection of investments held by an individual or institution.

Huinga haumitanga – Portfolio

Whakapapa: hui, -nga, haumi, -tanga

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: Huinga haumi

Puna: He Papakupu Pakihi

Whakamārama: He kohinga haumi e puritia ana e tētahi tangata, e tētahi whakanōhanga rānei.

A collection of investments held by an individual or institution.

Huinga moniwhiwhi – Income bracket

Whakapapa: hui, -nga, moni, whiwhi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rōpū moniwhiwhi e tākehia ana ngā tāngata ki te pāpātanga ōrite.

A range of incomes within which people are taxed at the same rate.

Huinga Rōpū Tauhokohoko – Chamber of Commerce

Whakapapa: hui, -nga, rōpū, tau-, hokohoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakahaere o ngā rangatira o ngā pakihī me te hunga ngaio e kōkiri ana, e tiaki ana anō hoki i ngā pānga o ana mema.

An organisation of business owners and professionals to promote and protect the interests of its members.

Hūkeke – Seizure

Momo tumu: Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Hukihuki

Puna: Te Reo Hāpai

Whakamārama: He āheihei ā-hiko ohore, tē taea te whakamatua, i ngā roro.

A sudden, uncontrolled electrical disturbance in the brain.

Hukihuki – Seizure

Momo tumu: Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Hūkeke

Puna: Paekupu

Whakamārama: He āheihei ā-hiko ohore, tē taea te whakamatua, i ngā roro.

A sudden, uncontrolled electrical disturbance in the brain.

Hunga kiritaki- Clientele

Whakapapa: hunga, kiri-, taki

Momo tumu: Tūingoa,

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ngā kirihoko, ngā kiritaki rānei o tētahi pakihī, tangata ngaio rānei.

The customers or clients of a business or professional.

I

Ia ohaoha – Economic trend

Whakapapa: ia, ohaoha

Momo tumu: Tūingoa

Whaitua: Ahumoni, Ōhanga

Puna: Paekupu

Whakamārama: He ia whānui, he huringa rānei i te ahunga i te ōhanga i roto i te wā (pēnei i te aupiki, i te auheke rānei).

A general pattern or direction of changes in the economy over time (e.g., growth, recession).

Ia tukupū – Climate

Whakapapa: ia, tukupū

Momo tumu: Tūingoa

Whaitua: Pakihi, Pāpori

Puna: He Papakupu Pakihi

Whakamārama: Te ia whānui, ngā āhuetanga pūmau rānei i tētahi horopaki tauwhāiti. Ka whakamahia i te ao pakihi hei whakaahua i te kaingākau whānui, i te taiao rānei.

The general trend or prevailing conditions in a particular context, often used in business to describe the overall mood or environment.

Ia utu – Price Trend, Cost Trend

Whakapapa: ia, utu

Momo tumu: Tūingoa:

Whaitua: Ahumoni, Ōhanga

Puna: Paekupu

Whakamārama: Ko te ahunga whānui o te huringa o ngā utuhoko, ngā utu rānei, i roto i te wā (arā, te pikinga ake, te hekenga

The general direction of how prices or costs change over time (e.g., increasing or decreasing).

Iaia manawa – Cardiovascular

Whakapapa: ia, manawa

Momo tumu: Tūāhua, Tūingoa

Whaitua: Hauora

Kupu taurite: Ia manawa

Puna: Paekupu

Whakamārama: E pā ana ki te ngākau me ngā ia toto. I te horopaki o te whakapakari tinana, o te orange anō hoki, ka hāngai ki ngā kori tinana pērā i te oma, i te pahikara, i te kauhoe, hei whakapakari i te whāomo o te ngākau me ngā pūkahukahu ki te tuku i ngā hāora ki te tinana. It refers to the heart and blood vessels. In a fitness or wellness context, it refers to exercises that increase the efficiency of the heart and lungs in delivering oxygen to the body, such as running, cycling, or swimming.

Ia manawa – Cardiovascular

Whakapapa: ia, manawa

Momo tumu: Tūāhua, Tūingoa

Whaitua: Hauora

Kupu taurite: Iaia manawa

Puna: Toi Te Kupu

Whakamārama: E pā ana ki te ngākau me ngā ia toto. I te horopaki o te whakapakari tinana, o te orange anō hoki, ka hāngai ki ngā kori tinana pērā i te oma, i te pahikara, i te kauhoe, hei whakapakari i te whāomo o te ngākau me ngā pūkahukahu ki te tuku i ngā hāora ki te tinana. It refers to the heart and blood vessels. In a fitness or wellness context, it refers to exercises that increase the efficiency of the heart and lungs in delivering oxygen to the body, such as running, cycling, or swimming.

Iawhiti – Transgender Person

Whakapapa: ia, whiti

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hōkakatanga

Kupu taurite: Irawhiti, tangata whakawhitiira

Puna: Te Aka

Whakamārama: He tangata ko tōna tuakiri ira e rerekē ana i te ira koira i whakaritea ki a ia i tōna whānautanga.

An individual whose gender identity differs from the sex they were assigned at birth.

Ine – Benchmark

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Paerewa

Puna: He Papakupu Pakihi

Whakamārama: He paerewa, he pou herenga rānei e whakamahia ana mō te whakarite me te aromatawai, i te nuinga o te wā e whakaatu ana i ngā tikanga papai, i ngā paerewa ahumahi, i ngā keonga tutukinga rānei.

A standard or reference point used for comparison or evaluation, often representing best practices, industry standards, or performance targets.

Ingoa waitohu – Brand names

Whakapapa: ingoa, waitohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā ingoa tauwhāiti e tapa ana ki ngā hautaonga, ki ngā ratonga rānei a te umanga e wehewehe ai i ērā i ētahi atu hautaonga, ratonga anō hoki i te māketē.

The specific names given to products or services by a company to distinguish them from other products and services in the market.

Inihua – Insure

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Inihua

Puna: Paekupu

Whakamārama: Ko te pare atu i te ngaronga ahumoni mā te utu moni atu (arā, utuhoko inihua) ki tētahi umanga inihua.

To protect against financial loss by paying money (a premium) to an insurance company.

Inihua kiritoru – Third-party insurance

Whakapapa: inihua, kiri-, toru

Momo tumu: Tūingoa

Whaitua: Inihua

Puna: Paekupu

Whakamārama: He momo inihua e utu ana i ngā pākarutanga, i ngā wharanga rānei, ka hua ake i ngā mahi a tetahi ki tāngata kē atu, ki ā rātou taonga rānei.

Insurance that covers damages or injuries caused through one's actions to other people or their property.

Inihua mataora – Life Insurance:

Whakapapa: inihua, mataora

Momo tumu: Tūingoa

Puna: Paekupu

Whakamārama: He momo inihua ka utu moni atu ki te whānau, ki tētahi tangata rānei i kōwhiritia, whai muri i te matenga a tētahi.

Insurance that pays money to the family or a chosen person upon the death of a person.

Inihua pare taunaha tūmatanui – Public liability insurance

Whakapapa: inihua, pare, taunaha, tūmatanui

Momo tumu: Tūingoa

Puna: Paekupu

Whakamārama: He momo inihua e tiaki ana i ngā pakihī i ngā kerēme mō ngā wharanga, pākarutanga rānei ka pā ki ngā tāngata me ā rātou taonga.

Insurance that protects businesses against claims for injuries or damages to people or their property.

Inihua pare whiunga ngaiotanga - Professional indemnity insurance

Whakapapa: inihua, pare, whiu, – nga, ngaiotanga

Momo tumu: Tūingoa

Whaitua: Inihua

Puna: Paekupu

Whakamārama: He momo inihua e tiaki ana i te hunga ngaiotanga i ngā kerēme mō te whakahapanga, mō ngā hē rānei i ā rātou mahi.

Insurance that protects professionals against claims of negligence or mistakes in their work.

Inihua tangihanga – Funeral insurance

Whakapapa: inihua, tangi, -hanga

Momo tumu: Tūingoa

Whaitua: Inihua

Puna: Paekupu

Whakamārama: He momo inihua e utu ana i ngā utuhoko mō te tangihanga.

Insurance that covers the costs of a funeral.

Inihua taonga rōwhare – Contents insurance

Whakapapa: Inihua, taonga, roto, whare

Momo tumu: Tūingoa

Whaitua: Inihua

Puna: Paekupu

Whakamārama: He momo inihua e utu ana i ngā utuhoko mō ngā taonga i roto i te kāinga (pēnei i ngā taonga ā-whare me ngā taputapu hiko)

Insurance that covers the belongings inside a home (e.g., furniture, electronics).

Inihua waka – Vehicle insurance, auto insurance

Whakapapa: inihua, waka

Momo tumu: Tūingoa

Whaitua: Inihua

Puna: Paekupu

Whakamārama: He momo inihua e utu ana i ngā utuhoko ki te tapi i te waka, i ngā pakarutanga rānei i mahia ai e tētahi waka ki waka kē atu.

Insurance that covers damages to a car or damages caused by one car to another.

Inihua whare – House Insurance, Homeowners Insurance, Home Insurance

Whakapapa: inihua, whare

Momo tumu: Tūingoa

Whaitua: Inihua

Puna: Paekupu

Whakamārama: He momo inihua e utu ana i ngā pakaru ka pā ki te whare, ki te papanoho rānei.

Insurance that covers damages to a house or property.

Iokerewai – Paralysis

Whakapapa: io, kēkerewai

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: Ko te ngaronga o te kaha ki te neke i tētahi wāhanga, i te nuinga rānei o te tinana.

Loss of the ability to move in part or most of the body.

Irawaru – Byte

Whakapapa: ira, waru

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: Paita, waeine matihiko

Puna: Te Taura Whiri i te Reo Māori

Whakamārama: He waeine kotahi o te rokiroki pārongo matihiko, i te nuinga o te wā e whakaatu ana i te pūtohu kotahi o te raraunga. A unit of digital information storage, typically representing one character of data.

Irawhiti – Transgender Person

Whakapapa: ira, whiti

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hōkakatanga

Kupu taurite: Tangata whakawhitiira, iawhiti

Puna: Paekupu

Whakamārama: He tangata ko tōna tuakiri ira e rerekē ana i te ira koira i whakaritea ki a ia i tōna whānautanga mai.

An individual whose gender identity differs from the sex they were assigned at birth.

Ītauhoko – E-Commerce

Whakapapa: ī-, tau-, hoko

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: Ko te hoko mai, ko te hoko atu rānei i ngā hautaonga, i ngā ratonga rānei, ki runga ipurangi.

Buying and selling goods or services over the internet.

Iwi – tribe, nation

Momo tumu: Tūingoa, tūahua –

Whaitua: Pāpori, Ahurea

Puna: Wīremu

Whakamārama: Ko te rōpū nui rawa tuarua o te ao Māori. Ka kīia ngā rangatira o ngā iwi he ariki. I te nuinga o te wā ko te tātai hono, arā, te whakapapa, te mea e iwingia ai he whakaminenga hapū. Heoti, i ngā wā o mua tērā ētahi whakaminenga tāngata i riro ai hei iwi, hei tauira, ko Te Whakatōhea ki Hauraki (he rerekē tēnei Whakatōhea i Te Whakatōhea nō te Moana a Toi). He taurekareka rātou katoa i whakaraua ai e ngā iwi o Hauraki i roto i ngā rautau hei mahi i ngā māra kai. Ahakoa kua ngaro te iwi nei, e ora tonu ana ngā kōrero mō tō rātou kirikawa ki te pakanga me tō rātou ngākaunui ki te whakaatu i ō rātou kaha ki ō rātou rangatira hōu.

The second largest grouping in Māori society. The rangatira of iwi are called ‘ariki’. Most of the time genealogy is what makes a confederation of subtribes a tribe. But in the past there were confederations of people that became a tribe, for example, Te Whakatōhea in Hauraki (this Te Whakatōhea is different from the Te Whakatōhea in the Eastern Bay of Plenty). They were all slaves brought captive by the Hauraki tribes to work the gardens. While the tribe no longer exists, traditions about their expertise at war and passion to prove their abilities to their new masters live on.

Tauira: “E 17 ngā iwi mana whenua kei te rohe o Tāmaki Makaurau.”

“There are 17 mana whenua tribes in the Auckland region.”

Tirohia → *Waka, Hapū*

K

Ka taea – Achievable

Whakapapa: tae, -a

Momo tumu: Kīanga tūmahi

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: Ka tutuki (tētahi mahi), ka where (tētahi tangata, tētahi kaupapa), ka riro (tētahi taonga, tētahi tangata, aha atu aha atu) rānei i te tangata, i te aha rānei kei a ia ngā kaha me ngā pūkenga ki te whakatutuki.

A person or thing that has the ability and skills to achieve, to fulfil (an action), overcome (a person or initiative) or obtain (a person, an item, etc).

Kai – 1. Food 2. To eat

Whakapapa: kai

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Kai, Hauora

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He mea ka kainga, ka inumia (hāunga te wai māori) e riro ana hei oranga mō te tinana.

To eat or drink (except freshwater).

Tauira: “Whakapaingia ēnei kai hei oranga mō ō mātou nei tinana.”

“Bless this food as sustenance for our bodies.”

Kai- – Agent prefix

Whakapapa: kai-

Momo tumu: wetereo (kūmua)

Whaitua: Wetereo

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He kūmua e tohu ana i te tangata i te hanga rānei, arā, i te kaikawe, e mahi ana i ngā mahi e tohua ana i te kupu tuarua.

A prefix referring to a person or thing, i.e. the agent doing the action referred to in the second word.

Tauira: “I hui ngātahi ngā kaimahi o te tari kawē pūrongo i Te Reo Tātaki ki te whiriwhiri i ngā take o te wā.”

“Workers from the TVNZ news department met to discuss current issues.”

Kaiako pakihī – Business coach

Whakapapa: kai-, ako, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihī, Mātauranga

Puna: He Papakupu Pakihī

Whakamārama: He ngaio e tautoko ana, e tuku tūtohunga ana anō hoki hei āwhina i ngā pakihī ki te whakapakari ake i ō rātou putanga me te whakatutuki whāinga.

A professional who provides advice and guidance to help businesses improve performance and achieve goals.

Kaiāwhina – Helper, support person

Whakapapa: kai-, āwhina

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tangata e tautoko ana, e tuarā ana anō hoki i ētahi atu, e āwhina ana rānei ki te hāpai ake i tētahi kaupapa.

A person who supports and assists others or helps out to uplift an initiative.

Tauira: “Āwhina ai ngā kaiāwhina i ētahi o ngā ākonga ki te whakaoti rapanga i te kaiako e āwhina ana i ērā atu.”

“The support person helps the students with problem-solving, while the teacher is helping others.”

Tirohia → *Kaitautoko, Tautoko, Tuāra*

Kaihau – Bankruptcy

Whakapapa: Kaihau

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihī

Kupu taurite: Mone

Puna: He Papakupu Pakihī

Whakamārama: He tukanga ture e whakapuaki ana i tētahi tangata takitahi, tētahi hinonga rānei kāore ia e āhei ki te utu i āna nama, ā, ka whakakorea ā rātou huarawa hei whakatau i ngā herenga kia utua atu, i te nuinga o te wā ko te utunga o ngā nama te tukunga iho.

A legal process where an individual or entity is declared unable to repay their debts, and their assets are liquidated to settle outstanding obligations, often resulting in the discharge of remaining debts.

Kaihaumanu – Therapist

Whakapapa: kai-, haumanu

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Kupu taurite: Kaituku haumanu

Puna: Paekupu

Whakamārama: He ngaio i whakangungua ki te whakahaumanu i ngā mate ā-hinengaro, ā-tinana rānei.

A professional trained to treat psychological or physical health issues.

Kaihoko papanoho – Real estate agent

Whakapapa: kai-, hoko, papa, noho

Momo tumu: Tūingoa

Whaitua: Papanoho

Kupu taurite: Māngai hoko whare

Puna: He Papakupu Pakihi

Whakamārama: He tangata ngaio, ko ia te kaitakawaenga i ngā kurutetenga papanoho.

A professional who acts as an intermediary in property transactions.

Tauira: “I whiriwhiria e te kaihoko papanoho he utu pai ake mō te whare.”

“The real estate agent negotiated a better price for the house.”

Kaihoko pōnānā – Cognitive miser

Whakapapa: Kai-, hoko, pōnānā

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He momo kaihoko ko āna whakataunga e haratau ana ki a ia, ā, i te nuinga o te wā ka hoko ia i te kōwhiringa tuatahi, kāore ia e rangahau i ētahi atu kōwhiringa.

A type of customer whose decisions are convenient for them, they tend to buy the first choice rather than researching other available options.

Kaihoko whai kiritōpū – Collective decision maker

Whakapapa: kai-, hoko, whai, kiri-, tōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Kaihoko whai ohu

Puna: Whānau Livelihood

Whakamārama: He kupukiri ka tautapa ki ngā kaiwhakapeto e whai haere ana i ngā kōwhiringa hokonga a ētahi atu.

A term given to consumers whose decisions are based on the purchase choices of others.

Kaihoko whai ohu – Collective decision maker

Whakapapa: Kai-, hoko, whai, ohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Kaihoko whai kiritōpū

Puna: He Papakupu Pakihi

Whakamārama: He kupukiri ka tautapa ki ngā kaiwhakapeto e whai haere ana i ngā kōwhiringa hokonga a ētahi atu.

A term given to consumers whose decisions are based on the purchase choices of others.

Kaihoko whakaaro-kore – Impulse buyers

Whakapapa: kai-, hoko, whaka-, aro, kore

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā kaiwhakapeto e hoko noa ana i ngā taputapu nā runga i ngā hiahia

whiti, me te kore tino whai whakaaro mō aua kōwhiringa.

Consumers who make purchases based on sudden desires, without giving much thought for such choices.

Kaihokohoko pakihi – Business broker

Whakapapa: kai-, hoko, pakihi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He ngaio e āwhina ana ki te hoko me te hoko atu anō hoki i ngā pakihi.

A professional who assists in the buying and selling of businesses.

Kaihokorau – Wholesaler

Whakapapa: kai-, hoko, rau

Momo tumu: Tūingoa

Whaitua: Pakihi, Mahi

Kupu taurite: Pakihi hoko rarawe

Puna: He Papakupu Pakihi

Whakamārama: He umanga e whakarato ana i ngā hautaonga kia maha ki ngā kaihoko whakamutunga, ki ngā kaihoko tauhokohoko rānei, kua ki te marea.

A company that supplies goods in large volumes to retailers or commercial buyers, not to the general public.

Kaikaranga – Caller (ceremonial)

Whakapapa: kai-, karanga

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He wahine, he wāhine nō te hau kāinga rānei e tuku karanga ana ki te ope whakaeke ki runga marae, wāhi rānei; he wahine, he wāhine nō te ope whakaeke rānei e whakahoki atu ana i te karanga a te hau kāinga. Ko te kaikaranga te reo tuatahi o te marae, o te ope whakaeke hoki, ā, he mana nui tō te tūrangā nei. Ko te mahi a ngā kaikaranga he tūhonohono i te hau kāinga ki te ope whakaeke, he

whakatuwhera i te huarahi e eke mai ai ngā manuwahiri ki te marae, wāhi rānei, te whakamārama ake i te kaupapa o te rā, me te tohutohu atu ki te ope whakaeke ki whea rātou noho ai. I ngā wā o mua ko ngā kuia ngā kaikaranga o te hau kāinga, o te ope whakaeke rānei, engari nō te tokoiti haere o ngā wāhine reretau ki te reo Māori, i ēnei rā ka riro mā ngā rangatahi me ngā taitamāhine te haepapa nui nei e kawē ake.

A woman, or women from the host side who call out to visitors coming onto the marae or place; a woman, or women from the visiting party who replies to the call from the host party. The kaikaranga is the first voice from the marae and the visiting party, and the role carries significant status. The kaikaranga's job is to connect the hosts with the visiting party, open up the pathway so the visiting party can enter the marae or space, explain the purpose of the meeting, and instruct where the visiting party is to sit. In ancient times, the kaikaranga were the older women of the host or the visiting party, but with the number of women fluent in te reo Māori decreasing, these days, teenagers and young adults are assigned to fill this special role.

Tauira: “Mā wai e karanga?”

“Who will do the call?”

Tirohia → Kaikōrero, Kaiwaiata

Kaikaute – Accountant

Whakapapa: kai-, kaute

Momo tumu: Tūingoa

Whaitua: Ahumoni, Mahi, Pakihi

Puna: He Papakupu Pakihi, Paekupu

Whakamārama: He ngaio e whakarite ana, e hōmiromiro ana i ngā puka ahumoni. Ko tāna he whakatūturu i te tika me te tautukunga ki ngā waeture.

A professional who prepares and closely looks at financial records. They ensure accuracy and compliance with regulations.

Tauira: “E ai tā ngā kaikaute me whakaheke te tari i āna whakapaunga e penapena pūtea ai te whakahaere.”

“The accountants say the department needs to decrease expenses in order for the organisation to save money.”

Tirohia → *Kaimahi kaute, Kaute, Kaikaute whaitohu*

Kaikaute whaitohu – Chartered accountant

Whakapapa: Kai-, kaute, whaitohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kaikaute ngaio e whaitohu ana ki ngā tohu whaimana.

A professionally certified accountant with recognised qualifications.

Tirohia → *Kaimahi kaute, Kaute, kaikaute*

Kaikōkiri – Advocate, leader

Whakapapa: kai-, kōkiri

Momo tumu: Tūingoa

Whaitua: Kupu whānui, Tōrangapū

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He kaiārahi, he kaiwhakahaere, he karangatanga mō te hunga e tautoko ana i tētahi kaupapa.

Leader or person in charge is a term used for people who support an initiative or movement.

Tauira: “He kaikōkiri a Rangi i ngā take hauora Māori.”

“Rangi is an advocate for Māori health issues.”

Tirohia → *Kōkiri*

Kaikōrero – 1. Speaker, orator, 2. representative

Whakapapa: kai-, kōrero

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He tangata whai kōrero. He maha ngā haepapa kei a ia i a ia e whai kōrero ana, arā;

me mātua tuku karakia e tū ai ia
te tuku poroaki ki te hunga mate
te tuku mihi ki te Atua, ngā atua rānei
te tuku mihi ki te wāhi e tū ana te hui
te tuku mihi ki te tangata whenua me ngā
fāngata mana nui
te kōrero mō te kaupapa o te rā
te whakatepe i te kōrero ki tētahi
whakataukī, whakatauākī hāngai
te waiata hei whakakīnaki i āna kōrero. I ōna
wā, ka waiata kē tana ope hei tautoko i āna
kōrero.

A person of oratory. They carry a lot of responsibilities such as;

Reciting a chant first so they can stand
Farewell the dead

Acknowledge God, or the gods

Acknowledge the space they are in

Acknowledge the people of the land and any important personalities

Address the issue of the day

Conclude the speech with a proverb

Support what they have said with a song

(either by themselves or their wider group).

Tauira: “Tokorua anake ngā kaikōrero mō te hau kāinga, tokotoru ngā kaikōrero mō te ope whakaeke.”

“There will only be two speakers for the home people; the visitors will have three speakers.”

2. Whakamārama: He tangata e whakakanohi ana i tētahi rōpū, umanga, tangata, aha atu aha atu

A representative of a group, business, person and so on.

Tauira: “Ko Willie Jackson te kaikōrero take pāpāho o te Pāti Reipa.”

“Willie Jackson is the media issues representative for the Labour Party.”

Tauira: “Hei māngai reo Māori a Matua Shane Jones mō te Pāti Aotearoa Tuatahi i runga i Te Karere.”

“Uncle Shane Jones is a Māori speaking spokesperson for NZ First on Te Karere.”
Tirohia → Kaikōrero, Māngai, Whai kōrero

Kaimahi ā-kirimana – Independent contractor

Whakapapa: kai-, mahi, ā-, kiri-, mana
Momo tumu: Tūingoa
Whaitua: Pakihi
Puna: He Papakupu Pakihi
Whakamārama: He kaimahi e whakarato ana i raro i tētahi kirimana, engari chara ia i te kaimahi tūmau, ā, ka kīia he kaikirimana. Hei tauira, he kaituhi mahikuhu, e whiwhi mahi ana ki te tuhi kōrero ā-tuhi mō tētahi umanga mō ia pūtere, ka kīia he kaikirimana.
A worker who provides services under a contract but is not an employee, is usually called a contractor. For instance, a freelance writer who is hired to write articles for a company on a project basis is a contractor.

Kaimahi kaute – Accounting technician

Whakapapa: kai-, mahi, kaute
Momo tumu: Tūingoa
Whaitua: Mahi, Ahumoni, Pakihi
Puna: He Papakupu Pakihi
Whakamārama: He ngaio e āwhina ana i ngā kaikaute ki te whakarite me te tiaki i ngā puka ahumoni. He whakamahi rorohiko te mahi ki te whakarite me te tukatuka i ngā nama, me te rārangi utu, me ngā kōnae mahere pūtea, me te maha noa atu o ngā momo kōnae me ngā tuhinga.
A professional who assists in preparing and maintaining financial records. Usually uses a computer to prepare and process invoicing, budgeting files, payroll, and many other types of files and documents.
Tirohia → Kaute, Kaikaute

Kaimātai Hauora Hinengaro – Psychologist

Whakapapa: kai-, mātai, hauora, hinengaro
Momo tumu: Tūingoa
Whaitua: Mahi, Hauora
Puna: Te Reo Hāpai, Paekupu
Whakamārama: He ngaio e rangahau ana i ngā tukanga ā-hinengaro me ngā whanonga.
A professional who studies mental processes and behaviour.

Kāinga – Home, settlement

Whakapapa: kā, -inga
Momo tumu: Tūingoa
Whaitua: Whenua
Puna: Wīremu, He Pātaka Kupu
Whakamārama: Te nohonga o tētahi, te wāhi nō reira mai te tangata. I ētahi wā ka tāpiritia ētahi atu kupu ki mua, hei tauira ‘hau kāinga’, ‘papa kāinga’.
A place where one resides or belongs. Sometimes other words are added before it, for example, 'hau kāinga' [the home people, home area], 'papa kāinga' [land estate].
Tauira: “Kei Māngere tōna kāinga.”
“Their home is in Māngere.”

Kaipupuri i te herenga utu ā-uepū – Bondholder

Whakapapa: Kai-, pupuri, here, -nga, utu, ā-, uepū
Momo tumu: Tūingoa
Whaitua: Pakihi
Puna: He Papakupu Pakihi
Whakamārama: He tangata takitahi, he hinonga rānei e pupuri monihere ana, e whiwhi utu huamoni ana anō hoki tae atu ki te whakahokinga mātua i te kaitoha o te monihere.
An individual or entity that owns bonds and receives the interest payments and the principal repayment from the issuer of the bond.

Kaipupuri wae – Unit holder

Whakapapa: kai-, pupuri, wae

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He tangata takitahi, he hinonga rānei, nāna tētahi, ētahi rānei wae i tētahi kaupapa haumi tōpū, pērā i tētahi tahua pātahi, i tētahi tarahiti wae.

An individual or entity that owns one or more units of a collective investment scheme, such as a mutual fund or unit trust.

Kaitiaki – 1. Spiritual guardian 2. Guardian, caregiver

Whakapapa: kai-, tiaki

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Whānau

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He kīrehe tupua, he tupu tupua rānei, he hanga rānei, he wairua mana nui rānei e kaha ana ki te whakahuri i tōna āhua. Ko tāna mahi he kawē karere, he tuku tohu, he tiaki anō hoki i ngā tāngata i tōna rohe. He whaitake ki te mārama ki te tūnga o ngā kaitiaki hei kaitiaki ki te orotau ki ngā whakapono me ngā tikanga o te ao Māori e pā ana ki te tiakitanga o te taiao.

A powerful beast, plant, object or great spiritual power that is skilled at transforming its appearance. They convey messages, give signs and look after the people in their domain. It is essential to understand the role of kaitiaki as protectors to understand the beliefs of Māori society in relation to the protection of the environment.

Tauira: “Ko te mangō te kaitiaki i tōku hapū.”
“The shark is the guardian of my subtribe.”

2. Whakamārama: He rōpū, tangata rānei e tiaki ana i ngā hūnuku, wāhi, kaupapa, taonga rānei. A group, person or animal that looks after dependants, places, initiatives or treasures.

Tauira: “Tohua mai koa mehemea he kaitiaki koe, ā, he hūnuku ōu?”

“Please indicate if you are a caregiver and if you have dependants?”

Tauira: “Ko te hunga arero Māori ngā kaitiaki o tēnei taonga, te reo Māori.”

“Māori speakers are the guardians of this treasure, the Māori language.”

Tirohia → Taniwha, kaumātua, whānau

Kaitohutohu pakihī – Business consultant

Whakapapa: kai-, tohutohu, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: He pūkenga e tuku ana i ngā tūtohunga ngaio, mātanga rānei e pā ana ki tētahi taha o te pakihī.

An expert who provides professional or expert advice in a particular area of business.

Kaituku haumanu – Therapist

Whakapapa: kai-, tuku, haumanu

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Kupu taurite: Kaihaumanu

Puna: Te Reo Hāpai

Whakamārama: He ngaio i whakangungua ki te whakahaumanu i ngā mate ā-hinengaro, ā-tinana rānei.

A professional trained to treat psychological or physical health issues.

Kaituku haumanu ā-ahurea – Cultural therapist

Whakapapa: kai-, tuku haumanu, ā-, ahurea

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He kaihaumanu e whakauru ana i te mātau ahurea ki te mahinga hauora

A therapist who incorporates cultural understanding into treatment.

Kaituku haumanu hinengaro – Psychotherapist

Whakapapa: kai-, tuku, haumanu, hinengaro

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He kaihaumanu e whakahaumanu ana i ngā mate ā-hinengaro mā ngā tikanga ā-hinengaro.

A therapist who treats mental health issues through psychological methods.

Kaituku haumanu ngangahau – Occupational therapist

Whakapapa: kai-, tuku, haumanu, ngangahau

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama:

He kaihaumanu e āwhina ana i ngā tūroro kia whanake, kia haumanu, kia whakamahi tonu rānei i ana pūkenga mahi o ia rā, pūkenga mahi anō hoki.

A therapist who helps patients develop, recover, or maintain daily living and work skills.

Kaituku haumanu ngutu tūi – Speech language therapist

Whakapapa: kai-, tuku, haumanu, ngutu, tūi

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He ngaio e aromatawai ana, e whakahaumanu ana anō hoki i ngā mate ā-kōrero, ā-reo, ā-whakapāpātanga anō hoki.

A professional who assesses and treats speech, language, and communication problems.

Kaituku rīanga whaitohu – Chartered life underwriter

Whakapapa: kai-, tuku, rī, -anga, whai, tohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He ngaio e whai pūkenga ana ki te inihua mataora me te whakamahere rawa.

A professional with expertise in life insurance and estate planning.

Kaiwaiata tautoko – Support singer

Whakapapa: kai-, waiata, tautoko

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tangata, he rōpū rānei e tautoko ana i te kaikōrero ki te waiata. I mua i te eke ki runga i te marae, i te tomo rānei ki tētahi hui, kaupapa, ka mātua hui te rōpū ki te whakatau i ngā waiata ka waiatangia hei tautoko i ngā kaikōrero. I ētahi wā ka pao kē tētahi wahine hei whakakīnaki i ngā kōrero. Tōna tikanga me hāngai ngā waiata me ngā pao ki te kaupapa o te kaikōrero. Waihoki, ka taea e te wahine te tū me te tuku waiata i te wā e whai kōrero ana te kaikōrero hei aukati i a ia mehemea kua kotiti haere āna kōrero.

A person or group of people who support an orator with a song. Before going onto the marae or entering a meeting or initiative, the group will first meet to decide on the songs to support the orator. Sometimes, a woman sings an impromptu song to accompany the speech. Songs and impromptu songs need to align with the speech's main theme. Also, a woman can stand up and start singing to force a man to stop speaking if his oratory goes off course.

Tauira: “I tū katoa mai te rōpū hei kaiwaiata tautoko i tō rātou māngai i te pōwhiri.”

“The entire group stood and were support singers for their representative at the pōwhiri”.

“Ka whakatau te rōpū kia riro mā Pare e tuku pao hei kīnaki i te whai kōrero a Tama.”

“The group decided to leave it to Pare to do an impromptu song to accompany Tama.”

Tirohia → *Waiata, Tautoko, Tuarā, pao*

Kaiwhakahaere pēke mō ngā kaute pakihī – Business banking manager

Whakapapa: kai-, whaka-, haere, pēke, kaute, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Kupu

Whakamārama: He tangata tirotiro i ngā matea me ngā ratonga ahumoni mō ngā kiritaki pakihī.

A person who oversees the banking needs and financial services for business clients.

Kaiwhakahaere ture – Paralegal

Whakapapa: kai-, whaka-, haere, ture

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihī

Whakamārama: He tangata ngaio e āwhina ana i ngā rōia ki te rangahau, tuhi tuhinga, me te whakahaere hoki i ngā kēhi.

A professional who assists lawyers by performing legal research, drafting documents, and managing cases.

Tauira: “Nā te kaiwhakahaere ture i whakarite i ngā kirimana kia arotakengia e te rōia.”

“The paralegal prepared the contracts for review by the lawyer.

Kaiwhakahaere whārangi ipurangi – Web hosting

Whakapapa: kai-, whaka-, haere, whārangi, ipurangi

Momo tumu: Kīanga tūingoa

Whaitua: Hangarau, Pakihī

Puna: He Papakupu Pakihī

Whakamārama: He ratonga e whakarato hangarau ana me te mokowā tūmau e matea ana ki te whakaahei i ngā pae tukutuku i runga ipurangi.

A service that provides the technology and server space needed to make websites accessible on the internet.

Kaiwhakamahereora hinengaro – Mental health counsellor, mental health practitioner

Whakapapa: kai-, whaka-, mahere, ora. hinengaro

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He ngaio e tautoko ana, e whakahaumanu ana anō hoki i ngā mate ā-hinengaro.

A professional who provides support and treatment for mental health issues.

Kaiwhakamahereora waranga – Addictions counsellor, addictions practitioner

Whakapapa: kai-, whaka-, mahaere, ora

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He ngaio e āwhina ana i ngā tāngata ki te where i ngā mate raukoti pūroi me ngā mate warawara.

A professional who helps individuals overcome substance abuse and addiction issues.

Kaiwhakataetae aro kē – Indirect competitor

Whakapapa: Kai-, whaka-, taetae, aro, kē

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: He kaiwhakataetae e whakarato ana i tētahi hautaonga rerekē, i tētahi ratonga rerekē, engari ka whai tonu atu ki te māketē ōrite.

A competitor that offers a different product or service but targets the same market.

Kaiwhakatau wāriu wehe kē – Independent valuer

Whakapapa: Kai-, whaka-, tau, wāriu, wehe, kē

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kaiwhakataū wāriu e tōkeke ana, ā, kāore e whakaawetia ana e ngā rōpū whaipānga.

A valuer who is unbiased and not influenced by related parties.

Kaiwhakawā Mātanga – Connoisseur (Critical Judge)

Whakapapa: kai-, whaka-, wā, mātanga

Momo tumu: Tūingoa

Whaitua: Toi, Ngaiotanga, Arotake

Puna: Whānau Livelihood

Whakamārama: He tangata whai mana ki te āta wetewete, ki te whakawā i te kounga, i te tika, i te pai rānei o tētahi mea. Ka whakaaweawe āna whakataū, ka tārai hoki i ngā paerewa o ētahi atu, me ngā kawataū i tōna whaitua.

A person with the authority and discernment to evaluate quality, accuracy, or merit. Their judgement carries influence and often shapes others' standards and expectations in their domain.

Kaiwhiwhi painga – Beneficiary

Whakapapa: kai-, whiwhi, pai, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Kupu taurite: kaiwhiwhi takuhe

Whakamārama: He tangata, he hinonga rānei e whai wāhi ana ki te whiwhi takuhe, huarawa, pūtea rānei i tētahi tarahiti, i tētahi ōhāki, i tētahi kirimana inihua, i tētahi atu momo whakaritenga ture rānei.

A person or entity entitled to receive benefits, assets, or funds from a trust, will, insurance policy, or other legal arrangement.

Kaiwhiwhi takuhe – Beneficiary

Whakapapa: kai-, whiwhi, takuhe

Momo tumu: Tūingoa

Whaitua: Kāwanatanga

Puna: Paekupu

Kupu taurite: kaiwhiwhi painga

Whakamārama: He tangata e whiwhi tautoko ana, ahakoa he tautoko ā-pūtea, aha atu rānei, i tētahi hōtaka kāwanatanga pēnei i ngā takuhe koremahi, tautoko whaikaha, i ētahi atu momo utu penihana.

A person who receives financial assistance or support from a government programme, such as unemployment benefits, disability support, or other social security payments.

Kākā tarahae – Orator

Whakapapa: kākā, tarahae

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: He Pātaka Kupu

Whakamārama: He mātanga ki te whai kōrero.

He huahuataū mō tētahi kaiārahi e kaha ana ki te hautū, ki te whakawhiwhiwhi kōrero anō hoki.

An expert orator. A metaphor for a leader who adeptly navigates and communicates.

Tauira: “He kākā tarahae te rangatira o te hapū. He ātaahua tōna mīta, he tau tāna whakauru i ngā huahuataū ki āna kōrero.”

“The chief of the hapū is an expert orator. Their dialect is beautiful, and their inclusion of metaphors into their speeches is excellent.”

Tirohia → *Kaikōrero, Māngai*

Kākahu – 1. Clothing, 2. To wear clothes

Whakapapa: kākahu

Whiore: -tia, -ria, -ngia

Momo tumu: Tūingoa, Tūāhua, Tūmahi Whiti

Whaitua: Ahurea, Kupu whānui

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He hanga hei uhi i te tinana o te tangata. Whakamahia ai hei whakaatu i te mana o te tangata me tōna papapāpori. Hei tauira, i ngā pōwhiri ka mau ngā kākahu ōkawa hei whakaatu i te whakaute me te waitohu atu i te hiranga o te kaupapa.

An item, or items, to cover the human body.

They are often used to show a person's power

and their social class. For example, at pōwhiri formal clothes are worn to show respect and signify the importance of the occasion.

Tauira: “Me pango ngā kākahu e mauria ana i runga marae i te wā o te pōwhiri. Me mau panekoti ngā wāhine, me mau hāte me ngā tarau roa ngā tāne.”

“During the pōwhiri, black clothes should be worn. The women should wear skirts, and men should wear shirts and trousers.”

2. Whakamārama: He uhi i te tinana ki ngā pūweru.

To cover the body with clothes.

Tauira: “Ina haere a Pā ki te hāhi ka kākahuria e ia tōna hūtu.”

“When dad went to church, he would wear his suit.”

Kanikani – Dancing

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te nekeneke ki te manawataki o te puoro.

Moving rhythmically to music.

Kanorau – Diversity

Whakapapa: Kano, rau

Momo tumu: Tūingoa

Whaitua: Ahurea, Tuakiri

Puna: Te Reo Hāpai

Whakamārama: Ko te whakaurunga, me te whakaaturanga o te huhua o ngā momo iwi (pērā i ngā tāngata nō iwi kē, nō ahurea kē, nō ira kē, nō kaha kē anō hoki) i tētahi rōpū, i tētahi whakahaere rānei.

The inclusion and representation of different types of people (such as people of different races, cultures, genders, and abilities) in a group or organisation.

Kanorau ā-roro – Neurodiversity

Whakapapa: kano, rau, ā-, roro

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: Ko te whakaaro e tika ana kia āhukahukatia, whakautengia anō hoki ngā rerekētanga ā-roro, pērā i ērā atu o ngā rerekētanga ā-tangata.

The concept that neurological differences are to be recognised and respected as any other human variation.

Kāore e orua ana – Incompatible

Whakapapa: orua

Momo tumu: Kīanga tūmahi/tūāhua

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama: E kore e taea te mahi tahi, te tīari tahi rānei.

Unable to function or coexist with another.

Kapa haka – Kapa haka

Whakapapa: kapa, haka

Momo tumu: Tūingoa

Whaitua: Hauora, Ahurea

Puna: Toi Te Kupu

Whakamārama: He mahi a te rēhia tuku iho a te Māori, tae atu ki te haka me te waiata.

Traditional Māori performing arts, including dance and singing.

Kāpuni putu – Boot camp

Whakapapa: kāpunipuni, putu

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He hōtaka whakangungu tinana ka whakauru i ngā kori tinana pākaha A physical training program that involves rigorous exercises.

Karakia – 1. Chant 2. Prayer 3. Service

Whakapapa: karakia

Whiore: -tia,

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahurea

Puna: Wīremu He Pātaka Kupu

1. Whakamārama: He whakahau e tākina ana i ngā hui me ngā whakahaerenga hei whakatuwhera, hei whakakapī, e angitu ai, e ea ai hoki ngā kaupapa.

A command recited at meetings and ceremonies to open or close them, to ensure success and completion of initiatives.

2. Whakamārama: He inoi (hou).

Prayer (new form)

Tauira: “Nā te hoa wahine o te minita i karakia i tēnei ata.”

“The minister’s wife said the prayer this morning.”

3. Whakamārama: He hui Karaitiana ōkawa e whakahaerenga ana e tētahi minita, e tētahi pīhopa, e tētahi āpotoro, e wai ake rānei. Whakahaeretia ai e huihui tahi ai ngā kaiaru ki te koropiko ki te Atua.

A formal Christian meeting run by a minister, bishop, apostle, etc. Usually ran so adherents can meet together to worship God.

Kāri pakihī – Business card

Whakapapa: Kāri, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: He kāri iti i tāngia, e mau ana i te ingoa o te tangata, me tōna tūnga, me ana āhuatanga whakapā.

A small card printed with a person’s name, occupation, and contact information.

Kāri riro nama – Charge card

Whakapapa: kāri, riro, nama

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihī

Whakamārama: He momo kāri te kāri riro nama e whakaahei ana i ngā hokonga i runga i te kī taurangi ka utu katoatia te nama i ia marama. Ka whakarato tēnei i tētahi huarahi haratau ki te whakahaere i ngā whakapaunga.

Charge cards are a type of card that allows purchases with a promise to pay the balance in full each month. This provides a convenient way to manage expenses.

Karo i te raru – Risk Management

Whakapapa: karo, raru

Momo tumu: Tūingoa

Whaitua: Pakihī

Kupu taurite: aroā tūraru

Puna: He Papakupu Pakihī

Whakamārama: Ko te tukanga ki te tautohu, ki te arotake me te whakamatua i ngā tuma ki te pūrawa me ngā moniwhiwhi a tētahi whakahaere.

The process of identifying, assessing, and controlling threats to an organisation's capital and earnings.

Kaukau – Swimming

Momo tumu: Tūingoa, Tūmahī Poro

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te neke i roto i te wai mā te neke i ngā ringaringa me ngā waewae.

Moving through water by moving arms and legs.

Kaumātua – 1. Older adult 2. Age 3. Elderly man 4. Protector

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pāpori, Ahurea

Kupu taurite: Taniwha, Kaitiaki

Puna: Tikanga Whakaaro

1. Whakamārama: He tangata, he tāngata rānei, kua pakeke, ā, kua roa tōna ora i te ao nei.

Person or people who have matured and have lived a long life in the world.

Tauira: “I āmene tahi ngā kaumātua, arā, ngā koroua me ngā kuia, he whakaaro pai ki te whakarite kaupapa hei whakatenatena i te hapū ki te korikori tinana e whiti ai rātou.”

“The elders, both elderly men and women, agreed it is a good idea to establish an initiative

to encourage the subtribe to exercise so they can become fit.”

2. Whakamārama: Te roa me te nui o ngā tau e noho ana i tēnei ao. Ka whakamahia tēnei kupukiri mō ngā kaumātua.

The length and number of years a person has lived in this world. This term is used for elderly people.

Tauira: “E hia te kaumātua o tērā kuia?”
“How old is that kuia?”

3. Whakamārama: He taitara mō ngā koroua o te mana whenua e pupuri ana i te mauri me te mana o ō rātou marae.

A title for old men from the local tribe who hold the power and authority of their marae.

Tauira: “I tū te kaumātua nō te mana whenua ki te kōrero mō te hitori o te rohe nei.”

“The [male] elder from the local tribe stood up to speak about the history of this area.”

4. Whakamārama: He kupu tawhito mō te taniwha, kaitiaki anō hoki (Barlow, C, (1991). E whanaunga ana te kupu nei ki te ‘aumakua nō te reo Hawaii. I tō rātou ahurea ko ngā ‘aumakua ō rātou atua whānau (Pukui, M. K. (1986)). Ki tā te Māori whakapono, ko ngā kaumātua ngā tūpuna kua hemo, ā, kua riro hei atua o ngā whānau i mahue iho i a rātou. I taea e ngā kaumātua te whakahuri ō rātou āhua hei kararehe, hei manu, hei mangō, aha atu, ā, ko tā rātou mahi he whakatūpato, hei tiaki i ō rātou whānau.

Tirohia → Koroua, kuia, Taniwha, Kaitiaki.

Kaupapa āwhina tangata – Charitable purposes

Whakapapa: kaupapa, āwhina, tangata

Momo tumu: Tūingoa

Whaitua: Tāke

Puna: He Papakupu Pakihi

Whakamārama: He kaupapa e whai ana ki te āwhina i te marea, i tētahi rōpū tangata tauwhāiti rānei.

Activities intended to benefit the public or a specific group of people.

Kaupapa hokohoko ahurei – Unique selling proposition

Whakapapa: kaupapa, hoko, ahurei

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Whakaritenga hokohoko ahurei

Puna: Whānau Livelihood

Whakamārama: He āhua ōrite ki te whakaritenga hokohoko ahurei, e tohu ana te ariā ki te hua tauwhāiti, ki te painga rānei o tētahi hautaonga, o tētahi ratonga, o tētahi waitohu rānei e whakaahurei ana i te mea nei ki te māketete.

Similar to a unique selling point, it refers to the specific benefit or advantage offered by a product, service, or brand that sets it apart in the marketplace.

Kaupapa Whakahaere Pēke – Banking Ombudsman Scheme

Whakapapa: whaka-, haere, pēke

Momo tumu: Tūmoko

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He pūnaha i whakatū hei whakatau i ngā tohe me ngā amuamu a ngā kiritaki mō ā rātou pēke. Ka whakaratonga he huarahi motuhake me te tōkeke e ea ai ngā take e pā ana ki ngā ratonga pēke.

Kia mōhio mai: ko te ingoa whaimana o te whakahaere nei ko Te Rama Tōkeke.

A system established to resolve disputes and complaints between customers and their banks, providing an independent and impartial avenue for resolving issues related to banking services.

Note: The organisation’s official te reo Māori name is Te Rama Tōkeke.

Kaute – Accounts

Whakapapa: kaute

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rekoata ahumoni e whai haere ana i ngā moni e uru ana, e puta ana anō hoki i tētahi pakihi, whakahaere rānei. He mea nui kia rekoatatia ēnei pārongo katoa mō ngā take ā-ture, ā-tāke anō hoki tae atu anō hoki ki te whakahaere umanga.

Financial records tracking money entering and exiting a business or organisation. It is important for tax and legal reasons, including business management.

Tirohia → Kaimahi kaute, Kaikaute

Kaute noho nama i te pēke – Bank overdraft

Whakapapa: kaute, noho, nama, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: moni tuhene pēke, tarepa pēke

Puna: He Papakupu Pakihi

Whakamārama: He ratonga e āhei ai te kiritaki kia nui ake tāna tango moni i te toenga o tāna tapeke pūtea. E herea ana tēnei ki te mōrahi taurewa me ngā utu huamoni.

A service that lets a customer withdraw more than the balance in their account, subject to a credit limit and interest charges.

Kaute pēke – Bank account

Whakapapa: kaute, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: pūtea pēke, pūtea

Puna: He Papakupu Pakihi

Whakamārama: He kaute ahumoni e puritia ana e tētahi tangata takitahi, e tētahi hinonga rānei i tētahi pēke, e whakarato ana i tētahi pūhara haumaruru hei kuhu moni, ki te tango moni, me te whakahaere i ngā kurutete pūtea.

A financial account held by an individual or entity at a bank, providing a secure platform for depositing money, withdrawing funds, and conducting financial transactions.

Kī-o-rahi – Kī-o-rahi

Whakapapa: kī, o, rahi

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He hākinakina poi tuku iho a te Māori e tākarotia ana ki tētahi poi porowhita iti. A traditional Māori ball game played with a small round ball.

Kiri- – Agent prefix

Momo tumu: wetereo – kūmua

Whaitua: Wetereo

Puna: Wīremu, He Pātaka Kupu, Te Matatiki

Whakamārama: He kūmua e tohu ana i te tangata i te hanga rānei, arā, i te kaikawe, e mahi ana i ngā mahi e tohua ana i te kupu tuarua.

A prefix denoting the person or thing that is the agent, doing what the second word indicates.

Tauira: “He maha ngā momo hua rākau, hua whenua anō hoki i hokona atu e te kirihoko ki te māketē kaipāmu.”

“The vendor sold many varieties of fruit and vegetables at the farmer's market.”

Kiriārahi Pūtea Matua – Chief financial officer

Whakapapa: kiri-, ārahi, pūtea, matua

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te kiriārahi whakahaere matua nāna te haepapa ki te whakahaere i ngā mahi ahumoni a te umanga.

The senior executive responsible for managing the financial actions of a company.

Kirikiti – Cricket

Whakapapa: Kirikiti

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu, Wīremu

Whakamārama: He kēmu rākau me te pōro e tākorotia ana e ngā kapa e rua, 11 ngā kaitākaro kei ia taha, kei ia taha.

A bat-and-ball game played between two teams of eleven players.

Kirimana ā-tuhi – Written agreement

Whakapapa: kiri-, mana, ā, tuhi

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga paihere ā-ture e whakamārama ana i ngā whakaritenga me ngā herenga e whakaaetia ana e ngā rōpū whai pānga ki te kurutete, ki te whakaritenga rānei.

A legally binding document detailing the terms and conditions agreed upon by parties involved in a transaction or arrangement.

Tauira: “He kirimana ā-tuhi te Tiriti o Waitangi.”

“Te Tiriti o Waitangi is a written agreement.”

Kirimana paihere – Binding contract

Whakapapa: kiri-, mana, paihere

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakaaetanga i waenga i ngā rōpū e rua, e āhei ana te whakauruhi ture, e whakarite ana i ngā mōtika me ngā herenga i runga i te whakaae me te whai whakaaro o tētahi ki tētahi. I te nuinga o te wā ka āpitihia he whakaritenga he herenga anō hoki e here ā-ture ana.

A legally enforceable agreement between two or more parties that establishes rights and obligations, with mutual assent and consideration exchanged, typically includes legally binding terms and conditions.

Kirimana pakihi – Commercial agreement

Whakapapa: Kiri-, mana, pakihi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kirimana here ki waenga i ngā pakihi.

A legally binding contract between businesses.

Kirimino – Borrower

Whakapapa: kiri-, mino

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: Paekupu

Whakamārama: He tangata e whiwhi ana i tētahi hanga, i te nuinga o te wā he moni, hei taurewa i runga i te whakaae ka whakahokia atu me te huamoni (i te nuinga o te wā). Whakamahia ai tēnei kupukiri i ngā horopaki ahumoni, ina koa rā i te whiriwhiri i ngā mōkete me ngā taurewa. A person who receives an item, usually money, as a loan in agreement it will be returned with interest (usually). This term is generally used in financial contexts, especially in discussing mortgages and loans.

Tauira: “E matawaitia ana ngā pae tukutuku o ngā pēke e ngā kirimino mō ngā mōhiohio e pā ana ki ngā pāpātanga huamoni.”

“Borrowers look at bank websites quite intently for information relating to interest rates.”

Kirirarau – Citizen

Whakapapa: kiri-, rarau

Momo tumu: Tūingoa

Whaitua: Ahurea, Kāwanatanga

Puna: Te Reo Hāpai

Whakamārama: He tangata e āhukahuka ā-turetia ana i tētahi whenua, i tētahi hoa whenua, he taketake, he mea whakamāori rānei ia.

A legally recognised subject or national of a state or commonwealth, either native or naturalised.

(hunga) Kiritaki – Client(s)

Whakapapa: hunga, kiri-, taki

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tangata, he whakahaere rānei e whakamahi ana i ngā ratonga a tētahi tangata ngaio.

A person or organisation using the services of a professional.

Kiritōpū – Collective

Whakapapa: Kiri-, tōpū

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi

Kupu taurite: Ohu

Puna: Paekupu

Whakamārama: He kiritōpū e mahi tahi ana ki te whakatutuki i tētahi whāinga pātahi.

A group working together for a common purpose.

Koeke – Cone

Whakapapa: Koeke

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He taonga koeke e whakamahia ana i ngā hākinakina ki te tohu i ngā mutunga, ki te āwhina rānei i ngā whakangungutanga.

A conical object used in sports for marking boundaries or as a training aid.

Koha āwhina – Charitable donations

Whakapapa: koha, āwhina

Momo tumu: Tūingoa

Whaitua: Tāke

Puna: He Papakupu Pakihi

Whakamārama: He koha, he takoha rānei ki ngā rōpū ohaoha.

Gifts or contributions made to a charity.

Kōhanga reo – Language nest

Whakapapa: kōhanga, reo

Momo tumu: Tūingoa

Whaitua: Ahurea, Mātauranga

Puna: He Pātaka Kupu

Whakamārama: He rangatohe, he kaupapa, he momo pokapū mātauranga pūhou hei rumaki i ngā tamariki mokopuna i te reo Māori anake.

A movement, an initiative, a type of early childhood centre to immerse young children in the Māori language only.

Tauira: “I ēnei rā, tōna neke ake i te 400

kōhanga reo e tū ana. I ngā tau 1990, tōna 800 kē ngā kōhanga reo.”

“These days, around more than 400 kōhanga reo exist. In the 1990s, it was around 800 kōhanga reo.”

Kohinga nama mai – Accounts receivable collection

Whakapapa: Kohi, -nga, nama, mai

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga kohikohi i ngā utu e nama ana i ngā kiritaki, i te hunga noho nama mai ki ngā umanga mō ngā hautaonga me ngā ratonga i whakarato. Hei āwhina i ngā umanga ki te whakahaere i te nama mai, e whakamahia ana he pūmanawa hei whakaaunua i ētahi o ngā ngohe mō te whakahaere i te tiakitanga o ngā puka kaute.

The process of collecting outstanding payments from customers or debtors owed to a business for goods and services provided. To help businesses to manage accounts receivable, software is used to automate some tasks for managing the maintenance of accounting records.

Kōmihana – Commission

Whakapapa: Kōmihana

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rōpū tangata e whakamanatia ana ki te whakatutuki i tētahi whāinga.

A group of people officially charged with a particular function.

Kōmihana tauhokohoko – Commerce Commission

Whakapapa: Kōmihana, tau-, hoko

Momo tumu: Tūingoa

Whaitua: Kāwanatanga

Puna: He Pātaka Kupu

Whakamārama: Te mana e tirotiro ana i ngā ritenga tauhokohoko.

The regulatory body overseeing commerce and trade practices.

Kōpae CD – CD Rom

Whakapapa: kōpae

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: kōpae rorohiko

Puna: Paekupu

Whakamārama: He kōpae e whakamahia ana ki te tiaki i ngā raraunga rorohiko e taea ana te pānui e te rorohiko.

A compact disc used to store computer data that can be read by a computer.

Kōpae rorohiko – CD Rom

Whakapapa: kōpae, roro, hiko

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: kōpae

Puna: He Papakupu Pakihi

Whakamārama: He kōpae e whakamahia ana ki te tiaki i ngā raraunga rorohiko e taea ana te pānui e te rorohiko.

A compact disc used to store computer data that can be read by a computer.

Koremahi – Unemployment

Whakapapa: kore, mahi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te āhuetanga o te kore whai mahi, i te nuinga o te wā ka inea hei ōrautanga o te ohumahi e rapu mahi ana.

The state of being without a job or occupation. It is typically measured as a percentage of the labour force actively seeking employment.

Kōrero: 1. Speak 2. Communicate 3. Story

Whakapapa: Kōrero

Whiore: -tia, -hia, -ngia

Momo tumu: Tūmahi Whiti, Tūingoa, Tūāhua

Whaitua: Kupu whānui

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He whakaputa whakaaro, he tauwhitiwhiti. He whakapā; he whai kupu, he whiriwhiri. He kōrero takuahi.

To speak, interact, or communicate; conversation or discussion. A story.

Tauira: “Āpōpō māua kōrero ai mō te mōkete.”
“Tomorrow, they and I will talk about the mortgage.”

Tauira: “Whakarongo ki ngā kaumātua, kei a rātau ngā kōrero tuku iho mō tō whakapapa.”
“Listen to the elders; they have the oral traditions about your genealogy.”

Kōrero tuku iho – oral tradition

Whakapapa: kōrero, tuku, iho

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Te Aka

Whakamārama: He whakapapa, he mahara ki tētahi tūāhuetanga o mua anō hoki. I te nuinga o te wā he kura huna tō ngā kōrero tuku iho. I te rautau 19 me te rautau 20 i tuhia ngā kōrero tuku iho o te ao Māori e ngā Māori me ngā Pākehā anō hoki kia kore ai e ngaro i te takanga o te wā. Genealogies and memories of past events. Most of the time oral traditions contain hidden secrets. In the 19th and 20th centuries both Māori and Pākehā recorded the oral traditions of Māori society so they wouldn't be lost to the passing of time.

Tauira: “He nui ngā kōrero tuku iho o Tainui waka e tuhia ana ki ngā whārangi o Nga Iwi o Tainui.”

“A lot of oral traditions have been written about on the pages of Nga Iwi o Tainui.”

Tirohia → *Kōrero, Tuku iho*

Koretake – Incompetent/incompetence

Whakapapa: kore, take

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He hapa pūkenga, āhei rānei ki te whakatutuki tika i tētahi mea.

Lacking the skills or ability to do something properly.

(Hoe) Kōreti – Kayaking

Whakapapa: hoe, kōreti

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Hoehoe tāwhai, hoe waka

Puna: Toi Te Kupu / Whānau Livelihood

Whakamārama: Ko te whakamahi kōreti ki te hoe i runga wai.

Using a kayak for paddling on water.

Koroua – 1. Old man 2. Male elder, 3. Grandfather

Whakapapa: koroua

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pāpori, Ahurea

Kupu taurite: Koroheke

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He tāne kua maha ōna tau i tēnei ao e noho ana.

A man who has lived many years of life.

Tauira: “Tautohetohe ai ngā koroua mō ō rātou kapa whutupōro i runga i te wairua whakatoī me te katakata.”

“The old men would debate about their rugby teams in a spirit of cheekiness and laughter.”

2. Whakamārama: He taitara mō ngā koroua o te mana whenua e pupuri ana i te mauri me te

mana o ō rātou marae.

A title for male elders from the local tribe who hold onto the authority and power of their marae.

Tauira: “I tāpae kōrero tuku iho te koroua hei taunakitanga ki te Rōpū Whakamana i te Tiriti o Waitangi e whakamārama ana i te āhua o te hono o te iwi ki te rohe.”

“The male elder submitted oral traditions as evidence to the Waitangi Tribunal explaining the nature of the connection of the tribe to the area.”

3. Whakamārama: He tupuna tāne, me ngā tāne katoa i tōna whakatupuranga, e heke tātai ana koe.

A grandfather, and all men in his generation, of which you descend from.

Tauira: “18 ngā tamariki a tōku koroua, e 64 āna mokopuna. Tē taea te tatau te maha o āna mokopuna tuarua, tuatoru anō hoki.”

“My grandfather had 18 children, and he has 64 grandchildren. It isn't possible to count how many great-grandkids and great-great-grandkids he has.”

Tirohia → *Kuia, Kaumātua*

Korowha – Golf

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: hahau pōro

Puna: Toi Te Kupu, Te AKA

Whakamārama: He hākinakina e whakamahi ana i ngā haupōro ki ngā rua i tētahi papa hahaupōro.

A sport in which players use clubs to hit balls into a series of holes on a golf course.

Kōtuitui tautokohanga pakihī – Business support network

Whakapapa: kōtui, tautoko, -hanga, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihī

Whakamārama: He rōpū, he pūnaha rānei e tautoko ana, e tuku rauemi ana rānei ki ngā pakihī.

A group or system that provides assistance and resources to businesses.

Kounga – Quality

Whakapapa: kou, -nga

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Te Matatiki

Whakamārama: He paerewa, he kairangi rānei i tētahi āhuatanga.

The standard or degree of excellence of something.

Tauira: “The quality of the product exceeded expectations.”

“I rawa noa ake te kounga o te hua i tō ngā tūmanako.”

Kuia – 1. Old woman, 2. female elder, 3. Grandmother

Momo tumu: Tūingoa, Tūāhua ‘

Whaitua: Pāpori, Ahurea

Kupu taurite: rūruhi

Puna: Wīremu, He Pātaka

1. Whakamārama: He wahine kua maha ōna tau i tēnei ao e noho ana.

A woman who has lived many years of life.

Tauira: “Hui ai ngā kuia ki te raranga i ngā Wenerei.”

“The elderly women would get together to weave on Wednesdays.”

2. Whakamārama: He taitara mō ngā kuia o te mana whenua e pupuri ana i te mauri me te mana o ō rātou marae.

A title for female elders from the local tribe who hold onto the authority and power of their marae.

Tauira: “Ka noho ngā kuia ki muri i te paepae hei whāngai kōrero mō te whakapapa o te ope whakaeke ki ngā kaikōrero.”

“The elderly women will sit behind the orator’s

bench to feed the orators information about the genealogy of the visiting party.”

3. Whakamārama: He tupuna wahine, me ngā wāhine katoa i tōna whakatupuranga, e heke tātai ana koe. A grandmother, and all women in her generation, of which you descend from.

Tauira: “He mea whakatupu tōku tupuna wahine e tōna tupuna wahine. I ora tōna tupuna wahine i ngā tau 1860’s.”

“My grandmother was raised by her grandmother. Her grandmother was alive in the 1860’s.”

Tirohia → Koroua, Kaumātua

Kupu ōhāki – Will

Whakapapa: kupu, ōhāki

Momo tumu: Tūingoa

Whaitua: Ahurea, Ture

Puna: He Papakuph Pakihi

Whakamārama: He tuhinga ā-ture e tautuhi ana me pēhea e tohaina ai ngā taonga, ngā rawa o te tangata whai muri atu i tōna mate. I te ao kōwhatu ko ngā tohutohu whakamutunga ā-waha a te tangata ki tōna whānau whai mua i tōna mate, ā, e ora tonu ana tēnei tikanga.

A legal document that specifies how a person's assets and possessions should be distributed after their death. In Pre-European times it is the final instructions of a person to their family prior to their death, a custom that continues to live on.

Kuputohu – Index

Whakapapa: kupu, tohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: rārangi arataki pukapuka

Puna: He Papakupu Pakihi

Whakamārama: He aratohu pūrārangi ki ngā kaupapa i tētahi tāinga.

An alphabetical guide to topics in a publication.

Kura – School, to school

Whiore: -ina, -nga

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Mātauranga

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He wāhi kua whakaritea hei whakaako i ngā tamariki, rangatahi anō hoki.

Waihoki, he whakaako tamariki i taua wāhi.

A place established to instruct children and adolescents. Furthermore, to teach children in that place.

Tauira: “I te rautau 19, i tuku whenua ngā hapū ki ngā mihingare me ngā hāhi hei whakatū kura, he hiahia nō rātou kia ako ā rātou tamariki i ngā mātauranga o te Pākehā.”

“In the 19th century, hapū granted land to missionaries and churches to establish schools because they wanted their children to learn Pākehā knowledge.”

Tauira: “E kuraina ana te nuinga o ngā tamariki Māori ki ngā kura auraki.”

“The majority of Māori children are schooled in mainstream schools.”

Tirohia → Kura kaupapa Māori

Kura kaupapa Māori – Māori medium school

Whakapapa: kura, kaupapa, Māori

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: te iwi Māori

Whakamārama: He rangatohe, he pūnaha mātauranga, e whakaako ana i ngā tamariki ko te reo Māori te kaupapa, he mea tīmata i ngā tau 1980 hei urupare ki ngā kōhanga reo.

A movement, an education system teaching children using the Māori language as the medium, started in the 1980s in response to kōhanga reo.

Tauira: “Rāhuitia ai te reo Pākehā i ngā kura kaupapa hei akiaki i ngā tamariki kia ū ki te kōrero i te reo mō te hemo tonu atu.”

“English is usually restricted from kura kaupapa to urge children to stick with speaking the language with all they’ve got.”

Tirohia → Kura

Kurī – Dog

Momo tumu: Tūingoa, Tūāhua

Whaitua: Kupu whānui

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He kararehe e whā ōna waewae.

He whāngote. E tino wāriutia ana i ēnei rā mō ōna pūkenga whakangau poaka, hei hoa, hei kaitiaki anō hoki i ngā whānau.

An animal with four legs, a mammal, they are highly valued for their skills in pig-hunting and as a companion and guardian for families.

Tauira: “Ko te kī a te kaunihera me rēhita ngā kurī katoa i te takiwā.”

“The council says all dogs in the area must be registered.”

Tirohia → Ngeru

M

Mā te whakapono ka tutuki – Pygmalion effect

Whakapapa: whaka-, pono, tutuki

Momo tumu: Kīanga tūmahi

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te hua ka puta ake i te whakapono me ngā kawatau tiketike e whanatu ai te tangata kia pai ake ngā hua i tāna mahi. The effect where belief and high expectations lead people to achieve better outcomes in their performance.

Tauira: “I kitea te pānga o te Mā te Whakapono ka Tutuki i te whanake a ngā ākongā i muri i tā te kaiako whakarite i ngā wawata tiketike.” “The Pygmalion Effect was evident in the students' progress after the teacher set high expectations.”

Mahere mahi – Action plan

Whakapapa: mahere, mahi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: He mahere e whakamārama ana i ngā hātepe tauwhāiti me ngā ngohe hei whakatutuki i tētahi whāinga, i tētahi kaupapa rānei.

A detailed plan outlining specific steps or tasks to achieve a particular goal or objective.

Mahi – Career

Momo tumu: Tūingoa

Whaitua: pakihi

Kupu taurite: umanga, aramahi, mahi pūmau

Puna: He Papakupu Pakihi

Whakamārama: He mahi, he tūnga rānei e whāia ana hei mahi matua i te ora.

A profession or occupation followed as a life's work.

Mahi hē ā-ture – Illegal act

Whakapapa: mahi, hē, ā-, ture

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ture

Kupu taurite: mahi taihara

Puna: He Papakupu Pakihi

Whakamārama: He mahi e takahi ana i te ture.

An action that is against the law.

Mahi kaute – Accounting

Whakapapa: mahi, kai-, kaute

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahumoni, Pakihi

Kupu taurite: Mahinga kaute

Puna: Paekupu

Whakamārama: Te tukanga o te rekoata, me te tātari me te whakamāori i ngā pārongo ahumoni mō ngā tāngata takitahi, mō ngā whakahaere rānei.

The process of recording, analysing and interpreting financial information for individuals or organisations.

Mahi kōhikohiko – Casual employment

Whakapapa: mahi, kōhikohiko

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: mahi waimori

Puna: He Papakupu Pakihi

Whakamārama: He mahi kāore e whai herenga tauroa, ā, ka mahi ngā kaimahi ina matea.

Employment without a long-term commitment where employees work on an as-needed basis.

Mahi māra – Gardening

Whakapapa: mahi, māra

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Whare, Hauora, Taiao

Puna: Toi Te Kupu

Whakamārama: Ko te tiaki me te ngaki i tētahi māra.

The activity of tending and cultivating a garden.

Mahi pūmau – Career

Whakapapa: mahi, pūmau

Momo tumu: Tūingoa

Whaitua: pakihi

Kupu taurite: umanga, aramahi, mahi

Puna: He Papakupu Pakihi

Whakamārama: He mahi, he tūnga rānei e whāia ana hei mahi matua i te ora.

A profession or occupation followed as a life's work.

Mahi tahi – Collaborate

Whakapapa: mahi, tahi

Momo tumu: Tūmahi Whiti, Tūmahi Poro

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He mahi i te taha o ētahi atu ki te whakatutuki i tētahi whāinga ā-kiritōpū.

To work together with others towards a common goal.

Mahi taihara – Illegal act

Whakapapa: mahi, tai-, hara

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ture

Kupu taurite: mahi hē ā-ture

Puna: He Papakupu Pakihi

Whakamārama: He mahi e takahi ana i te ture.

An action that is against the law.

Mahi taupatupatu – Incompatible functions

Whakapapa: mahi, taupatupatu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tūmahi, he tūnga rānei e kore e taea te mahi tahi nō te mea e tukituki ana.

Tasks or roles that cannot be performed together due to conflicts.

Mahi waimori – Casual employment

Whakapapa: mahi, waimori

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: mahi kōhikohiko

Puna: Te Matatiki

Whakamārama: He mahi kāore e whai herenga tauroa, ā, ka mahi ngā kaimahi ina matea.

Employment without a long-term commitment where employees work on an as-needed basis.

Mahinga kaute – Accounting

Whakapapa: mahi, -nga, kai-, kaute

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahumoni, Pakihi

Kupu taurite: Mahi kaute

Puna: He Papakupu Pakihi

Whakamārama: Te tukanga o te rekoata, me te tātari me te whakamāori i ngā pārongo ahumoni mō ngā tāngata takitahi, mō ngā whakahaere rānei.

The process of recording, analysing and interpreting financial information for individuals or organisations.

Mahinga kaute aro ki ngā hua ā-ōhanga; ā-taiao; ā-tikanga – Quadruple bottom line accounting (QBL)

Whakapapa: mahi, -nga, kaute, aro, hua, ā-, ōhanga, taiao, tika, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He anga mahi kaute e arotake ana i te tutukinga e ahu mai ana i ngā putanga ā-ohāoha, ā-taiao, ā-ahurea, ā-pāpori.

An accounting framework that evaluates performance based on economic, environmental, cultural, and social outcomes.

Tauira: “I whakamahi te kamupene i te mahinga kaute aro ki ngā hua ā-ōhanga; ā-taiao; ā-tikanga hei ine i ōna pānga whānui.”

“The company adopted quadruple bottom line accounting to measure its broader impact.”

Mahinga tauhokohoko – Commercial practices

Whakapapa: mahi, -nga, tau-, hokohoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ngā tikanga me ngā hātepe e whakamahia ana i te ao pakihi me te tauhokohoko.

Methods and procedures commonly used in business and trade.

Mai i te kore – Zero-based

Whakapapa: mai, kore

Momo tumu: Kīanga tūingoa/tūāhua

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rautaki whakamahere pūtea.

E matea ana kia parahautia ia whakapaunga mō ia wā mahere pūtea, e tīmata ana mai i te kore.

A strategy for budgeting. Every expenditure is required to be justified for every budget period, starting from zero.

Tauira: “E whakapono ana te poari whakahaere mā te whakatinana i te whakamahere pūtea mai i te kore e whāomo ake ai te whakapaunga.”

“The managing board believes implementing zero-based budgeting will lead to more efficient spending.”

Maiooro – Inconsistent

Momo tumu: Tūāhua

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama: Kāore e noho ōrite huri noa; ka hapa tairitenga.

Not staying the same throughout; lacking consistency.

Tauira: “E maiooro ana tō whakamahi mita.

Me tau koe ki te mita o Ngāpuhi mō te roanga o te tuhinga. Kua e kotiti haere”.

“Your use of dialect is inconsistent. You should use the Ngāpuhi dialect throughout the entire essay. Don’t chop and change”.

Māketē kaitango – Buyers' market

Whakapapa: māketē, kai-, tango

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He āhuatanga māketē e tuwhene ana te whakaratonga i te popono, me te aha ka whai huanga ngā kiritaki (kaitango) ki ngā kaihoko i ngā whiringa utu.

A market condition where supply exceeds demand, giving buyers an advantage over sellers in price negotiations.

Māketē pea – Bear market

Whakapapa: māketē, pea

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He māketē ahumoni e tautuhia ana e te whakahekenga o ngā utu, me te kārangirangitanga, me te ia auheke o ngā utu huarawa. I te nuinga o te wā ka whai mai ko te kārangirangi o ngā kaihaumi me tō rātou kore e whakapono ki te kaha o te ōhanga.

A financial market characterised by declining prices, pessimism, and overall downward trends in asset prices, typically accompanied by investor pessimism and a lack of confidence in the economy.

Māketē pūru – Bull market

Whakapapa: māketē, pūru

Momo tumu: Tūingoa

Whaitua: Ahumoni, Tauhokohoko

Puna: He Papakupu Pakihi

Whakamārama: He māketē ahumoni e piki ake ana ngā utu, e whakaaro ana rānei ka piki, i te nuinga o te wā e tautuhia ana tēnei e te māia me te ngākau mariu o ngā kaihaumi.

A financial market in which prices are rising or are expected to rise, typically characterised by investor confidence and optimism.

Māketete tiri umanga – Bourse

Whakapapa: māketete, tiri, umanga

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He whare hokohoko pūtea, he māketete huarawa taurangi rānei e tauhokotia ana ngā pānga, ngā monihere me ētahi mea ahumoni.

A stock exchange or securities market where shares, bonds, and other financial instruments are traded.

Mamahi ātete – Resistance training

Whakapapa: mahi, ātete

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko ngā kori tinana e whakamahi ana i te ātete ki te whakapakari i ngā uaua kia kaha.

Exercise involving resistance to build muscle strength.

Mana pupuri – Caveat

Whakapapa: mana, pupuri

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He whakatūpato, he pānuī rānei, i te nuinga o te wā e pā ana ki te papanoho, e aukati ana i ētahi mahinga kia whakaarotia rā anō ngā hiahia o te kaipupuri o te mana pupuri.

A warning or notice, usually related to property, to prevent certain actions until the caveator's interest is considered.

Mana tohe utu – Bargaining power

Whakapapa: mana, tohe, utu

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te kaha o tētahi, pērā i te kiritaki, i te kaihoko atu rānei, ki te whakaaweawe i ngā whakaritenga me ngā

herenga o te kurutete, o te whiriwhiri rānei, i te nuinga o te wā e ahu mai ana i ngā āhuatanga pērā i te māketete aronga mātāmua, i ngā rauemi me te mana.

The ability of a party, such as a buyer or seller, to influence the terms and conditions of a transaction or negotiation, often based on factors such as market dominance, resources, and leverage.

Mana whakahaere wāhanga whare – Unit title

Momo tumu: Tūingoa

Whaitua: Pakihi, Papanoho, Whare

Puna: He Papakupu Pakihi

Whakamārama: He whakaritenga rangatiratanga ā-ture e puritia ana e ngā tāngata takitahi, e ngā hinonga rānei te taitara ki tētahi wāhanga i roto i tētahi papanoho wāhanga tūmatarau, pērā i tētahi huinga wharenoho, i tētahi wharenoho rangatiratanga tōpū rānei.

A legal ownership arrangement where individuals or entities hold title to a specific unit within a multi-unit property, such as an apartment complex or condominium.

Mana Whakatūtū Whare – Building Consent Authority

Whakapapa: mana, whaka-, tū, whare

Momo tumu: Tūingoa

Whaitua: Ture, Whare, Papanoho, Tūāhanga

Puna: He Papakupu Pakihi

Whakamārama: He hinonga e noho haepapa ana ki te tuku i ngā whakaaetanga hanga whare me te whakatūturu i te tautukunga ki ngā paerewa hanga

An entity responsible for granting building consents and ensuring building compliance.

Tauira: “Ko te Kaunihera ā rohe te Mana Whakatūtū Whare”.

“The Regional Council is the Building Consent Authority”.

Manaakiao – Williams Syndrome

Whakapapa: manaaki, ao

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He māuiui whakawhanake e pā ana ki ngā wāhanga maha o te tinana. E whakaahuatia ana e ngā āhuatanga motuhake ā-kanohi, me ngā raruraru ki te ngākau, me ngā mātātaki ā-hirikapo.

A developmental disorder affecting many parts of the body, characterised by unique facial features, heart defects, and cognitive challenges.

Manatōpū – Incorporated society

Whakapapa: mana, tōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi, Paekupu

Whakamārama: He porihanga i rēhitatia i raro i te Ture Manatōpū 1908, ā, e āhukahukatia ana e te ture.

A society registered under the Incorporated Societies Act 1908, which has legal recognition.

Manawa awhitū – Cognitive dissonance

Whakapapa: manawa, awhitū

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: He Papakupu Pakihi

Whakamārama: Ko te auhi ā-hinengaro ka pā mai ki te ngākau i te mau ki ngā whakapono tukituki, waiaro rānei.

Mental discomfort from holding conflicting beliefs or attitudes.

Manawa pāwera – Bearish

Whakapapa: manawa, pāwera

Momo tumu: Tūāhua

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kakare, he anganga i ngā mākete ahumoni e tautuhia ana e te kārangirangitanga, e ngā kawatau kino, me te

whakapono anō hoki ka heke iho ngā utu, ā, nō konā ka tahuri ngā kaihaumi ki te hoko atu i ngā huarawa, ki te whakamahi rānei i ngā rautaki wawao.

A sentiment or outlook in the financial markets characterised by pessimism, negative expectations, and a belief that prices will decline, often leading investors to sell assets or adopt defensive strategies.

Manawa rikarika – Bullish

Whakapapa: manawa, rikarika

Momo tumu: Tūāhua

Whaitua: Ahumoni, Tauhokohoko

Puna: He Papakupu Pakihi

Whakamārama: He kupukiri e whakamahia ana hei whakaahua i tētahi tirohanga pai, mariu rānei ki te mākete, ā, e whakaarotia ana ka piki ngā utu.

A term used to describe a positive or optimistic outlook on the market, expecting prices to rise.

Māngai – 1. Mouth 2. Orator 3.

Spokesperson

Momo tumu: Tūingoa

Whaitua: Hauora, Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: Te wāhanga o te kanohi e kai ai, e kōrero ai anō hoki te tangata, he niho, he pūniho, he arero anō hoki kei roto, he ngutu kei waho.

The part of the face where a person eats and speaks, with teeth, gums, and tongue on the inside, and lips on the outside.

Tauira: “Ka hāmama tōna māngai ki te inu wai māori.”

“His mouth opened to drink fresh water.”

2. Whakamārama: He tangata whai kōrero. He huahuatau mō te tangata e kaha ana ki te kōrero. An orator. A metaphor for a person who is strong at speaking.

Tauira: “Kia tangata mai a Tama ka tū a ia hei māngai mō te hau kāinga.”

“When Tama grows up he’ll be an orator for the home people.”

3. Whakamārama: He tangata e whakakanohi ana i tētahi rōpū, umanga, tangata, aha atu aha atu.

Tauira: “I tonoa atu e te umanga tōna māngai ki te kōrero ki Te Karere.”

“The company sent their spokesperson to speak with Te Karere.”

Tirohia → *Kaikōrero, Kākā tarahae*

Māngai hoko whare – Real estate agent

Whakapapa: māngai, hoko, whare

Momo tumu: Tūingoa

Whaitua: Papanoho

Kupu taurite: Kaihoko papanoho

Puna: He Papaku

Whakamārama: He tangata ngaio, ko ia te kaitakawaenga i ngā kurutetenga papanoho.

A professional who acts as an intermediary in property transactions.

Tauira: “I whakaritea e te māngai hoko whare he kāinga tuwhera mō ngā kaihoko pea.”

“The real estate agent organised an open home for potential buyers.”

Māori – 1. Indigenous 2. Normal, ordinary and fresh

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He tangata taketake o Aotearoa, ā, he whakapapa ōna ki ngā tūpuna i tae mai ai mā runga i ngā waka i Te Moana nui a Kiwa, i tupu mai ai rānei i te whenua. Kia mahara: koia nei hoki te ingoa o ngā tāngata taketake o Te Kuki Airani

An indigenous person from New Zealand who has genealogy to the ancestors who arrived by waka from the Pacific, or who are autochthonous. Note: this is also the name for the indigenous peoples of the Cook Islands.

Tauira: “I ēnei rā kua neke atu i te 100,000 ngā Māori kei Ahitereiria e noho ana.”

“These days more than 100,000 Māori live in Australia.”

Tauira: “Ko tēnei te tūātau a Te Taura Whiri i te Reo Māori i te wā nei – kia kaha te reo Māori!”

“This is the Māori Language Commission’s current slogan – may the Māori language be strong!”

2. Whakamārama: He mea kāore i te tauhōu, ā, he nui te kitea, te rangona rānei.

Something that is not strange, and is seen and heard a lot.

Tauira: “Tikina atu he wai māori māku.”

“Fetch some fresh water for me (to drink).”

Tirohia → *Wai māori*

Māra kai – Food garden

Whakapapa: māra, kai

Momo tumu: Tūingoa

Whaitua: Kai, Hauora

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He wāhanga whenua i keria ake hei whakatupu kai pērā i ngā hua rākau, hua whenua anō hoki.

A piece of land cultivated to raise foods such as fruit and vegetables.

Tauira: “He kamokamo, he kūmara, he taro, he paukena anō hoki ētahi kai i whakatupu ai ki te marae.”

“Kamokamo, kūmara, taro, and pumpkins were some foods grown at the marae.”

Marae

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: Te wāhi huihui ōkawa, te pito anō hoki o ngā hapori Māori. I ēnei rā ka kapi hoki i tēnei kupu ngā whare e karapoti ana i te ātea.

The formal gathering place, and the centre of Māori communities. These days this word also covers the buildings that surround the open space of the courtyard.

Tauira: “Ka tū te wānanga reo a te whānau ki tō rātou marae.”

“The family’s language live-in will be held at their marae.”

Tirohia → *Pā*

Mata ipurangi – Web browser

Whakapapa: mata, ipurangi

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: pūtiro, pūtirotiro

Puna: He Papakupu Pakihi

Whakamārama: He pūmanawa e whakamahia ana ki te torotoro me te titiro ki ngā pae tukutuku.

A programme used to access and view websites.

Mātanga – Connoisseur (Expert)

Momo tumu: Tūingoa

Whaitua: Ngaiotanga, Ahurea

Puna: Whānau Livelihood

Whakamārama: He tangata kua roa e whai wāhi ana ki tētahi kaupapa, he tangata kua ngao matariki tāna ako i te mātauranga. He ngārahu te kite i tōna tohungatanga i tāna āta wetewete i ngā rerekētanga me te hāngai, tōtika hoki o ōna māramatanga, āna mahi rānei.

A person who has gained finely tuned knowledge through long immersion in a field. Their expertise is evident in subtle distinctions they can make and the precision of their insights or actions.

Mātanga Kai Taiora – Nutritionist

Whakapapa: mātanga, kai, tai-, ora

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He ngaio i te whiringa kai me te taioranga kai.

An expert in diet and food nutrition.

Mātanga mātauranga – Connoisseur (Scholar)

Momo tumu: Tūingoa

Whaitua: Mātauranga, Ahurea

Kupu taurite: pūkenga

Puna: Whānau Livelihood

Whakamārama: He tangata he hōhonu tāna whai wāhi tētahi kaupapa, ina koa rā i ngā mahi toi, kai, tāhuhu kōrero hoki. Ko tāna he aromatawai i te kounga, ko tōna aronga he whānui atu i te hā me te āhua, e āta titiro atuana ki te horopaki ahurea, ritenga, tikanga hoki. He ākongā manawanui, he tangata e takahi tonu ana i te ara o te mātauranga.

A person with deep intellectual engagement in a subject, particularly in art, cuisine, or history. They assess quality not just based on taste or appearance, but on cultural context, technique, and tradition. A committed learner and seeker of knowledge.

Mātāpono a te rōpū – Collective principles

Whakapapa: mātā-, pono, rōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Mātāpono kiritōpū

Puna: He Papakupu Pakihi

Whakamārama: He uara pātahi, paerewa rānei o tētahi rōpū.

Shared values or standards of a group.

Mātāpono kiritōpū – Collective principles

Whakapapa: mātā-, pono, kiri-, tōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Mātāpono a te rōpū

Puna: Whānau Livelihood

Whakamārama: He uara pātahi, paerewa rānei o tētahi rōpū.

Shared values or standards of a group.

Matapopore wehe kē – Independent trustee

Whakapapa: matapopore, wehe, kē

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He poutarahitikāore e whai pānga ki te kaihangā tarahiti, ki te hunga whaipanga, ki tētahi poutarahiti o tētahi rōpū kaitiaki wae. Arā, he poutarahiti tēnei ehara i te whanaunga, he poutarahiti rānei e whakahaere hohe ana i ngā huarawa o te tarahiti.

A trustee not related to the settlor or beneficiaries, or a trustee of a unit trust not involved in daily management. In other words, this is a trustee who is not a family member or a trustee who is not actively managing the trust's assets.

Mātau ā-wheako – Lived experience

Whakapapa: mātau, ā-, wheako

Momo tumu: Tūingoa

Whaitua: Mātauranga, Pāpori

Kupu taurite: Ngā wheako kua pā mai

Puna: Te Aka

Whakamārama: Ko te mōhiotanga ka puta mai i ngā wheako whaiaro, i te whai wāhi tūturu rānei ki tētahi pūāhua, ki tētahi horopaki rānei. He mātauranga whaikiko, whai wheako, whai rongo tēnei. He rerekē i te momo mātauranga ka mau i te pānui, i te mātai noa rānei.

Knowledge that comes from direct personal experience or lived involvement in a situation or context. This is embodied, emotional, and experiential knowledge, distinct from knowledge acquired through reading or observation alone.

Mātauranga Māori – Māori knowledge

Whakapapa: mātau, -ranga, Māori

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Puna: He Pātaka Kupu

Whakamārama: He pūnaha whakaaro, mōhiotanga, tikanga, kōrero tuku iho anō hoki e

takea ana i te ao Māori. He kupu i waihangatia hei urupare ki ngā mātauranga tauwiwi, hei tautuhi anō hoki i ngā mōhiotanga nō te ao Māori. He kupu whānui anō hoki mō ngā āhuatanga e whakaakotia ana ki ngā kura, kura takitini, whare wānanga anō hoki.

A system of thoughts, information, practices and oral traditions grounded in Māori society. A word created in response to non-indigenous knowledge, and to define information sourced from Māori society. Also a broad term for what is taught at schools, technical institutes and universities.

Tauira: “I ēnei rā, e tuku mahi ana ngā kaituku mahi ki ngā tāngata kia tū hei pou mātauranga i ō rātou umanga. Ko te haepapa o ngā pou mātauranga he tohutohu ki ngā umanga me pēhea rātou e pāhekoheko ai ki te ao Māori me ōna uri.”

“Employers these days are employing individuals to be Māori knowledge experts. It is the responsibility of the knowledge experts to direct companies how they should interact with Māori society and individuals.”

Mātāwaka – Ethnic group

Whakapapa: mātā-, waka

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Te Reo Hāpai

Whakamārama: He hapori, he taupori rānei o ngā tāngata nō tētahi ahurea pātahi, nō tētahi tātai heke rānei.

A community or population made up of people who share a common cultural background or descent.

Mate rūhā wāhi mahi – Workplace fatigue

Whakapapa: mate, rūhā, wāhi, mate

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: He Papakupu Pakihi

Whakamārama: Te rūhā o te tinana, o te hinengaro rānei o te kaimahi ka hua ake i te mahi tauroa, i te nui rawa rānei o ngā mahi. I te nuinga o te wā ko te tukunga iho ko te heke o te whakaputaranga, ko te piki rānei o ngā hauata ki te wāhi mahi.

Exhaustion of an employee's body or mind which is the result of prolonged work, or excessive amounts of work. Most of the time it results in reduced productivity or increased accidents in the work place.

Tauira: “Hei papare atu i te mate rūhā wāhi mahi, i whakaritea e te umanga tētahi pūnaha whakamatua tē utu kē ai e hauora ai ngā kaimahi mō te mahi haora roa.”

“To prevent work place exhaustion, the business arranged a TOIL system so employees could recover for working over time.”

Mātiratira – Net

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: hao

Puna: Te Matatiki

Whakamārama: He mātiratira e whakamahia ana i ngā hākinakina pērā i te poiRewa me te tēnehi hei wawae i te wāhanga tākaro, hei hopu anō hoki i te poi.

A net used in sports like volleyball or tennis to divide the playing area and catch the ball.

Matua kēkē [mātua kēkē – takitini] – uncle [plural – uncles]

Whakapapa: matua, kēkē

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Pāpori, Whānau

Kupu taurite: Matua

Puna: Wīremu, He Pātaka Kupu

Whakamārama: Ngā tuākana, ngā tēina rānei o te matua o te tamaiti, te tungāne rānei o te whaea o te tamaiti, ko ngā whanaunga tāne rānei i te whakatupuranga ōrite o ngā mātua.

The sibling of the father of the child, or the brother of the mother of the child, or the

relations from the same generation as the parents.

Tauira: “Nā ngā mātua kēkē ngā hāngī i taka. He heihei, he paukena, he kūmara ngā kai i whakaurutia e rātou.”

“The uncles prepared the hāngī meals. Chicken, pumpkin and sweet potato are the foods they've included.

Tirohia → *Whānau, Tuakana, Teina, Matua, Whaea, Tungāne, Tupuna, Whaea kēkē*

Mau rākau – Traditional Māori weaponry

Whakapapa: mau, rākau

Momo tumu: Tūingoa

Whaitua: Hauora, Ahurea

Puna: Toi Te Kupu

Whakamārama: He kura a Tū tuku iho e whakamahi ana i ngā rākau.

Traditional Māori martial arts involving the use of weapons.

Māuiui Tuakiri – Personality Identity Disorder

Whakapapa: māuiui, tuakiri

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He mate e whakaahuatia ana ki ngā uaua i te taha ki te tuakiri ā-whaiaro, me te ārahi tautauāmoa.

A disorder characterised by significant difficulties in personal identity and self-direction.

Mino – borrow

Whiore: -a

Momo tumu: Tūmahī Whiti, Tūāhua

Whaitua: Ahumoni

Puna: Te Matatiki

Whakamārama: Ko te tiki, ko te whiwhi rānei i tētahi hanga, i te moni i te nuinga o te wā, i runga i te mārāma me whakahoki, me whakaea rānei ā raurangi.

To take or receive something, usually money, with the understanding that it will be returned or repaid at a later time.

Tauira: “Ka tonu atu au ki te mino moni i te pēke, kāore i eke panuku taku tonu.”

“I applied to borrow money from the bank, my application wasn’t successful.”

Mōhiti kaukau – Goggles

Whakapapa: mōhiti, kaukau

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He mōhiti pare e whakamahia ana mō te kaukau, mō mahi kē atu hei tiaki i ngā karu i te wai, i ngā otaota rānei.

Protective eyewear used for swimming or other activities to protect eyes from water or debris.

Mokemoke – 1. Loneliness 2. Lonely

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hinengaro

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: Ko te pā mai o te pōuri ki te ngākau i te kore hoa, i te noho tauwehe i tāngata kē atu, i kaupapa kē atu, i hanga kē atu rānei.

When the heart feels sad from the lack of friends, living isolated from others, initiatives or things.

Tauira: “I a Pare e noho ana me tōna kotahi ki te whare wānanga, torotoro ai tōna whānau ki a ia kia kore te mokemoke e pā ki a ia.”

“While Pare lived by herself at university, her family would visit her regularly so she didn’t feel lonely.”

2. Whakamārama: Kāore he hoa, he noho me tōu kotahi.

To have no companions, to be by yourself.

Tauira: “Tērā ngā wharenuī kei tuawhenua i whakarērea ai, e tū mokemoke ana ki ngā uri whakatupu.”

“There are ancestral meeting houses that were taken overseas, where they remain isolated from their descendants”

Mōkete kotahi rau mā rua ōrau – 102% Mortgage

Whakapapa: mōkete, kotahi, rau, mā, rua, ō, rau

Whiore: -hia, -ngia

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōkete kotahi rau mā rua ōrau, mōkete kotahi rau mā rua paihēneti, mōkete kotahi rau mā rua paihēneti

Puna: Whānau Livelihood

Whakamārama: He momo taurewa mokete e utu ana i te utu katoa o te whare, o te papanoho rānei, ā, tērā he moni e toe mai ana hei whakaae i ngā utu e whai pānga ana ki te hokonga o te whare, o te papanoho rānei.

A mortgage loan that covers the entire purchase price of a house or property, and there is money left over to pay for the costs connected with the purchase of a house or property.

Tauira: “I hainatia e Hēni ngā pepa, e whakaae ana ki te mōkete kotahi rau mā rua ōrau e hoko ai ia i tōna papanoho hōu mō tōna umanga.”

“Jane signed the papers, agreeing to a 102% mortgage so she could buy her new property for her company.”

Tirohia → Mōkete, Mōketi

Mōkete – Mortgage

Whiore: -hia, -ngia, -tia

Momo tumu: Tūingoa, Tūmahī Whiti –

Whaitua: Ahumoni

Kupu taurite: Mōketi

Puna: Wīremu

Whakamārama: He momo taurewa e whakamahia ana ki te whāngai pūtea ki te hoko papanoho, ā, ka riro ko te papanoho tonu hei huarewa taurangi mō te taurewa, me te aha, ka putuputu tonu ngā utu a te kirimino kia tau rānō te nama.

A loan used to finance the purchase of real estate, where the property itself serves as collateral for the loan, with the borrower making regular payments until the debt is fully repaid.

Tauira: “I whakakotahitia ā mātou utu ā-tau ki te whakawhere i te pēke kia riro ai i a mātou te mōkete.”

“We combined our salaries to convince the bank so we could get the mortgage.”

“I mōketehia e ia tōna whare kia hoko ai ia he wharenoho mō tana tamāhine.”

“They mortgaged their house so they could buy an apartment for their daughter.”

Mōkete kotahi rau mā rua paihēneti – 102% mortgage

Whakapapa: mōkete, kotahi, rau, mā, rua, paihēneti

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōketi kotahi rau mā rua ōrau, mōkete kotahi rau mā rua ōrau, mōketi kotahi rau mā rua paihēneti

Puna: He Papakupu Pakihi

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, ā. tērā he moni e toe mai ana hei whakaea i ngā utu e whai pānga ana ki te hokonga o te whare, o te papanoho rānei.

A mortgage loan that covers the entire purchase price of a house or property, and there is money left over to pay for the costs connected with the purchase of a house or property.

Tauira: “I hainatia e Hēni ngā pepa, e whakaae ana ki te mōkete kotahi rau mā rua ōrau e hoko ai ia i tōna papanoho hōu mō tōna umanga.”

“Jane signed the papers, agreeing to a 102% mortgage so she could buy her new property for her company.”

Mōkete kotahi rau ōrau – 100% Mortgage

Whakapapa: mōkete, kotahi, rau, ō, rau

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōketi kotahi rau ōrau, mōkete kotahi rau paihēneti, mōketi kotahi rau paihēneti

Puna: Whānau Livelihood

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, kāore e matea he moni tāpui i te kirimino.

A mortgage loan that covers the entire purchase price of a house or property, eliminating the need for a down payment from the borrower.

Mōkete kotahi rau paihēneti- 100% mortgage

Whakapapa: mōkete, kotahi, rau, ō, rau

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōketi kotahi rau ōrau, mōketi kotahi rau ōrau, mōketi kotahi rau paihēneti

Puna: He Papakupu Pakihi

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, kāore e matea he moni tāpui i te kirimino.

A mortgage loan that covers the entire purchase price of a house or property, eliminating the need for a down payment from the borrower.

Mōkete taunaki – Bridging finance

Whakapapa: mōkete, taunaki

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He taurewa taupoto e whakamahia ana hei whakakapi i te āputa i waenganui i te hoko i tētahi huarawa me te hoko atu i tētahi huarawa o te wā.

A short-term loan used to bridge the gap between the purchase of a new asset and the sale of an existing one.

Mōketi – Mortgage

Whiore: -hia, -ngia, -tia

Momo tumu: Tūingoa, Tūmahi Whiti –

Whaitua: Ahumoni

Kupu taurite: Mōkete

Puna: Wīremu

Whakamārama: He momo taurewa e whakamahia ana ki te whāngai pūtea ki te hoko papanoho, ā, ka riro ko te papanoho tonu hei

huarewa taurangi mō te taurewa, me te aha, ka putuputu tonu ngā utu a te kirimino kia tau rānō te nama.

A loan used to finance the purchase of real estate, where the property itself serves as collateral for the loan, with the borrower making regular payments until the debt is fully repaid.

Tauira: “I whakakotahitia e mātou ā mātou utu ā-tau hei whakawhere i te pēke kia tukuna mai te mōketi.”

“We combined our salaries to convince the bank to grant us the mortgage.”

Tauira: “I mōketihia e ia tōna whare kia hoko ai ia he wharenoho mō tāna tamāhine.”

“They mortgaged their house so they could buy an apartment for their daughter.”

Mōketi kotahi rau mā rua paihēneti – 102% mortgage

Whakapapa: mōketi, kotahi, rau, mā, rua, ō, rau

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōkete kotahi rau mā rua paihēneti, mōkete kotahi rau mā rua ōrau, mōketi kotahi rau mā rua ōrau

Puna: He Papakupu Pakihi

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, ā. tērā he moni e toe mai ana hei whakaea i ngā utu e whai pānga ana ki te hokonga o te whare, o te papanoho rānei.

A mortgage loan that covers the entire purchase price of a house or property, and there is money left over to pay for the costs connected with the purchase of a house or property.

Mōketi kotahi rau mā rua ōrau – 102% mortgage

Whakapapa: mōketi, kotahi, rau, mā, rua, ō, rau

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōkete kotahi rau mā rua paihēneti, mōkete kotahi rau mā rua ōrau, mōketi kotahi rau mā rua paihēneti

Puna: He Papakupu Pakihi

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, ā. tērā he moni e toe mai ana hei whakaea i ngā utu e whai pānga ana ki te hokonga o te whare, o te papanoho rānei.

A mortgage loan that covers the entire purchase price of a house or property, and there is money left over to pay for the costs connected with the purchase of a house or property.

Tauira: “I hainatia e Hēni ngā pepa, e whakaae ana ki te mōketi kotahi rau mā rua ōrau e hoko ai ia i tōna papanoho hōu mō tōna umanga.”

“Jane signed the papers, agreeing to a 102% mortgage so she could buy her new property for her company.”

Mōketi kotahi rau ōrau – 100% Mortgage

Whakapapa: mōketi, kotahi, rau, ō, rau

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōkete kotahi rau ōrau, mōkete kotahi rau paihēneti, mōketi kotahi rau paihēneti

Puna: Whānau Livelihood

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, kāore e matea he moni tāpui i te kirimino. A mortgage loan that covers the entire purchase price of a house or property, eliminating the need for a down payment from the borrower.

Mōketi kotahi rau paihēneti – 100% mortgage

Whakapapa: mōketi, kotahi, rau, paihēneti

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: mōkete kotahi rau ōrau, mōkete kotahi rau paihēneti, mōketi kotahi rau ōrau

Puna: Whānau Livelihood

Whakamārama: He momo taurewa mōkete e utu ana i te utu katoa o te whare, o te papanoho rānei, kāore e matea he moni tāpui i te kirimino.

A mortgage loan that covers the entire purchase price of a house or property, eliminating the need for a down payment from the borrower.

Moko – Logo

Whakapapa: tohu, moko

Momo tumu: Tūingoa

Whaitua: Pakihi, Whakapāpātanga

Kupu taurite: waitohu. Tohumoko

Puna: Te Puni Kōkiri

Whakamārama: He tohu ataata, he whakaahua, he hoahoa rānei e whakamahia ana ki te whakaatu i tētahi umanga, rōpū, hautaonga, ratonga, kaupapa rānei. He wāhanga tēnei nō te tuakiri ā-ataata o tētahi whakahaere.

A visual symbol, image, or design used to represent a company, group, product, service, or initiative. It is a key element of an organisation's visual identity.

Mokopuna – Grandchild (sing.), Grandchildren (plural)

Momo tumu: Tūingoa

Whaitua: Whānau

Puna: Wīremu

Whakamārama: He tamaiti, he tamariki rānei a tētahi tamāroa, tamāhine, iramutu rānei i taua whakatupuranga. I ētahi wā he hoa haere o te kupu tamariki hei karangatanga mō ngā tamariki 10 tau te pakeke, kei raro iho rānei.

Child, or children of a son, daughter, niece or nephew in that generation. Sometimes used at the same time as tamariki as a term for children aged 10 and under collectively.

Tauira: “Neke atu te 64 ngā mokopuna a Donald rāua ko Mārama!”

“Donald and Mārama have more than 64 grandchildren!”

Tauira: “Ko te kaupapa o te kōhanga reo he rumaki i ngā tamariki mokopuna ki te reo o ō rātou mātua tūpuna.”

“The purpose of kōhanga reo is to immerse the young ones in the language of their forebears.”

Mone – Bankruptcy

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi

Kupu taurite: kaihau

Puna: Paekupu

Whakamārama: He tukanga ture e whakapuaki ana tētahi tangata takitahi, tētahi hinonga rānei kāore ia e āhei ki te utu i ana nama, ā, ka whakakorea ā rātou huarawa hei whakatau i ngā herenga kia utua atu, i te nuinga o te wā ko te utunga o ngā nama te tukunga iho.

A legal process where an individual or entity is declared unable to repay their debts, and their assets are liquidated to settle outstanding obligations, often resulting in the discharge of remaining debts.

Moni kapewhiti matapae – Cashflow projection

Whakapapa: moni, kapewhiti, mata, pae

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: Whānau Livelihood

Whakamārama: He whakatau tata i ngā moni kapewhiti anamata o tētahi pakihī.

An estimate of a business's future cash inflows and outflows over a specific period.

Moni kapewhiti o runga ake – Cashflow positive

Whakapapa: moni, kapewhiti, runga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihī

Whakamārama: Ka nui ake te whiwhi moni a te pakihī i te whakapau moni i tētahi wā tauwhāiti.

When a business earns more money than it spends in a specific period.

Moni kapewhiti ōritenga – Cashflow neutral

Whakapapa: moni, kapewhiti, ōrite, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ka whārite te moniwhiwhi me te whakapau moni a te Pakihi, ko te tukunga iho kāore he monihua, he moningarō rānei mō tētahi wā tauwhāiti.

When a business's income and expenses are equal, resulting in neither profit nor loss for a specific period.

Moni kapewhiti tōraro – Cashflow negative

Whakapapa: moni, kapewhiti, tō, raro

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ka nui ake te whakapau moni a te Pakihi i te rahi o te moni e whiwhi ana i tētahi wā tauwhāiti.

When a business spends more money than it earns in a specific period.

Moni tāpiri ki te utu kaimahi – Wage subsidy

Whakapapa: moni, tāpiri, utu, kai-, mahi

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Mahi, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He moni āwhina, he momo takuhe, e tohaina ana e ngā kāwanantanga me ngā kaituku mahi hei āpiti i ngā utu ā-haora ki te tautoko i te puritanga o ngā kaimahi i ngā wā whakapātari.

Assistance money, a type of benefit, distributed by governments or employers as a supplement for wages to support the retention of employees during challenging times.

Moni tāpui – Down payment

Whakapapa: moni, tāpui

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: Paekupu

Whakamārama: Ko te utu tuatahi mō tētahi mea e hokona ana, i te nuinga o te wā, mō te hokonga

o tētahi hanga tino nui pērā i te whare, i te waka rānei. E whakaatu ana te utu i tētahi tūtanga o te utu katoa.

The first payment for something being purchased, usually for the purchase of a large item such as a house or car. The payment represents a portion of the entire cost.

Tauira: “Tōna \$180,000 i utua ai e mātou hei moni tāpui i tō mātou hokonga i te whare.”

“We paid around \$180,000 as a down payment when we purchased the house.”

Moni tuhene pēke – Bank overdraft

Whakapapa: moni, tuhene, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: Kaute noho nama i te pēkemoni, tarepa pēke

Puna: Ngata

Whakamārama: He ratonga e āhei ai te kiritaki kia nui ake tāna tango moni i te toenga o tāna tapeke pūtea. E herea ana tēnei ki te mōrahi taurewa me ngā utu huamoni.

A service that lets a customer withdraw more than the balance in their account, subject to a credit limit and interest charges.

Moniwhiwhi toharite ā-wiki – Average weekly earnings

Whakapapa: moni, whiwhi, toha, rite, ā-, wiki

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te moniwhiwhi katoa e whiwhi ana te tangata takitahi, ngā kaimahi rānei i roto i te kotahi wiki, i oti te toharite i roto i ngā kaimahi katoa. He ine matua tēnei hei aromatawai ngā ia moniwhiwhi me ngā taumata moniwhiwhi.

The total income earned by an individual or group of employees over a week, averaged across all workers. It's a key measure used to assess trends in wages and income levels.

Moniwhiwhi – Income

Whakapapa: moni, whiwhi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi, Paekupu

Whakamārama: He moni e whiwhi ana, ina koa rā, he riterite tonu te whiwhi, mō ngā mahi, mā ngā haumi rānei.

Money received, especially on a regular basis, for work or through investments.

Motu – 1. Island, 2. Nation

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Wīremu

1. Whakamārama: He whenua e karapotia ana e ngā wai.

Land surrounded by water.

Tauira: “Kei Tauranga Moana te motu o Matakana.”

“Matakana Island is in Tauranga Moana.”

2. Whakamārama: He whenua e tautuhia ana tōna rohe, ā, ka whai i tōna ake kāwanatanga, waihoki, he ōrite te tuakiri, te ahurea, me te tino rangatiratanga o ōna kirirarau.

A country, or nation-state, is a defined geographical area with its own government, laws, and borders, where its citizens share a common identity, culture, and sovereignty.

Tauira: “Kei ngā karangatanga maha o te motu, rarau mai, whakatau mai.”

“To the many relations from around the country, welcome, welcome.”

Tirohia → Whenua

Motunga – Quota

Whakapapa: motu, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Rahinga

Puna: He Papakupu Pakihi

Whakamārama: He tiringa, rahinga rānei i whakaritea ki tētahi tangata, ki tētahi rōpū rānei.

A fixed share or amount allocated to a person or group.

Tauira: “I whakaritea e te umanga he motunga hoko mā ia tari.”

“The company set a sales quota for each department.”

Mutu noa – Indefinitely

Whakapapa: mutu, noa

Momo tumu: Tūāhua

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama: Tē ai he tepenga wā; he mutungakore.

Without any limit of time; endlessly.

N

Nama – 1. Cashflow shortfall 2. Debt 3. Invoice 4. Bill

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi, Paekupu

1. Whakamārama: Ko te hapa monitanga o tētahi pakihi ki te whakaea i ana nama.

When a business does not have enough cash to meet its expenses.

2. Whakamārama: He moni kua minoa, ā, me whakahoki atu.

Money that is borrowed and must be paid back.

3. Whakamārama: He tuhinga e whakaatu ana i ngā hautaonga, i ngā ratonga rānei i whakaratoa, me te nui o te moni e nama ana.

A document that shows what goods or services were provided and how much money is owed.

4. Whakamārama: He tono kia whakaeangia ngā hautaonga, ngā ratonga rānei i whakaratoa.

A request for payment for goods or services received.

Nama kia utua (hunga noho nama atu) – Accounts payable (creditors)

Whakapapa: nama, utu, -a

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: nama kia utua atu

Puna: He Papakupu Pakihi

Whakamārama: Ko te nui o te moni e nama atu ana i te umanga ki ngā kaiwhakarato, ki te hunga noho nama atu mō ngā hautaonga me ngā ratonga i whiwhi. Ka rekoatatia ngā mea kāore anō kia utua ki te puka kaute hei taunaha o te wā.

The amount of money a business owes to suppliers or creditors for goods and services received. Ones owing are recorded on a balance sheet as a current liability.

Nama kia utua atu (hunga noho nama atu) – Accounts payable (creditors)

Whakapapa: nama, utu, -a

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: nama kia utua

Puna: Paekupu

Whakamārama: Ko te nui o te moni e nama atu ana i te umanga ki ngā kaiwhakarato, ki te hunga noho nama atu mō ngā hautaonga me ngā ratonga i whiwhi. Ka rekoatatia ngā mea kāore anō kia utua ki te puka kaute hei taunaha o te wā.

The amount of money a business owes to suppliers or creditors for goods and services received. Ones owing are recorded on a balance sheet as a current liability.

Nama kia utua mai (hunga noho nama mai) – Accounts receivable (debtors)

Whakapapa: nama, utu, -a, mai

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: nama mai

Puna: Paekupu

Whakamārama: Ko te nui o te moni e nama ana ki tētahi umanga i ngā kiritaki, i te hunga nama noho rānei, mō ngā hautaonga me ngā ratonga i whakaratoa. I te nuinga o te wā ka tukua he nama, he pire rānei hei utu mā ngā kiritaki.

The amount of money owing to a business from customers or debtors, for goods and services provided. Usually an invoice or bill is sent to be paid by customers.

Nama mai (hunga noho nama mai) – Accounts receivable (debtors)

Whakapapa: nama, mai

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: nama kia utua mai

Puna: He Papakupu Pakihi

Whakamārama: Ko te nui o te moni e nama ana ki tētahi umanga i ngā kiritaki, i te hunga nama

noho rānei, mō ngā hautaonga me ngā ratonga i whakaratoa. I te nuinga o te wā ka tukua he nama, he pire rānei hei utu mā ngā kiritaki. The amount of money owing to a business from customers or debtors, for goods and services provided. Usually an invoice or bill is sent to be paid by customers.

Nama Pakihi – Business Debts

Whakapapa: nama, pakihi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te rahi o ngā moni e nama atu ana te pakihi ki ētahi atu.

The amounts of money a business owes others.

Nama utu (hunga noho nama atu) – Accounts payable (creditors)

Whakapapa: nama, utu, -a

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: nama kia utua atu, nama kia utua

Puna: Whānau Livelihoods

Whakamārama: Ko te nui o te moni e nama atu ana i te umanga ki ngā kaiwhakarato, ki te hunga noho nama atu mō ngā hautaonga me ngā ratonga i whiwhi ai. Ka rekoatia ngā mea kāore anō kia utua ki te puka kaute hei taunaha o te wā.

The amount of money a business owes to suppliers or creditors for goods and services received. Ones owing are recorded on a balance sheet as a current liability.

Nama whiwhi (hunga noho nama mai) – Accounts receivable (debtors)

Whakapapa: nama, mai

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: nama kia utua mai, nama mai

Puna: Whānau Livelihoods

Whakamārama: Ko te nui o te moni e nama ana ki tētahi umanga i ngā kiritaki, i te hunga nama

noho rānei, mō ngā hautaonga me ngā ratonga i whakaratoa. I te nuinga o te wā ka tukua he nama, he pire rānei hei utu mā ngā kiritaki. The amount of money owing to a business from customers or debtors, for goods and services provided. Usually an invoice or bill is sent to be paid by customers.

Nekehanga – Movement

Whakapapa: neke, -hanga

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te neke, ko te haere ki tūnga kē atu.

Act of moving or changing physical position.

Nētiporo – Netball

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: poitarawhiti

Puna: Te Aka

Whakamārama: He hākinakina kapa, ko te whai a ngā kaitākaro he paneke mā te kuru i te poi ki roto i te tarawhiti.

Team sport where players aim to score by shooting a ball into a hoop.

Noa – Common, ordinary state, not restricted or sacred

Momo tumu: Tūingoa, Tūāhua, Tūmahi Poro

Whaitua: Ahurea

Puna: Wīremu

Whakamārama: Kāore he here i te taha wairua me te tapu anō hoki.

Free from spiritual obligations and sacred restrictions.

Tauira: “Whai muri i te whai kōrero me te harirū i tomo atu ngā manuwiri ki te whare kai hākari ai e noa ai rātou.”

“After the oratory and handshake exchange, the visitors went into the dining hall to eat, returning to an ordinary state.”

Noho haepapa – Accountable, accountability

Momo tumu: Tūingoa, Tūmahi Poro –

Whaitua: Ahurea, Mahi, Pakihi

Kupu taurite: papanga, herenga

Puna: Te Aka

Whakamārama:

Ko te noho haepapa o tētahi whakahaere, tangata rānei, ki āna kī taurangi, ki ana takohanga i oti ai i a ia te oati ka puritia e ia. E noho here ana taua whakahaere, tangata rānei, kia noho papanga ki āna mahi ki ētahi atu.

The responsibility of an organisation to what they've promised, to their responsibilities which they have made a solemn vow to keep. That organisation or person are obligated to justify their actions to someone else.

Ng

Ngā herenga utu ā-uepū paraihe – Bonus bonds

Whakapapa: here, -nga, utu, ā-, uepū, paraihe

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He momo monihere penapena pūtea. Ka whakamahia ngā huamoni ki te whāngai pūtea ki tētahi torō paraihe. Kei ia kaipupuri te tūponotanga ki te whiwhi i ngā paraihe moni, tē whiwhi ai i te huamoni māori noa.

A type of savings bond where the interest earned is used to fund a prize draw, offering holders the chance to win cash prizes instead of earning regular interest.

Ngahere – Forest

Momo tumu: Tūingoa

Whaitua: Whenua

Puna: Wīremu

Whakamārama: He rohe nui e tupu ana ngā rākau me ngā ururua. He kāpata kai, he puna rongoā anō hoki mō te ao Māori i ngā wā o mua, i ēnei rā anō hoki.

A large area where trees and undergrowth grow.

A source of food and medicine for Māori society anciently and today.

Tauira: “He maha ngā ngahere i tuaina iho kia riro ai hei whenua pāmu.”

“A lot of forests have been chopped down to be turned into farmland.”

Tirohia → Whenua

Ngā Iwi o Te Moana Nui a Kiwa – Pasifika Peoples

Whakapapa: iwi, moana, nui, Kiwa

Momo tumu: Tūmoko

Whaitua: Tuakiri, Ahurea

Kupu taurite: Ngā Whanaunga o te Moana Nui a Kiwa, Ngāi Moana Nui a Kiwa, Ngāi Pasifika

Puna: Te Reo Hāpai

Whakamārama: Ko ngā iwi nō ngā motu o te Moana Nui a Kiwa, koia te whānui o ngā ahurea me ngā hapori nō te takiwā o te Moana Nui a Kiwa.

People from the Pacific Islands, encompassing a diverse range of cultures and communities from the Pacific region.

Ngā pea – Bears

Whakapapa: pea

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He momo kaihaumi, he momo kaitauhokohoko rānei ka tū ki tētahi tūnga manawa pāwera i ngā mākete ahumoni. Ko tā rātou he tatari, he whai monihua i te hekenga o ngā utuhoko huarawa mā te hoko poto atu, me te hoko i ngā whiringa riro, me ētahi atu rautaki. Investors or traders who adopt a bearish stance in the financial markets, anticipating and profiting from declining asset prices through selling short, buying put options, or other strategies.

Ngā pūru – Bulls

Whakapapa: pūru

Momo tumu: Tūingoa

Whaitua: Ahumoni, Tauhokohoko

Puna: He Papakupu Pakihi

Whakamārama: Ngā kaihaumi e whakapono ana ka piki ake te mākete, ka piki ake rānei tētahi tiri umanga tauwhāiti rānei.

Investors who believe that the market or a specific stock will rise.

Ngā tuarā tautoko – Support workers

Whakapapa: tuarā, tautoko

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He hunga ngaio e tautoko ana i te āwhina me te manaaki i ngā tāngata whakaraerae.

Professionals who support, assist, and look after the vulnerable.

Ngā utunga kua whakatahua – Accrued expenses

Whakapapa: utu, -nga, whaka-, tahua

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He utu i whakapipia engari kāore anō kia whakaeangia, ā, ka rekoatatia hei taunaha tae rā anō ki te whakataunga o aua taunaha.

Expenses that have been incurred but not yet paid, recorded as liabilities until they are settled.

Ngā Whaikaha – Disabilities

Whakapapa: whai, kaha

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He āhuetanga ā-tinana, ā-hinengaro rānei e whakawhāiti ana i ngā nekehanga a te tangata, i ōna tairongo, i āna mahi rānei.

Physical or mental conditions that limit a person's movements, senses, or activities.

Ngā Whanaunga o Te Moana Nui a Kiwa – Pasifika Peoples

Whakapapa: whānau, -nga, moana, nui, Kiwa

Momo tumu: Kīanga tūingoa

Whaitua: Tuakiri, Ahurea

Kupu taurite: Ngā iwi o te Moana Nui a Kiwa, Ngāi Moana Nui a Kiwa, ngāi Pasifika

Puna: Te Reo Hāpai

Whakamārama: Ko ngā iwi nō ngā motu o te Moana Nui a Kiwa, koia te whānui o ngā ahurea me ngā hapori nō te takiwā o te Moana Nui a Kiwa.

People from the Pacific Islands, encompassing a diverse range of cultures and communities from the Pacific region.

Ngāi Moana Nui a Kiwa – Pasifika Peoples

Whakapapa: ngāi, moana, nui, Kiwa

Momo tumu: Kīanga tūingoa

Whaitua: Tuakiri, Ahurea

Kupu taurite: Ngā Iwi o te Moana Nui a Kiwa, Ngā Whanaunga o Te Moana Nui a Kiwi, Ngāi Pasifika

Puna: Te Reo Hāpai

Whakamārama: Ko ngā iwi nō ngā motu o te Moana Nui a Kiwa, koia te whānui o ngā ahurea me ngā hapori nō te takiwā o te Moana Nui a Kiwa.

People from the Pacific Islands, encompassing a diverse range of cultures and communities from the Pacific region.

Ngāi Pasifika – Pasifika Peoples

Whakapapa: ngāi, Pasifika

Momo tumu: Tūmoko

Whaitua: Tuakiri, Ahurea

Kupu taurite: Ngā Iwi o te Moana Nui a Kiwa, Ngā Whanaunga o Te Moana Nui a Kiwi, Ngāi Moana Nui a Kiwa

Puna: Te Reo Hāpai

Whakamārama: Ko ngā iwi nō ngā motu o te Moana Nui a Kiwa, koia te whānui o ngā ahurea me ngā hapori nō te takiwā o te Moana Nui a Kiwa.

Kia mataara: kāore he s, he f rānei i te reo ōkawa.

People from the Pacific Islands, encompassing a diverse range of cultures and communities from the Pacific region.

Note well: there is no s or f in the formal language.

Ngaoki – Crawling

Momo tumu: Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Ngōki

Puna: Toi Te Kupu

Whakamārama: Ko te haere mā runga ringa me ngā turi.

Moving on hands and knees.

Ngeru – Cat

Momo tumu: Tūingoa, Tūāhua

Whaitua: Kararehe

Puna: Paekupu

Whakamārama: He kararehe e whā ōna waewae.

He whāngote. He mea kawē mai e ngā Pākehā, he kīrearea kōkuhu e tino kaha ana ki te patu manu māori, kiore anō hoki.

An animal with four legs. A mammal.

Introduced by non-Māori; an invasive predator that is highly skilled at killing native birds and rats.

Tauira: “He ngeru tā tōku kiritata – i ētahi wā, ka maewa noa mai ia ki tōku whare moe ai.”

“My neighbour has a cat – sometimes, he wanders over here to my house to sleep.”

Tirohia → *Kurī*

Ngohe haukori – Vigorous intensity

aerobic activity

Whakapapa: ngohe, haukori

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He kori tinana haukori e tino whakapiki ake ana i te hoto manawa.

High-energy exercise that increases heart rate significantly.

Ngohe mauru – Moderate intensity

aerobic activity

Whakapapa: ngohe, mauru

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko ngā kori tinana e āta whakapiki ake ana i te hoto manawa.

Exercise that moderately raises the heart rate.

Ngōki – Crawling

Momo tumu: Tūmahī Poro

Whaitua: Hauora

Kupu taurite: ngāoki

Puna: Toi Te Kupu

Whakamārama: Ko te haere mā runga ringa me ngā turi.

Moving on hands and knees.

O

Ōhanga āmiomio – Circular economy

Whakapapa: ō, hanga, āmio

Momo tumu: Tūingoa

Whaitua: Ōhanga

Kupu taurite: ōhanga porowhita

Puna: Paekupu

Whakamārama: He pūnaha ōhanga e aro ana ki te whakaiti para me te whakamahi anō i ngā rauemi.

An economic system focused on reducing waste and reusing resources.

Ōhanga angahaorawa – Capitalist economy

Whakapapa: ō, hanga, anga, hao, rawa

Whaitua: Ōhanga

Momo tumu: Tūingoa

Puna: Paekupu

Whakamārama: He ōhanga e whakahaerengia ana e ngā pakihī me ngā tāngata takitahi, kāore e whakahaerengia e te kāwanatanga.

An economy where businesses and individuals control trade and industry rather than the government.

Ōhanga angarua – Mixed economy

Whakapapa: ō, hanga, anga, rua

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: He ōhanga e whai wāhi ana ngā pakihī tūmataiti me te kāwanatanga.

An economy that has both private businesses and government involvement.

Ōhanga angatuatupu – Degrowth economy

Whakapapa: ō-, hanga, anga, tua, tupu

Momo tumu: Tūingoa

Whaitua: Ōhanga, Taiao, Pāpori

Puna: Whānau Livelihoods

Whakamārama: He ara kōkiri ōhanga e whakahē ana i te tupu ohaoha mutukore, ā, e kōkiri ana kia iti iho te whakapetonga me te whakaputaranga kia tutuki ai te toitūtanga te tautika ā-pāpori me te tiakitanga o te taiao. An economic approach that critiques endless growth and advocates for reduction of consumption and production to achieve sustainability, social equity, and environmental protection.

Ōhanga ao whānui – Global economy

Whakapapa: ō, hanga, ao, whā-,nui

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: Te pūnaha ā-ao o te tauhokohoko, te whakaputa, me te ahumoni.

The worldwide system of trade, production, and finance.

Ōhanga kiritōpū – Solidarity economy

Whakapapa: ō-, hanga, kiri-, tōpū

Momo tumu: Tūingoa

Whaitua: Ōhanga, Pāpori

Puna: Whānau Livelihoods

Whakamārama: He pūnaha ōhanga e hāngai ana ki te mahi tahi, te manapori, me te ngākau aroha. Ko te painga o te kiritōpū te whai, me te whakamātāmua i te oranga o te hāpori me ngā tikanga matatika.

An economic system grounded in cooperation, democracy, and compassion. It seeks collective benefit over individual profit, prioritising community wellbeing and ethical practice.

Ōhanga Māori – Māori economy

Whakapapa: ō, hanga, Māori

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: Ngā mahi ōhanga e hāngai ana ki ngā pakihī, ngā rauemi, me ngā tikanga Māori.

Economic activities based on Māori businesses, resources, and cultural values.

Ōhanga oranga – Wellbeing economics

Whakapapa: ō, hanga, ora, -ngā

Momo tumu: Tūingoa

Whaitua: Ōhanga, Oranga

Puna: Whānau Livelihoods

Whakamārama: He ara kōkiri ōhanga e arotahi ana ki te oranga tonutanga o te tangata, te pāpori me te taiao, kua ko te whai anake i te whanake ohaoha. Ka inea te haumāuiui mā ngā tūtohu pērā i te hauora, mātauranga, taiao, me te whanaungatanga.

An economic approach focused on sustainable human, social, and environmental wellbeing, rather than economic growth alone. It measures success through indicators such as health, education, environmental quality, and social connection.

Ōhanga porowhita – Circular economy

Whakapapa: ō-, hanga, porowhita

Momo tumu: Tūingoa

Whaitua: Ōhanga, Taiao

Puna: Whānau Livelihood

Whakamārama: He pūnaha ōhanga e ngana ana ki te whakahōu me te whakamahi anō i ngā rauemi, kia iti ake ai te huanga o te para me te parakino. He rerekē i te taura torotika tuku iho o te whakaputa-whakapeto-maka.

An economic system aimed at regenerating and reusing resources, reducing waste and pollution. It contrasts with the traditional linear model of production–consumption–disposal.

Ōhanga tōnati – Donut economy

Whakapapa: ō-, hanga, tōnati

Momo tumu: Tūingoa

Whaitua: Ōhanga, Oranga, Taiao

Puna: Whānau Livelihoods

Whakamārama: He anga e tautohi ana i te rohe haumaruru mā te tangata: kia kore ai e taka ki te rawakore (te porowhita whakaroto), kia kore ai

hoki e whakapākaru i ngā tepenga taiao (te porowhita whakawaho). Ko tāna he whakatairanga i te ora tōnui i roto i ngā tepenga.

A framework that defines a safe and just space for humanity—ensuring no one falls short on essentials (inner ring) while not overshooting ecological ceilings (outer ring). It promotes thriving within limits.

Ōhanga tōnui – Thriving economy

Whakapapa: ō, hanga, tōnui

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: He ōhanga kaha, whanake, angitu hoki.

An economy that is strong, growing, and successful.

Ōhanga torotika – Linear economy

Whakapapa: ō, hanga, torotika

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: He pūnaha rauemi he kotahi te whakamahinga o ngā rauemi, ā, ka makaa atu aua rauemi hei para.

A system where resources are used once and then discarded as waste.

Ōhanga tūwhena – Steady state economy

Whakapapa: ōhanga, tūwhena

Momo tumu: Tūingoa

Whaitua: Ōhanga, Taiao

Puna: Whānau Livelihoods

Whakamārama: He taura ōhanga e whakaū ana kia tūwhena tonu te nui o te whakaputaranga me te whakapetonga o ngā rauemi, engari ka karo kē i te tupu mutukore. Ko te whai he whakatautika i ngā matea tangata ki ngā tepenga taiao..

An economic model that maintains a stable level of production and resource consumption, avoiding infinite growth. It aims to balance human needs with environmental limits.

Ōhanga whakamatua – Controlled economy / Command economy

Whakapapa: ō, hanga, whaka-, matua

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

Whakamārama: He ōhanga e whakahaerengia ana te whakaputanga, te tauhokohoko me ngā utuhoko e te kāwanatanga.

An economy where the government controls production, trade, and prices.

Ōhanga Whakatōnui – Generative economy

Whakapapa: ō-, hanga, whaka-, tōnui

Momo tumu: Tūingoa

Whaitua: Ōhanga, Oranga

Puna: Whānau Livelihoods

Whakamārama: He tauira ōhanga e arotahi ana ki te whakapakari ake i te oranga, te taura tangata, me te tiakitanga o te taiao. Ka taunaki hoki ia i ngā pūnaha e whakatupu ana i te iwi me te ao, kua ko te waihanga huamoni anake.

An economic model focused on enhancing wellbeing, community connection, and environmental care. It supports systems that nourish people and planet, not just generate profit.

Ōhanga whakahaumanu – Regenerative economy

Whakapapa: ō-, hanga, whaka-, haumanu

Momo tumu: Tūingoa

Whaitua: Ōhanga, Taiao, Oranga

Puna: Whānau Livelihoods

Whakamārama: He tauira ōhanga e arotahi ana ki te whakahōu i ngā pūnaha hauropi, hapori me ngā pūnaha kāwananga kia tōnui ngātahi ai te tangata me Papatūānuku. He nui noa atu tēnei i te toitūtanga, ko tā tēnei ara kōkiri he whakahaumanu, he whakahōu anō.

An economic model focused on restoring ecosystems, communities, and systems of governance so that both people and planet can

thrive together. It goes beyond sustainability to actively heal and renew.

Ōhanga – Economy

Whakapapa: ō, hanga

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu, Te Matatiki

Whakamārama: Te pūnaha o te waihanga, o te whakamahi, o te whakawhiti hoki i ngā hautaonga me ngā ratonga.

The system of making, using, and exchanging goods and services.

Ohaoha – 1. Charitable 2. Economic

Whakapapa: oha

Momo tumu: Tūingoa

Whaitua: Ōhanga

Puna: Paekupu

1. Whakamārama: He manaaki, he whakarato āwhina ki te hunga e mate ana.

Being generous and giving to others in need.

2. Whakamārama: E whai pānga ana ki te moni, te tauhokohoko, me ngā mahi pakihi.

Related to money, trade, and business activities.

Ohia manomano – Brainstorm

Whakapapa: ohia, mano

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: whakaputa whakaaro

Puna: Paekupu

Whakamārama: He mahi takitahi, he mahi ā-rōpū rānei ko tōna whāinga kia maha ngā whakaaro, ngā otinga rānei, e whakatakotoria hei whakatau i tētahi take mā roto i te kōrerorero tuwhera, tene anō hoki.

A group activity aimed at generating many ideas or solutions to a problem through open and unstructured discussion.

Ohu – Collective

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: kiritōpū

Puna: He Papakupu Pakihi

Whakamārama: He kiritōpū e mahi tahi ana ki te whakatutuki i tētahi whāinga pātahi.

A group working together for a common purpose.

Ohu whakapakari – Group fitness

Whakapapa: ohu, whaka-, pakari

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko ngā akomanga kori tinana e whakahaeretia ana, ā, i te nuīnga o te wā, he nui ngā kaiuru.

Exercise classes usually conducted with multiple participants.

Oma – Jogging/running

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Kupu taurite: toitoi, omaoma

Puna: Toi Te Kupu

Whakamārama: Ko te oma i tētahi whetoko ngāwari me te tau.

Running at a steady, gentle pace.

Oma parahuti – Sprint

Whakapapa: oma, parahutihuti

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te tere oma mōrahi i tētahi tawhiti poto.

Running at full speed over a short distance.

Omaoma – Jogging, running

Whakapapa: oma

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Kupu taurite: oma, toitoi

Puna: Toi Te Kupu

Whakamārama: Ko te oma i tētahi whetoko ngāwari me te tau.

Running at a steady, gentle pace.

Ōwehenga – Ratio

Whakapapa: ō, wehe, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Taupāpātanga

Puna: Paekupu

Whakamārama: Te pānga i waenga i ngā rahinga, e whakaatu ana i te nui o tētahi uara i roto i tētahi atu uara.

The relationship between two quantities, showing how many times one value is contained within another.

Tauira: “10:1 te ōwehenga o ngā kaimahi ki ngā kaiwhakahaere i te umanga.”

“The ratio of employees to supervisors in the company is 10:1.”

P

Pā – 1. Fortified village 2. Marae 3. To touch

Momo tumu: Tūingoa, Tūmahi Whiti, Tūmahi Poro

Whaitua: Papanoho, Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He kāinga e karapotia ana ki te tūwatawata, maioro, aha atu.

A village surrounded by walls, fortifications, etc.

Tauira: “I ngā wā o mua, tū ai he ngā pā i ngā maunga tupuna o Tāmaki Makaurau.”

“In the past, there were pā that stood on Auckland’s ancestral mountains.”

2. Whakamārama: He karangatanga anō mō te wāhi e takoto ana te marae me ngā whare e karapoti ana.

A term for the space with a marae and surrounding buildings.

Tauira: “Ka hoki atu ahau ki te pā mō te moko papa i tēnei mutunga wiki.”

“I will return to the pā for the tā moko event this weekend.”

3. Whakamārama: Ko te neke i tētahi wāhanga o te tinana kia tutuki ki tētahi āhuatanga.

Moving a part of the body to touch something.

Tauira: “Ka whātoro atu tōna ringa ki te pā atu ki te kaka.”

“His hand reached out to touch the fabric.”

Tirohia → Marae

Pā Paoro – Touch rugby

Whakapapa: pā, paoro

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: pā whutupōro

Puna: Toi Te Kupu

Whakamārama: Ko te rerenga tukikore o te whutupōro; kāore e rutu ngā kaitākaro, engari ka pā kē ki te aukati i te kōkiri whakamua a te kaikawe pōro.

Non-contact version of rugby where players touch instead of tackle to stop the forward progress of the ball carrier.

Pā whutupōro – Touch rugby

Whakapapa: pā, whutupōro

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: pā paoro

Puna: Toi Te Kupu

Whakamārama: Ko te rerenga tukikore o te whutupōro; kāore e rutu ngā kaitākaro, engari ka pā kē ki te aukati i te kōkiri whakamua a te kaikawe pōro.

Non-contact version of rugby where players touch instead of tackle to stop the forward progress of the ball carrier.

Pae whakatautika – Balance beam

Whakapapa: pae, whaka-, tautika

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He pae kūiti e whakamahia ana i te takaporepore hei whakaharatau i te whakatautika me te reretahi.

A narrow beam used in gymnastics to practice balance and coordination.

Paerewa – Benchmark

Whakapapa: pae, rewa

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Ine

Puna: Paekupu

Whakamārama: He paerewa, he pou herenga rānei e whakamahia ana mō te whakarite me te aromatawai, i te nuinga o te wā e whakaatu ana i ngā tikanga papai, i ngā paerewa ahumahi, i ngā keonga tutukinga rānei.

A standard or reference point used for comparison or evaluation, often representing best practices, industry standards, or performance targets.

Pāero – By-law

Momo tumu: Tūingoa

Whaitua: Ture, Kāwanatanga

Kupu taurite: ture kaunihera, paeroa, ture ā-rohe

Puna: Te Aka

Whakamārama: He ture e hangaa ana e tētahi mana ā-rohe, e tētahi rangatōpū hei whakahaere i ngā mahi a ōna mema.

Rules made by a local authority or corporation to control the actions of its members.

Paeroa – By-law

Momo tumu: Tūingoa

Whaitua: Ture, Kāwanatanga

Kupu taurite: ture kaunihera, pāero, ture ā-rohe

Puna: Te Aka

Whakamārama: He ture e hangaa ana e tētahi mana ā-rohe, e tētahi rangatōpū hei whakahaere i ngā mahi a ōna mema.

Rules made by a local authority or corporation to control the actions of its members.

Pae tukutuku – 1. Website 2. Website address/Uniform Resource Locator

Momo tumu: Tūingoa

Whaitua: Hangarau, Pakihi

Kupu taurite: wāhi ipurangi, wāhitau tukutuku

Puna: Paekupu, He Papakupu Pakihi

1. Whakamārama: He kohinga whārangi pātahi e pūtaurimatia ana i runga ipurangi, e taea ana te torotoro atu mā te wāhitau tukutuku.

A collection of related web pages hosted on the internet and accessible via a web address.

2. Whakamārama: He tautohu motuhake e tautuhi ana i te pūwāhi o tētahi pae tukutuku i runga ipurangi. I te nuinga o te wā ka tākina ngā pae tukutuku ki te <http://> ki te <https://> rānei.

A unique identifier that specifies the location of a website on the internet. Website addresses usually start with <http://> or <https://>.

Pahikara – Bicycle

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: pahikara

Puna: Toi Te Kupu

Whakamārama: He waka whai rua wīra e whakahaeretia ana e te takatakahi wae.

A two-wheeled vehicle powered by pedalling.

Pahiketepōro – Basketball

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: poitūkohu

Puna: Wīremu

Whakamārama: He hākinakina e tākorotia ana e ngā kapa e rua, tokorima ngā kaitākaro kei ia taha i tētahi papa tākaro tapawhā. Ka paneke ngā kaitākaro mā te maka i te poi ki roto i te tūkohu.

A sport played by two teams of five players on a rectangular court. Players score points by through the ball through the basket.

Paihikara – Bicycle

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: pahikara

Puna: Toi Te Kupu

Whakamārama: He waka whai rua wīra e whakahaeretia ana e te takatakahi wae.

A two-wheeled vehicle powered by pedalling.

Painga – Benefit

Whakapapa: pai, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He patanga, he whai huanga ka ahu mai i tētahi mahi, i tētahi whakatau, i tētahi pūāhua rānei. I te nuinga o te wā e inea ana e rite ana ki te nui o te whai huanga pūtea, o te pikinga o te oranga, o ngā putaranga papai rānei.

A gain or advantage derived from a particular action, decision, or situation, often measured in terms of financial gain, improved well-being, or positive outcomes.

Paita – Byte

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: waeine matihiko, irawaru

Puna: He Papakupu Pakihi

Whakamārama: He waeine kotahi o te rokiroki pārongo matihiko. I te nuinga o te wā e whakaatu ana i te pūtohu kotahi o te raraunga. A unit of digital information storage, typically representing one character of data.

Pākehā – Non-Māori

Momo tumu: Tūingoa

Whaitua: Kupu whānui, Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tangata kāore ōna whakapapa ki ngā mana whenua o Aotearoa, ina koa rā ngā tāngata nō Ūropi. Kua riro te kupu hei karangatanga motuhake mō ngā uri whakaheke nō Ūropi i whānau mai ai ki Aotearoa.

A non-Māori person, specifically of European descent. The word has become a special term for people of European descent born in New Zealand.

Tauira: “He Pākehā katoa ngā Pirimia o Aotearoa. Ko wai ka pōtithia hei Pirimia Māori tuatahi?”

“All of New Zealand’s Prime Ministers are Pākehā. Who will be voted in as the first Māori Prime Minister?”

Pakihī – Business

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: He whakahaere, he hinonga rānei e whai wāhi ana ki ngā mahi arumoni, ahumahi, ngaio rānei.

An organisation or enterprising entity engaged in commercial, industrial, or professional activities.

Pakihī hoko rarawe – 1. Wholesale business, wholesaler

Momo tumu: Tūingoa

Whaitua: Pakihī

Kupu taurite: Kaihokorau

Puna: He Papakupu Pakihī

1. Whakamārama: He umanga, he tangata rānei, e whakarato ana i ngā hautaonga kia maha ki ngā kaihoko whakamutunga, ki ngā kaihoko tauhokohoko rānei, kua ki te marea.

A company or person that supplies goods in large volumes to retailers or commercial buyers, not to the general public.

Pakoiro – Imitate

Momo tumu: Tūmahi Whiti

Whaitua: Kupu whānui

Puna: He Papakupu Pakihī

Whakamārama: He tārua, he hanga hōu i ngā mahi a tētahi tangata, i tōna āhuatanga rānei.

To copy or reproduce someone or something's actions or appearance.

Pana hē – Unjustified dismissal

Momo tumu: Tūingoa, Tūāhua, Tūmahi Whiti

Whaitua: Mahi, Pakihī, Ture

Puna: He Papakupu Pakihī

Whakamārama: Ko te whāmutu i te whai mahi a tētahi kaimahi mō tētahi take kāore i te whaitake, kāore rānei kia whai i ngā hātepe tika, i te nuinga o te wā ka kīia he huhunu, he hē ā-hara. Ka tino kino ngā putanga ā-pūtea, ā-kare ā-roto ki taua tangata i tukua.

The termination of an employee's employment without a valid reason or without following proper procedures, often considered unfair or illegal. It can have severe financial and emotional consequences for the individual.

Pānga – Impact

Whakapapa: pā, -nga

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: He Papakupu Pakihī

Whakamārama: Ko te pānga, ko te awenga rānei o tētahi mea ki tētahi mea, arā, ko te āhua e taea ai tētahi mea te panoni i tētahi atu mea.

The effect or influence of one thing on another. In simpler terms, it's how one thing can cause a change in another.

Pānui Whakamārama – Brochure

Whakapapa: pānui, whaka-, mārama

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He puka i tā, i whakaputa ā-matihiko rānei e tuku pārongo ana mō ngā hautaonga, mō ngā ratonga, mō ngā taiopenga rānei a te umanga.

A printed or digital booklet that provides information about a company's products, services, or events.

Pānui whakamutu nā te kōti – Abatement notice

Whakapapa: pānui, whaka-, mutu, nā, kōti

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama:

He pānui ture nā te kōti e whakahau ana kia whakaitia, kia whakamutua rānei tētahi ngohe nō te mea kāore taua ngohe e rite ki tā ngā waeture e kī rā.

A legal notice by the court ordering the reduction or cessation of a particular activity because said activity does not comply with what regulations state.

Tauira: “I tuku atu tētahi pānui whakamutu nā te kōti ki te Kaunihera ā-Tararua mō ō rātou manioro tōtata.” (Heagney, 2024)

“An abatement notice was sent to the Tararua District Council for their premature earthworks.” (Heagney, 2024)

Pao – Impromptu song

Whiore: -a, -ngia, -nga

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He momo waiata poto, whai hāngai ki tētahi kaupapa, ā, i te nuinga o te wā, he pukukata.

A genre of short songs relevant to an issue and, most of the time, humorous.

Tauira: “Pakaru mai te katakata i te minenga i te mutunga o te pao!”

“Laughter roared from the audience at the end of the impromptu song.”

Tirohia → Waiata

Paoro – Ball

Momo tumu: Tūingoa

Whaitua: Hākinakina

Kupu taurite: poi, pōro

Puna: Toi Te Kupu

Whakamārama: He mea porowhita e whakamahia ana i te huhua o ngā hākinakina me ngā tākaro.

A round object used in various sports and games.

Paoro Huiturangi – Swiss Ball

Whakapapa: Paoro, Huiturangi

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He poi koeke nui e whakamahia ana i ngā kori tinana me te haumanu koiri hei whakapakari i te whakatautika me te kaha.

A large inflatable ball used in exercises and physical therapy to improve balance and strength.

Papa – Ground

Momo tumu: Tūingoa

Whaitua: Taiao

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He mata mārō me te pāraharaha, he wāhi e tū ana he taiopenga, he whare, aha atu, aha atu.

A flat and hard surface, a place where an event or a building can stand, etc.

Tauira: “He pai tērā papa hei hanga whare – he kaha, he maroke, waihoki, kei te taumata o te puke anō hoki.”

“That ground is good for building a house – it's strong, dry, and on the top of a hill.”

Tirohia → *Papa kāinga, Whenua*

Papa kāinga – Homestead

Whakapapa: papa, kā, -inga

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He whenua kei reira e tū ana ngā whare hei nohonga mō ngā whānau e whai pānga ā-whakapapa ana ki taua whenua, ki a rātou anō hoki. Ko ētahi papa kāinga ka whai marae, wharenuī aha atu.

Land with houses for families with a genealogical connection to the land and each other. Some papa kāinga have marae, wharenuī, etc.

Tauira: “Ā tērā marama tātou rongō ai mehemea kua whakaae mai te tarahiti ki tā tātou tono ki te whakatū papa kāinga.”

“Next month, we'll hear if the trust consents to our application to establish a papa kāinga.”

Tirohia → *Kāinga, Papanoho*

Papa Pānui – Billboard

Whakapapa: papa, pānui

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Papa pānui korahi

Puna: He Papakupu Pakihi

Whakamārama: He hanganga whakatairanga pānui hokohoko o waho. I te nuinga o te wā e kitea ana i te taha o ngā huarahi mātuatua, i ngā takiwā tāone rānei, e whakamahia ana ki te

whakaatu i ngā pānui hokohoko, i ngā karere rānei mā ngā taraiwa me ngā kaiwaewae.

A large outdoor advertising structure typically found alongside highways or in urban areas, used to display advertisements or messages to passing motorists and pedestrians.

Pāpāhotanga ā-waha – Word of mouth advertising

Whakapapa: pāpāho, -tanga, ā-, waha

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kupukiri e whakamahi whānuitia ana i ngā mahi māketē. E tohu atu ana tēnei kupukiri ki te whakatairanga ā-waha i tētahi hautaonga, ratonga rānei mā te akiaki i ngā tāngata ki te kōrero mō ō rātou wheako papai me ā rātou tūtohunga ki tāngata kē atu.

A term widely used in marketing that refers to promoting a product or service through word of mouth by encouraging people to share their positive experiences and recommendations with others.

Papanga – Accountable, accountability,

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Pakihi, Ahurea, Mahi

Kupu taurite: herenga, noho haepapa

Puna: Paekupu

Whakamārama: Ko te noho haepapa o tētahi whakahaere, tangata rānei, ki āna kī taurangi, ki ana takohanga i oti ai i a ia te oati ka puritia e ia. E noho here ana taua whakahaere, tangata rānei, kia noho papanga ki āna mahi ki ētahi atu.

The responsibility of an organisation or individual to uphold their commitments and obligations, ensuring they are accountable for their actions to others.

Papanoho – 1. Property 2. Real estate

Whakapapa: papa, noho

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: Paekupu

1. Whakamārama: He whare, he whenua, he pānga rānei e puritia ana e tētahi, ā, i te nuinga o te wā ka whakamahia mō ngā take ā-noho, ā-arumoni, ā-ahumahi rānei.

A building, land, or real estate area owned by someone and typically used for residential, commercial, or industrial purposes.

2. Whakamārama: He papanoho, he whenua, he whare rānei i runga, ā, i ōna wā he rawa māori. Property consisting of land or buildings and sometimes natural resources.

Tauira: “Kei te whakaaro ia ki te haumi ki te papanoho hei whakakanorau i tana huinga haumi.”

“She is considering investing in real estate to diversify her portfolio.”

Tirohia → *Papa kāinga, Kāinga*

Papa pānui korahi – Billboard

Whakapapa: papa, pānui, korahi

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Papa pānui

Puna: Paekupu

Whakamārama: He hanganga whakatairanga pānui hokohoko o waho. I te nuinga o te wā e kitea ana i te taha o ngā huarahi mātuatua, i ngā takiwā tāone rānei, e whakamahia ana ki te whakaatu i ngā pānui hokohoko, i ngā karere rānei mā ngā taraiwa me ngā kaiwaewae e hipa atu ana.

A large outdoor advertising structure typically found alongside highways or in urban areas, used to display advertisements or messages to passing motorists and pedestrians.

Pāpātanga whakahokinga huamoni – Rate of return

Whakapapa: pāpā, -tanga, whaka-, hoki, -nga, hua, moni

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: Ngā whiwhinga, ngā moningarō rānei o tētahi haumi i roto i tētahi wā i whakaritea, ka whakaaturia hei ōrau.

The gain or loss of an investment over a specified period, expressed as a percentage.

Tauira: “I teitei ake te pāpātanga whakahokinga huamoni o te haumi tō tērā i tūmanako.”

“The rate of return on the investment was higher than expected.”

Pāpātanga whakahokinga moni – Yield rate

Whakapapa: pāpā, -tanga, whaka-, hoki, -nga, moni

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te moniwhiwhi e whakahokia ana i tētahi haumi, i te nuinga o te wā, ka whakaaturia hei ōrautanga o te utu o te wā, uara rānei mō te haumi.

The income returned from an investment, usually expressed as a percentage of its current cost or value.

Tauira: “E 4% te pāpātanga whakahokinga moni o te monihere o te kāwanatanga mō ia tau. I whakaratohia e tēnei monihere tētahi puna moniwhiwhi e matapaetia ana mō te wā pupuri.”

“The government bond yielded a steady 4% annually. This bond gave investors a predictable income source over the holding period.”

Tirohia → *Hua pūtea*

Pāpātanga whakatau utu – Charge out rate

Whakapapa: pāpā, -tanga, whaka-, tau, utu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te pāpātanga ka utua e ngā kiritaki mō ngā ratonga, tae atu ki ngā raruraru me ngā monihua. I te nuinga o te wā ka kīia tēnei ko te tohu utu o tētahi ratonga.

The rate charged to clients for services, including overheads and profit, is often called the 'price tag' of a service.

Papatūānuku – Earth Mother

Whakapapa: papa, tūā, nuku

Momo tumu: Tūmoko

Whaitua: Ahurea

Puna: Tikanga Whakaaro, Te Aka

Whakamārama: Te whakaatuatanga o te whenua ki tā ngā kōrero tuku iho a te ao Māori.

The deification of the land in Māori oral tradition.

Tauira: “Kīia ai ko te haukū ōna roimata; e tangi tonu ana ia ki tōna whaiāipo, ki a Ranginui.”

“It is said the dew is her tears; she is still crying for her lover, Ranginui.”

Papawīra – Skateboarding

Whakapapa: papa, wīra

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He papa whai wīra hei eke mā te kaieke. Ka tū ia ki runga i te papa..

A flat board with wheels that a person stands on to ride.

Pātengi raraunga kiritaki – Client databases

Whakapapa: pātengi, raraunga, kiri-, taki

Momo tumu: Tūingoa

Whaitua: Hangarau, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kohinga raraunga kiritaki e puritia matihikotia ana.

Collections of client information stored electronically.

Patu kirikiti – Cricket bat

Whakapapa: patu, kirikiti

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whiro kirikiti, rākau kirikiti

Puna: Toi Te Kupu

Whakamārama: He rākau e whakamahia ana i te te kirikiti hei tā i te poi.

A bat used in the game of cricket to hit the ball.

Peka mātau-rau – Multi-disciplinary

Whakapapa: peka , mātau, rau

Momo tumu: Tūingoa

Whaitua: Mātauranga, Rangahau

Kupu taurite: pekanga mātauranga-rau

Puna: Whānau Livelihood

Whakamārama: He huarahi e hono ana i ngā peka mātauranga maha hei tūhura, hei wetewete, hei urupare, hei whakatau rānei i tētahi kaupapa, i tētahi raruraru rānei. I te nuinga o te wā ka whakawhāitingia ngā tirohanga pūtaiao, kura tangata, toi, tikanga ā-iwi, i ētahi atu whaitua rānei ki te waihanga i tētahi whakautu he nui ake te torowhārahi, te whai raupapa rānei.

An approach that integrates multiple fields of knowledge or disciplines to explore, understand, or address a particular topic or issue. It often draws together perspectives from sciences, humanities, arts, social practice, or other domains to create a more holistic or layered response.

Pekanga mātauranga-rau – Multi-disciplinary

Whakapapa: peka , -nga, mātau, -ranga, rau

Momo tumu: Tūingoa

Whaitua: Mātauranga, Rangahau

Kupu taurite: peka mātau-rau

Puna: Whānau Livelihood

Whakamārama: He huarahi e hono ana i ngā peka mātauranga maha hei tūhura, hei wetewete, hei urupare, hei whakatau rānei i tētahi kaupapa, i tētahi raruraru rānei. I te nuinga o te wā ka whakawhāitingia ngā tirohanga pūtaiao, kura tangata, toi, tikanga ā-iwi, i ētahi atu whaitua rānei ki te waihanga i tētahi whakautu he nui ake te torowhārahi, te whai raupapa rānei.

An approach that integrates multiple fields of knowledge or disciplines to explore, understand,

or address a particular topic or issue. It often draws together perspectives from sciences, humanities, arts, social practice, or other domains to create a holistic or layered response.

Peke – Jumping

Momo tumu: Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Pekepeke

Puna: Toi Te Kupu

Whakamārama: Ko te whakarere a te tangata i a ia anō ki runga i te takiwā mā te whakamahi i ngā waewae.

Propelling oneself off the ground using legs.

Pēke – 1. Bank 2. To bank

Momo tumu: Tūmahi Whiti, Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

1. *Whakamārama:* Kiia ai he pēke, he whakanōhanga ahumoni e whakarato ana i ētahi ratonga pērā i te whakaae ki ngā moni kuhu, ki te tuku moni, me te kawē i ngā kurutete pūtea mō ngā tāngata takitahi, mō ngā pakihi me ngā kāwanatanga.

A financial institution, often referred to as a bank, provides various services such as accepting deposits, lending money, and facilitating financial transactions for individuals, businesses, and governments.

2. *Whakamārama:* He kuhu moni, he tango moni, he tono rānei mō tētahi ratonga i te pēke pērā i te mōkete.

To deposit, withdraw, or apply for a service from a bank, such as a mortgage.

Pekepeke – Jumping

Momo tumu: Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Peke

Puna: Toi Te Kupu

Whakamārama: Ko te whakarere a te tangata i a ia anō ki runga i te takiwā mā te whakamahi i ngā waewae.

Propelling oneself off the ground using legs.

Pene – Pen

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: Toi Te Kupu

Whakamārama: He taputapu mō te tuhituhi ki te ingiki.

A writing instrument that uses ink.

Pepa – Paper

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: Toi Te Kupu

Whakamārama: He rauemi e whakamahia ana mō te tuhituhi, mō te tā, mō te takai rānei.

A material used for writing, printing, or packaging.

Pēpē – Baby

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Whānau, Pāpori

Kupu taurite: Pēpi

Puna: Te Aka

Whakamārama: He kōhungahunga, he tamaiti i ōna tau tuatahi i tēnei ao.

A young infant, a child in their first years of life.

Tauira: “Kia eke ki te ono marama tā rāua pēpē ka haere ia ki te kōhanga reo.”

“When their baby reaches six months, they will go to kōhanga reo.”

Tirohia: → *Whānau*

Pēpi – Baby

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Whānau, Pāpori

Kupu taurite: Pēpē

Puna: Te Aka

Whakamārama: He kōhungahunga, he tamaiti i ōna tau tuatahi i tēnei ao.

A young infant, a child in their first years of life.

Tirohia: → *Whānau*

Piki – Climb

Momo tumu: Tūmahi Poro

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He haere whakarunga, i te nuinga o te wā, ki te tihi o tētahi mea.

To go upwards, usually to the top of something..

Piki haere – Accrue

Whakapapa: piki, haere

Momo tumu: Tūmahi Poro

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakaemi haere, he whakapiki haere rānei i roto i te wā.

To gradually accumulate or increase over time.

Piki rākau – Climb trees

Whakapapa: piki, rākau

Momo tumu: Kīanga tūmahi whiti

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He piki rākau. He runaruna a te tamariki.

Climbing trees. A children’s past time.

Pikinga ōhanga – Boom

Whakapapa: piki, -nga, ō-, hanga

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He wā e tētere ai te tupu ohaoha, e whakaahuatia ana ki te piki ake o te whakaputaranga, pāpātanga mahi teitei, me te piki ake o te popono ki ngā hautaonga me ngā ratonga.

A period of significant economic growth, characterised by increased productivity, high employment rates, and rising demand for goods and services.

Pikinga wāriu – Accumulated value (AV)

Whakapapa: piki, -nga, wāriu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te tapeke o tētahi haumi, o tētahi rawa rānei, tae atu ki ngā piki me ngā heke katoa i roto i te wā.

The total value of an investment or asset, including all gains or losses over time.

Pire – Bill

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tauākī ōkawa i oti te tuhi, te tā rānei o ngā hautaonga i hoko, o ngā ratonga rānei i tuku. I te nuinga o te wā ka whakaaturia te nui o te utu me ngā whakaritenga utu.

A formal written or printed statement of charges or expenses owed for goods purchased or services rendered, typically specifying the amount due and payment terms.

Pirihimana – 1. Police officer 2. Police

Momo tumu: Tūingoa

Whaitua: Pāpori, Ture

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He āpiha o te ture. Ko te tiaki i te hāpori me te hamene i te hunga taihara ētahi o ana kawenga matua.

An officer of the law. Protecting the community and arresting criminals are some of their main responsibilities.

Tauira: “He kahurangi te tae o ngā kākahu mahi o ngā pirihimana.”

“Police officers have a blue uniform.”

2. Whakamārama: He rōpū kei a rātou te mana me te haepapa ki te tiaki i ngā hāpori ā-rohe.

An organisation that has the authority and responsibility to protect local communities.

Tauira: “E whai ana Ngā Pirihimana o Aotearoa ki te whakatokomaha ake i ngā Māori e haere ana hei pirihimana mā te whakahaere pānui mā runga ipurangi.”

“NZ Police are seeking to increase the number of Māori becoming police officers by running adverts online.”

Pīti – Bid

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tono nā tētahi kiritaki i tētahi hoko kairapu, i tētahi tukanga whakataetae mō te tāpae pīti rānei ki te hoko i ngā hautaonga, i ngā ratonga rānei i tētahi utu i oti te whakarite. An offer made by a buyer in an auction or competitive bidding process to purchase goods or services at a specified price.

Piu taura – Skipping

Whakapapa: piu, taura

Momo tumu: Tūingoa, Kīanga tūmahi poro

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te peke i runga i tētahi taura e piupitua ana i raro i ngā waewae, i runga anō hoki i te upoko.

Jumping over a rope that is swung under the feet and over the head.

Poapoa – Incentive

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: toitoi

Puna: Paekupu

Whakamārama: He mea hei whakahīkaka, hei whakatenatena rānei i tētahi ki te mahi i tētahi mahi.

Something that motivates or encourages someone to do something.

Poari kaiwhakahaere – Board of directors

Whakapapa: poari, kai-, whaka-, haere

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rōpū tāngata e pōtingia ana, e kopoua ana rānei ki te tiroiro i te whakahaere me te ahunga rautaki o tētahi rangatōpū, o tētahi whakahaere rānei. Mā rātou ngā pānga o te hunga whaipānga me ngā kiripānga e kawē.

A group of individuals elected or appointed to oversee the management and strategic direction of a corporation or organisation, representing the interests of shareholders and stakeholders.

Poi – 1. Poi 2. Ball

Momo tumu: Tūingoa

Whaitua: Ahurea, Hākinakina

Kupu taurite: pōro, paoro

Puna: Toi Te Kupu

1. Whakamārama: He hanga porowhita i tētahi aho, whakamahia ai i ngā mahi a te rēhia.

A round object on a cord, traditionally used in Māori performance arts.

2. Whakamārama: He hanga porowhita e whakamahia ana i te huhua o ngā hākinakina me ngā tākaro.

A round object used in various sports and games.

Poitarawhiti – Netball

Whakapapa: poi, tarawhiti

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: netipōro

Puna: Toi Te Kupu, Paekupu

Whakamārama: He hākinakina kapa, ko te whai a ngā kaitākaro he paneke mā te kuru i te poi ki roto i te tarawhiti.

A team sport where players aim to score by shooting a ball into a raised net.

Poitūkōhu – Basketball

Whakapapa: poi, tūkōhu

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: pahiketepōro

Puna: Toi Te Kupu, Te Matatiki

Whakamārama: He hākinakina e tākorotia ana e ngā kapa e rua, tokorima ngā kaitākaro kei ia taha i tētahi papa tākaro tapawhā. Ka paneke ngā kaitākaro mā te maka i te poi ki roto i te tūkohu. A sport played by two teams of five players on a rectangular court. Players score points by throwing the ball through the basket.

Poiwhana – Soccer, football

Whakapapa: poi, whana

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He hākinakina kapa. Ko te whai a ngā kaitākaro he whai paneke mā te whana poi.

A team sport where players aim to score goals by kicking a ball.

Pōria maitai – Weighted plate

Whakapapa: pōria, maitai

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He pōria taumaha e whakamahia ana i te hiki maitai me te kori tinana.

A heavy plate used in weightlifting and exercise.

Porihanga mana whakatū – Building society

Whakapapa: pori, -hanga, mana, whaka-, tū

Momo tumu: Tūingoa

Whaitua: Pēke, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He whakahaere ahumoni e whakahaerengia ana e ōna mema. Ka whakaratongia ngā ratonga pēke me ngā ratonga ahumoni whai pānga, ina koa rā te tuku mōkete. A financial institution ran by its members that offers banking and related financial services, particularly mortgage lending.

Pōro – Ball

Momo tumu: Tūingoa

Whaitua: Hākinakina

Kupu taurite: poi, paoro

Puna: Toi Te Kupu

Whakamārama: He mea porowhita e whakamahia ana i te huhua o ngā hākinakina me ngā tākaro.

A round object used in various sports and games.

Pōro kano – Hacky sack

Whakapapa: pōro, kano

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He pēke porowhita iti e kī ana i ngā kano, i ngā oneone rānei. Ka whakamahia i tētahi tākaro, ā, ko te whai a ngā kaitākaro kia rere tonu te pēke i te takiwā ki ō rātou wae.

A small round bag filled with beans or sand, used in a game where players try to keep it in the air with their feet.

Pōtae – 1. Headwear/Hat 2. To wear on the head

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Kākahu

Puna: Wīremu, He Pātaka Kupu, Te Aka

1. Whakamārama: He momo kākahu ka pōtae ki te upoko hei tiaki, hei whakarākei rānei.

A type of clothing worn on the head for protection or adornment.

Tauira: “Ki tā ētahi me tango i te pōtae i mua i te karakia, ki tā ētahi he pai noa kia waiho.”

“Some say hats should be removed before a chant; others say it is fine to leave them on.”

2. Whakamārama: He whakanoho i tētahi hanga ki te upoko.

To wear something on the head.

Tauira: “Ka pōtaea iho e ia te karauna ki te upoko o te kuīni.”

“He placed the crown on the head of the queen.”

Poutoko ture – Barrister

Whakapapa: pou, toko, ture

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He momo rōia e arotahi ana ki te whakakanohi i ngā kiritaki i ngā whakarongotanga kōti, me te tuku tohutohu ture, me te kōkiri take anō hoki mō te kiritaki. I te nuunga o te wā e tohuhungia ana ia e tētahi rōia, e te kiritaki tonu rānei.

A type of lawyer who specialises in representing clients in court proceedings, providing legal advice, and advocating on their behalf, typically instructed by a solicitor or directly by the client.

Pouwhanga – Modem

Whakapapa: pou(aka), wha(karerekē), nga(ru)

Momo tumu: Tūingoa

Whaitua: Hangarau

Puna: Paekupu

Whakamārama: He taputapu e tūhono ana i ngā rorohiko ki te ipurangi. He pouaka e whakarerekē ana i ngā ngaru iatohu e āhei ai te rorohiko ki te tauwhiti atu ki te tūmau e tuku pārongo ana ki taua rorohiko.

A device that connects computers to the internet.

A box that modifies signal waves, allowing the computer to communicate with the server transmitting information.

Pouwhanga waea – Cable/xDSL modem

Whakapapa: pou(aka), wha(karerekē), nga(ru), waea

Momo tumu: Tūingoa

Whaitua: Pakihi, Hangarau

Puna: He Papakupu Pakihi

Whakamārama: E rua ngā momo pouwhanga e tūhono ana i ngā rorohiko ki te ipurangi e tino tere ana te rere.

Two types of modems that connect computers to high-speed internet.

Puiaki ā-pūtea – Collectable

Whakapapa: puiaki, ā-, pūtea

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He taonga tongarereewa ko tōna wāriu e taea ana tōna te piki i roto i te wā. I te horopaki whakanao, e tohu ana ki ngā taonga e mahia ana kia kohia pērā i ngā kāri tauhokohoko.

An item of value that can appreciate over time.

In a manufacturing context refers to items made to be collected such as trading cards.

Pūira Kehe – Odd-numbered chromosome (Down syndrome)

Whakapapa: pū, ira, kehe

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He pūira kōhikohiko, kotahi te pūira te tūmā, te takarepa rānei. Ka hua ke i tēnei ko ngā mate pērā i te Pūira Kehe.

A chromosome anomaly where there is an extra or missing chromosome, leading to conditions like Down Syndrome.

Puka mahi kaute – Accounting records

Whakapapa: puka, mahi, kaute

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: Puka mahinga kaute

Puna: Whānau Livelihood

Whakamārama: He tuhinga, he kōnae anō hoki e mau ana ki ngā pārongo ahumoni me ngā kurutete. Ka whakamahia mō te rokiroki me te tātari i ngā rekoata.

Documents and files containing financial information and transactions. Used for record-keeping and analysis.

Puka mahinga kaute – Accounting records

Whakapapa: puka, mahi, -nga, kaute

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: puka mahinga kaute

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga, he kōnae anō hoki e mau ana ki ngā pārongo ahumoni me ngā kurutete. Ka whakamahia mō te rokiroki me te tātari i ngā rekoata.

Documents and files containing financial information and transactions. Used for record-keeping and analysis.

Puka whakamana hanga whare – Building warrant of fitness

Whakapapa: puka, whaka-, mana, hanga, whare

Momo tumu: Tūingoa, Tūāhua

Whaitua: Papanoho

Puna: He Papakupu Pakihi

Whakamārama: He tiwhekete e whakatūturu ana kua tiakina tētahi whare e rite ana ki ngā paerewa haumaruru, tautukunga hoki e whakatakotoria ana i ngā waeture hanga whare. A certificate that confirms a building has been maintained according to the safety and compliance standards set out in building regulations.

Pukapuka a te tari kaunihera ā-tāone – Council records

Whakapapa: pukapuka, tari, kaunihera, ā-, tāone

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga whaimana e tiakina ana e tētahi kaunihera ā-tāone nui, ā-tāone iti rānei.

Official documents maintained by a city or town council.

Pukapuka ki rō takai – Packing slip

Whakapapa: pukapuka, ki, rō, takai

Momo tumu: Tūingoa

Whaitua: Whakanao

Puna: He Papakupu Pakihi

Whakamārama: He pukapuka e rārangi ana i ngā taonga i whakaurutia ki tētahi utanga.

A document listing items included in a shipment.

Tauira: “I whakatūturu te pukapuka ki rō takai i whakaurua ngā taonga katoa i tonoa.”

“The packing slip confirmed that all ordered items were included.”

Pukapuka moni tāpui pēke – Bank deposit book

Whakapapa: pukapuka, moni, tāpui, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He puka, he tuhinga rānei e whakaratohia ana e te pēke ki tētahi kaupupuri kaute mō te rekoata i ngā kuhunga o ngā moni ki tāna pūtea pēke. Whakamahia ai tēnei ki te whai haere i ngā kurutetenga.

A booklet or document provided by a bank to an account holder for recording deposits made into their bank account, typically used for keeping track of transactions.

Pukapuka pēke – Bank records

Whakapapa: pukapuka, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga, he pūrongo, he mauhanga matihiko anō hoki e tiakina ana e te pēke hei rekoata i ngā kurutete pūtea, tapeke kaute, me ētahi atu mahi pēke a te kiritaki.

Documents, statements, and electronic records maintained by a bank that record a customer's financial transactions, account balances, and other banking activities.

Pukapuka tuhi utu kaimahi – Wage book

Whakapapa: pukapuka, tuhi, utu, kai-, mahi

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rekoata, he pukapuka kaute rānei e whakamahia ana e ngā kaituku mahi ki te whai haere me te whakahaere anō hoki i ngā utunga ki ngā kaimahi, arā, i ngā utu ā-haora me ngā utu ā-marama me ngā moni tāpiri.
A record or payroll book used by employers to track and manage payments to employees, including hourly wages, monthly salaries, and additional earnings.

Pūkenga – 1. Capabilities 2. Connoisseur

Momo tumu: Tūingoa

Whaitua: Pakihi, Mātauranga, Ahurea

Kupu taurite: mātanga mātauranga (connoisseur)

Puna: He Papakupu Pakihi, Whānau Livelihood

1. Whakamārama: Ko ngā pūkenga, ngā kaha rānei e āhei ai i te tangata, i te whakahaere rānei te whakatutuki tūmahi.

Skills or abilities that enable a person or organisation to perform tasks.

2. Whakamārama: He tangata he hōhonu tāna whai wāhi ki tētahi kaupapa, ina koa rā i ngā mahi toi, kai, tāhuhu kōrero hoki. Ko tāna he aromatawai i te kounga, ko tōna aronga he whānui atu i te hā me te āhua, e āta tiro tiro atu ana ki te horopaki ahurea, ritenga, tikanga hoki. He ākongā manawanui, he tangata e takahi tonu ana i te ara o te mātauranga. I te nuinga o te wā, kua huhua āna tuhinga mō te kaupapa e aronui nei ia.

A person with deep intellectual engagement in a subject, particularly in art, cuisine, or history. They assess quality not just based on taste or appearance, but on cultural context, technique, and tradition. A committed learner and seeker of knowledge. Generally speaking, they have made significant literary contributions to their area of expertise.

Tirohia -> Mātanga, Mātanga Mātauranga

Pūmahana- climate

Whakapapa: pū-, mahana

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Kupu taurite: āhuarangi

Puna: He Papakupu Pakihi

Whakamārama: Ngā āhuratanga pūmau o te huarere i tētahi rohe mō tētahi wā tauroa.

The prevailing weather conditions of a region over a long period.

Pūmahara Wātea – Random Access Memory (RAM)

Whakapapa: pūmahara, wātea

Momo tumu: Tūingoa

Whaitua: Hangarau

Puna: He Papakupu Pakihi

Whakamārama: He momo pūmahara e taea ana te āhei noa atu, e whakamahia ana mō te whakaputupu tuapoto i ngā raraunga. A type of computer memory that can be accessed randomly, used for storing data temporarily.

Tauira: “He 16GB te pūmahara wātea o te rorohiko pōnaho mō te tutukinga tere ake.”
“The laptop has 16GB of RAM for faster performance.”

Pūmanawa tāri kupu – Word processing programme

Whakapapa: pūmanawa, tātari, kupu

Momo tumu: Tūingoa

Whaitua: Hangarau, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūmanawa e whakamahia ana ki te waihanga, me te whakatika me te hōputu i ngā kōnae tuhinga i te rorohiko. Software used to create, edit, and format text-based documents on a computer.

Pūnaha hoko a te tokoiti ki te marea – Pyramid Selling

Whakapapa: pū-, -naha, hoko, toko-, iti, marea

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He anga pakihi e whiwhi pūtea ai ngā mema i te whakauru mema hou, kāore e hokona atu he hautaonga, he ratonga rānei. I te nuinga o te wā he taihara i raro i te ture. A business structure in which members earn money primarily by recruiting others, rather than by selling goods or services. Usually considered illegal in law.

Tauira: “I te nuinga o ngā whenua he taihara ngā tāware pūnaha hoko a te tokoiti ki te marea.”

“Pyramid selling schemes are often illegal in many countries.”

Pūnaha utu tāhiko – Electronic payment system

Whakapapa: pūnaha, utu, tā-, hiko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: Whānau Livelihood

Whakamārama: He tikanga kurutete ā-tāhiko pūtea te pūnaha utu tāhiko mō ngā hautaonga, mō ngā ratonga rānei. I te nuinga o te wā ka whakahaeretia mā runga ipurangi, pūhara kawereo hoki. Ka whakaaheingia ngā kaiwhakamahi ki te utu kāore he moni, he haki ōkiko rānei. I te nuinga o te wā ka whakamahingia ngā pūtea pēke, ngā kāri taurewa rānei, ngā wāreti matihiko rānei. An electronic payment system is a method of transferring funds electronically for goods, services, or other transactions, typically through the internet or mobile platforms. It enables users to make payments without cash or physical checks, often using bank accounts, credit cards, or digital wallets.

Tauira: “I whakahaeretia he pūnaha utu tāhiko ki te whakaahei i ngā kiritaki ki te whakaoti haumarū i ngā kurutetenga mā runga ipurangi i ā rātou kawereo.”

“The company implemented an electronic payment system to allow customers to complete transactions securely online using their smartphones.”

Pūnaha whakawā whakahaere tauhokohoko a te pakihi – Commercial quality accreditation systems

Whakapapa: pū, naha, whaka-, wā, haere, tau-, hokohoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ngā pūnaha e whakapūmau ana kua tutuki i ngā pakihi ngā paerewa kounga tauwhāiti.

Systems that certify businesses meet specific quality standards.

Pūrere mamahi – Exercise machine

Whakapapa: pū, rere, mahi

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He pūrere e hoahoatia ana mō te kori tinana hei whakapakari ake i te whiti. A machine designed for physical exercise, used to improve fitness.

Pūrongo moni kapewhiti – Cashflow statement

Whakapapa: pū, rongo, moni, kapewhiti

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūrongo pūtea e aruaru ana i te whiwhinga, i te whakapaunga anō hoki o ngā pūtea e te pakihi i tētahi wā i whakaritea. Ko tāna he whakarato māramatanga ki te tūnga pūtea o te umanga.

A financial report that tracks the movement of cash into and out of a business during a defined time period, helping assess the company’s financial position.

Pūrongo moniwhiwhi – Income statement/income report

Whakapapa: pū, rongo, moni, whiwhi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūrongo pūtea e whakaatu ana i ngā moniwhiwhi me ngā whakapaunga a tētahi umanga i roto i tētahi wā i whakaritea.

A financial report showing a company's revenues and expenses over a specific period.

Pūrongo pēke – Bank Statement

Whakapapa: pū, rongō, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He momo tuhinga ngā pūrongo pēke e whakaputaina auautia ana e ngā pēke, i te nuinga o te wā ka whakaputaina i ia marama. Ka whakaaturia he whakarāpopoto o ngā kurutete pūtea a te kiritaki, me ngā mahi kaute i roto i tētahi wā i oti te tautuhi. Ka whakaaturia e ngā pūrongo ngā taipitopito pērā i ngā moni kuhu, me ngā moni tango, me ngā kurutete, me ngā tapeke kaute e riro ai te pūrongo hei mauhanga i ngā kurutete katoa e whakahaeretia ana mā te kaute pēke i roto i te wā pūrongo.

Bank statements are documents issued by banks, typically on a monthly basis, that provide a summary of a customer's financial transactions and account activity over a specific period. They include details such as deposits, withdrawals, transfers, and account balances, serving as a record of all transactions conducted through the bank account during the statement period.

Pūtaka – Rationale

Whakapapa: pū, take

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te take, te whakamārama, te kaupapa matua e hāngai ana ki tētahi whakatau, whakaaro, mahi rānei.

The reason, explanation, or main basis for a decision, idea, or action.

Pūtea – 1. Bank Account, 2. Fund, 3. Financial, 4. Budget

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahumoni, Pakihi

Kupu taurite: kaute pēke, pūtea pēke, tahua, ahumoni

Puna: Te Matatiki

1. Whakamārama: He kaute ahumoni e puritia ana e tētahi tangata takitahi, e tētahi hinonga rānei i tētahi pēke, e whakamahia ana ki te kuhu moni, ki te tango moni, me te whakahaere i ngā kurutete pūtea.

A financial account held by an individual or entity at a bank, used for depositing money, withdrawing funds, and conducting financial transactions. (Tirohia kaute pēke, pūtea pēke.)

2. Whakamārama: He moni kua penapena tauroatia. Whakamahia ai e ngā whakahaere ki te tautoko i ngā whakapaunga i te anamata, i ngā haumi rānei.

Money that has been saved or accumulated over time, often used by organisations to support future expenses or investments.

3. Whakamārama: Ka whai pānga ki te moni, ngā tahua pūtea, ngā take taha pūtea rānei. Related to money, financial resources, or economic matters.

4. Whakamārama: He mahere ahumoni e whakapae ana i te moniwhiwhi me ngā whakapaunga i roto i tētahi wā tauwhāiti. A financial plan that estimates income and expenses over a specific period.

Tirohia → Kaute pēke, Pūtea pēke, Tahua, ahumoni

Pūtea moni e taea ai – Borrowable equity

Whakapapa: Pūtea, moni, tae, -a

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te tūtanga o te wāriu o te papanoho e taea ana te tuku. I te nuinga o te wā ka tātaitia te rerekētanga i te wāriu māketete o te

papanoho me te nui o te mōkete me ngā taurewa e nama atu ana.

The portion of a property's value that can be borrowed against, typically calculated as the difference between the property's market value and any outstanding mortgage or loans.

Pūtea pakihi – Venture capital

Whakapapa: pūtea, pakihi

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūtea e haumi ana ki ngā umanga hōu, ki ngā umanga e whakawhānui ana rānei, ā, ka tukua he pānga hei kurutete.

Funding invested into new or expanding businesses, and shares are given in exchange.

Pūtea pēke – Bank Account

Whakapapa: pūtea, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: kaute pēke, pūtea

Puna: Paekupu

Whakamārama: He kaute ahumoni e puritia ana e tētahi tangata takitahi, e tētahi hinonga rānei i tētahi pēke, e whakamahia ana ki te kuhu moni, ki te tango moni, me te whakahaere i ngā kurutete pūtea.

A financial account held by an individual or entity at a bank, used for depositing money, withdrawing funds, and conducting financial transactions.

Pūtea taurewa a te kaihoko atu – Vendor financing

Whakapapa: pūtea, taurewa, kai-, hoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūtea taurewa e whakaratohia atu ana e te kaihoko kirimana, e te kaihoko rānei o te hautaonga, o te ratonga rānei ki te kiritaki, i te nuinga o te wā ka whakaratohia

hei taurewa, hei mahere utu harangotengote rānei.

Financing provided by the seller or vendor of a product or service to the buyer, often in the form of a loan or instalment plan.

Pūtea taurewa a te pēke – Bank finance

Whakapapa: pūtea, taurewa, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He ratonga ahumoni e whakaratohia ana e te pēke, tae atu ki te tuku taurewa, mōrahi taurewa me ētahi momo kōwhiringa whakapūtea ki ngā tāngata takitahi me ngā pakihi.

Financial services provided by a bank, including loans, credit lines, and other forms of financing to individuals and businesses.

Pūtiro – Web browser

Whakapapa: pū, titiro

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: Mata ipurangi, pūtirotiro

Puna: Paekupu

Whakamārama: He pūmanawa e whakamahia ana ki te torotoro me te titiro ki ngā pae tukutuku.

A programme used to access and view websites.

Pūtirotiro – Web browser

Whakapapa: pū, titiro

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: Mata ipurangi, pūtiro

Puna: Paekupu

Whakamārama: He pūmanawa e whakamahia ana ki te torotoro me te titiro ki ngā pae tukutuku.

A programme used to access and view websites.

R

Rā Heke Kouna – Best Before Date

Whakapapa: rā, heke, kou, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te rā e tautuhia ana e ngā kaiwhakanao, e ngā kaiwhakaputa rānei e tohu ana i te wā tūtohu kia whakapaungia ai, kia whakamahia ai rānei tētahi hautaonga, hua rānei hei whakaū i te kouna me te māoritanga.

The date specified by manufacturers or producers indicating the recommended period during which a product should be consumed or used to ensure optimal quality and freshness.

Rahinga – Quota

Whakapapa: rahi, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: motunga

Puna: Paekupu

Whakamārama: He tiringa, rahinga rānei i whakaritea ki tētahi tangata, ki tētahi rōpū rānei. A fixed share or amount allocated to a person or group.

Rāhui – Censor, censorship

Momo tumu: Tūmahi Whiti, Tūingoa

Whaitua: Pāpori

Kupu taurite: whakawā

Puna: Paekupu

Whakamārama: He muku, he rāhui, he panoni rānei i tētahi kōrero, tuhinga, whakaaturanga rānei kia kaua e puta, kia huna rānei i ētahi wāhanga tauwhāiti.

To delete, ban or alter speech, writing, or content to prevent its release or to restrict access to specific parts.

Rākete – Racquet

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He tāparepare pūringa me tētahi tūkohu tuwhera e whakamahia ana ki te tuki i te poi, i te pūkura i ngā hākinakina pērā i te tēnehi, i te pūkura rānei.

A handheld frame with an open hoop used to hit a ball or shuttlecock in sports like tennis or badminton.

Rākau – Wood, tree

Momo tumu: Tūingoa

Whaitua: Taiao

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tupu nui whai tātā, peka, rau hoki.

A large plant that has a trunk, branches and leaves.

Taurira: “I whakatupuria ngā paina rākau hei huarahi ngāwari mō te iwi ki te mahi moni.”
“Pine trees were grown as an easy way for the tribe to make money.”

Rākau hake – Hockey stick

Whakapapa: rākau, hake

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: rākau hōkī, rākau haki, rākau haupo

Puna: Toi Te Kupu

Whakamārama: He rākau e whakamahia ana hei tā i te poi i te haupo.

A stick used to hit a ball in the game of hockey.

Rākau haki – Hockey stick

Whakapapa: rākau, haki

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: rākau hake, rākau hōkī, rākau haupo

Puna: Whānau Livelihood

Whakamārama: He rākau e whakamahia ana hei tā i te poi i te haupoi.
A stick used to hit a ball in the game of hockey.

Rākau haupoi – Hockey stick

Whakapapa: rākau, hau, poi
Momo tumu: Tūingoa
Whaitua: Hauora
Kupu taurite: rākau hake, rākau hōkī, rākau haki
Puna: Whānau Livelihood
Whakamārama: He rākau e whakamahia ana hei tā i te poi i te haupoi.
A stick used to hit a ball in the game of hockey.

Rākau hōkī – Hockey stick

Whakapapa: rākau, hōkī
Momo tumu: Tūingoa
Whaitua: Hauora
Kupu taurite: rākau hake, rākau haki, rākau haupoi
Puna: Whānau Livelihood
Whakamārama: He rākau e whakamahia ana hei tā i te poi i te haupoi.
A stick used to hit a ball in the game of hockey.

Rākau kirikiti – Cricket bat

Whakapapa: rākau, kirikiti
Momo tumu: Tūingoa
Whaitua: Hauora
Kupu taurite: whiro kirikiti, patu kirikiti
Puna: Toi Te Kupu
Whakamārama:
He rākau e whakamahia ana i te kirikiti hei tā i te poi.
A bat used in the game of cricket to hit the ball.

Rangatahi – Teenager(s)

Momo tumu: Tūingoa, Tūāhua
Whaitua: Pāpori, Ahurea
Puna: Wīremu, He Pātaka Kupu
Whakamārama: He tamaiti, he tamariki rānei, kua tangata, engari, kāore anō kia pakeke rawa.
A child, or children, who have grown up, but haven't fully matured

Tauira: “Ko tētahi whāinga matua a Te Karauna kia 150,000 ngā rangatahi e ōrite ana tō rātou kaha ki te kōrero Māori ki te kōrero Pākehā i te tau 2024.”

“One key goal the Crown has is to have 150,000 teenagers equally strong in speaking Māori and English by 2040.”

Rangatōpū – Body corporate

Whakapapa: ranga, tōpū
Momo tumu: Tūingoa
Whaitua: Papanoho, Whare
Puna: He Papakupu Pakihi
Whakamārama: He whakahaere, he hinonga rānei i whakatūria ki te whakahaere i ngā wāhi tūmatanui me ngā taonga whakaahuru i tētahi papanoho wharenoho-rau, pērā i tētahi papanoho wharenoho, huinga whare arumoni.
An organisation or entity established to manage the common areas and shared facilities of a multi-unit property, such as an apartment building or commercial complex.

Ranginui – Sky Father

Whakapapa: rangi, nui
Momo tumu: Tūmoko
Whaitua: Ahurea
Puna: Tikanga Whakaaro
Whakamārama: Te whakaatuatanga o te rangi ki tā ngā kōrero tuku iho a te ao Māori.
The deification of the sky in Māori oral tradition.
Tauira: “Ranginui e tū iho nei, tēnā koe!”
“Ranginui who looks down upon us, greetings!”

Raranga – 1. Weaving 2. To weave

Momo tumu: Tūingoa, Tūmahi Whiti
Whaitua: Hauora
Puna: Toi Te Kupu
1. Whakamārama: Ko te mahi, ko te tukanga rānei o te kōtui i ngā rawa – pēnei i ngā harakeke, i ngā weu, i ngā aho rānei – ki te waihanga i tētahi taonga pēnei i te whāriki, i te kete rānei, i te korowai rānei. The act or process

of interlacing material—such as flax, fibres, or threads—to create a structured form such as a mat, basket or cloak.

2. Whakamārama: Ko te kōtui i ngā muka, i ngā weu rānei ki te waihanga i tētahi papanga, i tētahi hanganga rānei.

Interlacing threads or fibres to form a fabric or structure.

Rārangi arataki pukapuka – Index

Whakapapa: rārangi, arataki, pukapuka

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: kuputohu

Puna: He Papakupu Pakihi

Whakamārama: He aratohu pūrārangi ki ngā kaupapa i tētahi tāinga.

An alphabetical guide to topics in a publication.

Rārangi pātai – Questionnaire

Whakapapa: rārangi, pātai

Momo tumu: Tūingoa

Whaitua: Mātauranga, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He huīnga pātai i tuhia e whakamahia ana ki te kohi pārongo i ngā kiriwhakautu.

A set of written questions used to collect information from respondents.

Tauira: “I tohaina e ngā kairangahau tētahi rārangi pātai ki te kohi pārongo i ngā kiriwhakautu.”

“The researchers distributed a questionnaire to gather feedback.”

Rārangi utu – Quote

Whakapapa: rārangi, utu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He utuhoko, utu rānei e whakapaengia ana mō ngā hautaonga me ngā ratonga.

An estimated price or cost provided for goods or services.

Tauira: “I tukuna e te kaikirimana tētahi rārangi utu mō te pūtere whakahou whare.”

“The contractor gave a quote for the renovation project.”

Raraunga – Citizenship

Whakapapa: rarau, -nga

Momo tumu: Tūingoa

Whaitua: Kāwanatanga

Kupu taurite: kirirarau

Puna: Te Reo Hāpai

Whakamārama: Ko te tūnga hei kirirarau i tētahi whenua, tae noa atu ki ngā mōtika me ngā mahi e whai pānga ana ki taua tūnga.

The status of being a citizen of a particular country, including the rights and duties associated with that status.

Raro Ka Utuhia – Billable time

Whakapapa: raro, utu, -hia

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Kupu taurite: wā tono utu

Puna: He Papakupu Pakihi

Whakamārama: Ko te nui o te wā ka pau i tētahi tangata ngaio, i tētahi kaimahi rānei mō ngā mahi e taea ana te tuku atu hei pire ki tētahi kaitono, ki tētahi kiritaki rānei. I te nuinga o te wā ka ine ā-haoratia, ā, e whakamahia ana mō ngā take nama kia utua atu.

The amount of time a professional or worker spends on activities that can be billed to a client or customer is typically measured in hours and used for invoicing purposes.

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Raru ā-io – Neurological problem

Whakapapa: raru, ā-, io

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: Ko ngā mate e pā ana ki te pūnaha ioio, tae atu ki ngā roro me te aho tuaiwi.

Issues related to the nervous system, including the brain and spinal cord.

Raru kori tinana – Movement problem / Coordination Problem

Whakapapa: raru, kori, tinana

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: Ko ngā uauatanga ki te whakamatua, ki te whakahaere rānei i ngā nekehanga a te tinana.

Difficulties with controlling or coordinating body movements.

Rata Hauora Hinengaro – Psychiatrist

Whakapapa: rata, hauora, hinengaro

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He tākuta hauora e mātanga ana ki te tautohu me te whakahaumanu i ngā māuiui ā-hinengaro.

A medical doctor specialising in the diagnosis and treatment of mental health disorders.

Ratonga whakaraupapa pūtea – Wrap account

Whakapapa: rato, -nga, whaka-, raupapa

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He momo pūkete haumi. Kotahi anake te utu mō ngā whakapaunga whakarite, whakahaere anō hoki, tae noa ana ki ngā utu tauhokohoko.

A type of investment account where a single fee covers all administrative and management expenses, often including trading costs.

Tauira: “E haumi ana taku umanga pīrere i ngā moni hemihemi ki tētahi ratonga whakaraupapa pūtea kia pai ai te āhei ki te huhua o ngā ratonga haumi, pērā i ngā haumi pātahi me ngā haumi tauhoko ā-whiti.”

“My start up company is investing its surplus into a wrap account so my company have access to different investment services such as mutual funds and exchange transfer funds.”

Rau – 1. Leaf 2. Feathers

Momo tumu: Tūingoa

Whaitua: Taiao

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He pihinga ka puta ake i ngā tā, i ngā peka rānei o ngā tupu.

A sprout that appears on the stem, or branches of plants.

Tauira: “He māota te nuinga o ngā rākau taketake o Aotearoa, nō reira, ka kākāriki ngā rau mō te tau katoa.”

“The majority of New Zealand’s native trees, this means, the leaves are green the entire year.”

2. Whakamārama: He mea ka tupu i te kiri o te manu.

A thing that grows out of a bird’s epidermis.

Tauira: “I ngā wā o mua, whakamahia ai ngā rau hei whakarākei i ngā makawe.”

“In the past, feathers were used to adorn the hair.”

Raupapa paheko – BEDMAS

Whakapapa: raupapa, paheko

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: whārite tātaitanga

Puna: Paekupu

Whakamārama: He kupu rāpoto Pākehā e whakamahia ana ki te maumahara i te raupapa paheko i ngā whārite pāngārau: Taiapa, Taipū, Whakawehe me te Whakarea (mai i te mauī ki te katau), te Tāpiri me te Tango (mai i te mauī ki te katau).

An acronym used to remember the order of operations in mathematical expressions:

Brackets, Exponents, Division and Multiplication (from left to right), Addition and Subtraction (from left to right).

Rautaki tupuranga tūmāhoehoe – Vertical integration

Whakapapa: rauhanga, taki, tupu, -ranga, tūmāhoehoe

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: E tohu ana te rautaki tupuranga tūmāhoehoe ki te rautaki pakihi e whai ana, e whakahaere ana rānei tētahi umanga i te tukanga whakaputa, tohatoha rānei i roto i te ahumahi kotahi tonu. Ko te whakariro i ngā kaiwhakarato, me ngā kaitohatoa, me ngā kaihoko whakamutunga, tae atu ki te taha whakanao me te hoko tōtika atu ki ngā kiritaki i ngā hautaonga, ratonga rānei. Ko te whāinga o tēnei he whakakōkī mahi, he whakaheke utu, he whakapakari i te kōkī, me te whakapiki ake i te whakamatuatanga ki te whakahaere i te kounga me te rahi o ngā hautaonga, ratonga rānei. (Andre Erving Global, n.d.)

Vertical integration refers to a business strategy where a company controls or owns different stages of the production or distribution process within the same industry. This can involve owning suppliers, distributors, and retailers, as well as manufacturing and selling products or services directly to consumers. By integrating vertically, a company aims to streamline operations, reduce costs, improve efficiency, and gain greater control over the quality and supply of its products or services. (Andre Erving Global, n.d.)

Rautaki whakaputa ihu – Breakthrough strategy

Whakapapa: rauhanga, taki, whaka-, puta, ihu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He huarahi auaha e tutuki ai he kauneke nui whakaharara, e whakahingatia ai rānei ngā taitapu tāpua i te pakihi.

An innovative approach aimed at achieving significant progress or overcoming major obstacles in a business.

Rawa – Wealth

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: whairawa

Puna: He Papakupu Pakihi

Whakamārama: Ko te nui o ngā taonga me ngā rauemi me ngā huarawa e puritia ana e tētahi tangata, e tētahi whakahaere, e tētahi pāpori rānei. I te ao kōwhatu ko te kaha o te hapū me tōna rangatira ki te manaaki manuwhiri te tino waitohu o te whairawa pērā i te tuku kai me te tauhoko i ngā taputapu mō ngā pounamu.

The abundance of valuable possessions, resources, or assets owned by an individual, organisation, or society. In Pre-European times the ability of a subtribe and its chief to look after visitors was the main indicator of their wealth such as serving food and trading items for greenstone.

Tirohia → Manaakitanga

Rawa ā-whare – 1. Chattels 2. Real estate

Whakapapa: rawa, ā-, whare

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: He Papakupu Pakihi

1. Whakamārama: He rawa whaiaro, he huarawa neke rānei.

Personal property or movable assets.

2. Whakamārama: He whenua, ā, i ōna wā anō he whare, he rawa māori rānei, kei runga i te papanoho.

Property consisting of land or buildings and sometimes natural resources.

Tauira: “Kua tino tupu te māketete rawa ā-whare i roto i te tekau tau kua pahure.”

“The real estate market has grown significantly over the past decade.”

Rawa ā-whenua – Real estate

Whakapapa: rawa, ā-, whenua

Momo tumu: Tūingoa

Whaitua: Papanoho

Kupu taurite: papanoho, rawa ā-whare

Puna: He Papakupu Pakihi

Whakamārama: He whenua, ā, i ōna wā anō he whare, he rawa māori rānei, kei runga i te papanoho.

Property consisting of land or buildings and sometimes natural resources.

Tauira: “I haumi ia ki te rawa ā-whenua hei whakapiki i tana whairawa.”

“She invested in real estate to grow her wealth.”

Rawa pakihī – Business assets

Whakapapa: rawa, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: Ngā rauemi whai wāriu ohaoha e puritia ana e te pakihī.

Resources owned by a business that have economic value.

Rawa taketake – Raw materials

Whakapapa: rawa, taketake

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: Ngā matū waiwai, ngā waehanga rānei e whakamahia ana i te whakaputaranga o ngā hautaonga me ngā hua.

The basic substances or components used in the production of goods or products.

Tauira: “Ka hoko whakaroto te wheketere i ngā rawa taketake mai i tāwāhi.”

“The factory imports raw materials from overseas.”

Rawa whakaiti tāke hua pakihī –

Imputation credits

Whakapapa: rawa, whaka-, iti, tāke, hua, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihī

Kupu taurite: hua hīkaro

Puna: He Papakupu Pakihī

Whakamārama: He hua tāke e whiwhi ana ngā kaiwhaipānga mō ngā tāke e utua ana e te umanga mō ana huamoni.

Tax credits that shareholders receive for tax paid by a company on its profits.

Reiti – Rates

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: He Papakupu Pakihī

Whakamārama: Ngā tāke, ngā utu rānei e tākehia ana e ngā mana ā-rohe i ngā kaupuri papanoho.

Taxes or charges levied by local authorities on property owners.

Tauira: “Kua tino nui te pikinga o ngā reiti mō tēnei tau.”

“The rates for this year have increased significantly.”

Reo irirangi – Wireless (radio)

Whakapapa: reo, irirangi

Momo tumu: Tūingoa

Whaitua: Hangarau, Pāpāho

Kupu taurite: Waerehe

Puna: He Papakupu Pakihī, He Pātaka Kupu

Whakamārama: He hangarau e whakaahei ana i te pāhotanga mā runga aratuku pāho. E tohu atu ana anō hoki tēnei ki ngā whare e whakahaere ana i tēnei mahi. Ka mutu, he taputapu hoki e hopu ana i aua pāhotanga.

A technology that enables broadcast via broadcast transmission. Also refers to a building whose main purpose is to facilitate this. Finally it's a device that receives those transmissions.

Rerekē – Incompatible

Whakapapa: rere, kē

Momo tumu: Tūāhua

Whaitua: Kupu whānui

Puna: He Papakupu Pakihī

Whakamārama: He whai pānga, whāinga rānei e tukituki ana.

Having conflicting interests or goals.

Riānga a te Kaporeihana Āwhina Hunga Whara – Accident Compensation Insurance (ACC Insurance)

Whakapapa: riānga, kaporeihana, āwhina, hunga, whare

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi, Hauora

Puna: He Papakupu Pakihi

Whakamārama: He uhi riānga nā Te Kaporeihana Āwhina Hunga Whara me whakaae e ngā kirirarau o Aotearoa, ā, me utu anō hoki e rātou.

An insurance cover from ACC which New Zealanders must agree to and pay for.

Riānga hauata – Accident insurance

Whakapapa: riānga, hauata

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: He Papakupu Pakihi

Whakamārama: He whakaaetanga i waenga i tētahi tangata, whakahaere rānei, me tētahi umanga riānga. Ka whakaae te umanga riānga ki te tuku pūtea i tētahi utu i whakaritea ki te tangata, whakahaere rānei me ka puta mai tētahi hauata. E herea ana te whakahaere, te tangata rānei kia riterite tonu te utu.

An agreement between a person, or organisation, and an insurance business. The insurance business agrees to pay at a set amount to a person, or organisation if an accident should occur. The organisation or person are obligated to make regular payments.

Riānga hauata i te Wāhi Mahi a te Kaporeihana Āwhina Hunga Whara – ACC Workplace Cover

Whakapapa: riānga, hauata, wāhi, mahi, kaporeihana, āwhina, hunga, whara

Momo tumu: Kīanga tūingoa

Whaitua: Hauora, Mahi, Inihua

Puna: He Papakupu Pakihi

Whakamārama: He momo riānga, arā, he momo inihua, e whakaratohia ana e Te Kaporeihana Āwhina Hunga Whara ki te whakaae i ngā taunaha a te kaituku mahi i te putanga mai o ngā hauata ki te wāhi mahi.

A type of insurance provided by ACC to cover the employer's liabilities when accidents occur at work.

Riānga Pikaunga Whānau – Broad Form Liability

Whakapapa: riānga, pīkau, -nga, whānau

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kirimana inihua e wharaurarahi ana i te whakamaru o ētahi momo tūraru taunaha huhua.

An insurance policy that provides extensive coverage for various types of liability risks.

Riānga taunaha kaupuri taonga – Bailee's liability cover

Whakapapa: riānga, taunaha, kai-, pupuri, taonga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He inihua e tiaki ana i te kaupuri taonga, te hinonga kua riro māna e pupuri taupuapua te taonga o tētahi atu, mō te taunaha pitomata, mō te makeretanga ka hua mai i te whakakinonga, i te whānakotanga, i te ngaronga rānei o te taonga i tuku kia tiakina. Insurance coverage that protects a bailee, the party entrusted with the temporary possession of another's property, against potential liability or loss arising from damage, theft, or loss of the entrusted property.

Rianga whakamau moniwhiwhi – Income protection insurance

Whakapapa: rianga, whaka-, mau, moni, whiwhi

Momo tumu: Tūingoa

Whaitua: Mahi

Puna: He Papakupu Pakihi

Whakamārama: He inihua e whakarato takuhe ana mehemea kāore e taea e te kaipupuri kirimana inihua te mahi nō te mea kua māuiui, kua whara ia rānei.

Insurance that provides a benefit if the policyholder is unable to work due to illness or injury.

Ringa raka – Versatile

Whakapapa: ringa, raka

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: E kaha ana ki te urutau, kia panonitia kia tau ai ki ngā pūāhua huhua. E takea ana tēnei kupu i te whakatauākī “he kotahi nā Tānewharerangi: e raka te mauī, e raka te katau.” (Te Aka Māori Dictionary, 2024)

Capable of adapting or being used in various different ways or situations. This word in te reo comes from the proverb “Tānewharerangi said: adept with left, skilful with the right.” (Te Aka Māori Dictionary, 2024)

Ripi – Frisbee

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He mea e kōpae ana tōna āhua e whiua ana hei momo tākaro, ko te whai a ngā kaitākaro he hopu.

A disc-shaped object thrown in a game where players try to catch it.

Riro mai – 1. Acquire 2. Incur

Momo tumu: kīanga tūmahi oti

Whaitua: Pakihi

Kupu taurite: whakapipi

Puna: He Papakupu Pakihi

1. *Whakamārama:* He whiwhi, he tango i tētahi taonga, i te nuinga o te wā mā te hoko, mā te haumi rānei.

To obtain or gain possession of something, often through purchase or investment.

2. *Whakamārama:* He whakapipi, he whakaputa rānei i tētahi mea. Ka whakamahia tēnei i te horopaki o te haepapa whaiaro.

To bring upon oneself or bring about something, often used in the context of personal responsibility or causation.

Rītaha – Bias

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He aronui ā-pūnaha, he whakahāweatanga rānei ki tētahi tirohanga, ki tētahi tangata, ki tētahi tutukinga rānei, e whakaaweawe ana i ngā whakatau, i ngā whakawā rānei i runga i tētahi āhua kāore pea i te matatika, i te tōkeke rānei.

A systematic inclination or prejudice toward a particular viewpoint, person, or outcome influences decision-making or judgment in a way that may not be impartial or objective.

Ritenga Whānui – Blanket Rules

Whakapapa: rite, -nga, whā-, nui

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He ture whānui, matawhānui rānei, he kaupapahere, he waeture rānei e pā tahi atu ana ki ngā pūāhua me ngā tūāhua huhua, kāore he aweretanga, he paearu tauwhāiti rānei.

General or comprehensive rules, policies, or regulations that apply uniformly to various situations or circumstances, without exceptions or specific criteria.

Rōnaki – Ramp

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: He matamata tāhinga e tūhonohono ana i ngā taumata rerekē, i te nuinga o te wā ka whakamahia ki te whakatomopai i ngā whare.

A sloped surface connecting different levels, often used to make buildings accessible.

Rōpū kaitiaki wae – Unit trust

Whakapapa: rōpū, kai-, tiaki, wae

Momo tumu: Tūingoa

Whaitua: Papanoho, Whare

Puna: He Papakupu Pakihi

Whakamārama: He momo tahua haumi e whakakotahi ana i ngā pūtea a ētahi kaihaumi hei haumi ki tētahi kōpaki rawa kanorau, ā, ko ngā wae e whakaata ana i te pānga o ia kaihaumi.

An investment fund that pools money from several investors to invest in a diverse portfolio, with unit holdings reflecting each investor's stake.

Rōpū tautoko – Support group

Whakapapa: rōpū, tautoko

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He rōpū tāngata e whakarato ana i te tautoko ā-kare ā-roto, ā-ringā anō hoki ki a rātou anō.

A group of people who provide emotional and practical support to each other.

Rōrahi – Capacity

Whakapapa: roto, rahi

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te mōrahi e taea ai e tētehi hanga te mau, te whakaputa rānei.

The maximum amount something can contain or produce.

Roro Ikura – Stroke

Whakapapa: roro, ikura

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Te Reo Hāpai

Whakamārama: ko te matenga o ngā pūtau i te ngoikore o te rere o ngā toto ki ngā roro.

A medical condition where poor blood flow to the brain results in cell death.

T

Tā pikitia – Drawing

Whakapapa: tā, pikitia

Momo tumu: Tūmahi Whiti

Whaitua: Toi

Puna: Toi Te Kupu

Whakamārama: Ko te hanga pikitia, hoahoa rānei.

The activity of making pictures or designs.

Tahua – Accumulated funds

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Pūtea

Puna: Te Matatiki

Whakamārama: He moni kua penapena tauroatia, whakamahia ai e ngā whakahaere hei tautoko i ngā whakapaunga i te anamata, i ngā haumi rānei.

Money that has been saved or collected over time, often used by organisations to support future expenses or investments.

Tahua huamoni i piritia – Accumulated retained earnings

Whakapapa: tahua, hua, moni, pu6puri, -tia

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te tapeke o ngā monihua e puritia ana e te umanga, kāore e tiria atu ki ngā kaiwhaipānga hei utu whaipānga.

The cumulative profits retained by a company rather than distributed to shareholders as dividends.

Tahua ka tātaritia – Active fund

Whakapapa: tahua, tātari, -tia

Momo tumu: Kīanga tūmahi

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tahua haumi e whakahaeretia ana e tētahi kaiwhakahaere kōpaki e tīpako ana me te whakahaere i ngā haumi o te tahua. Ko te whai kia hira ake te tutukinga i tō te mākete.

An investment fund managed by a portfolio manager who actively selects and manages the fund's investments in an attempt to outperform the market.

Tahua mutunga o te kaute pēke – Closing bank balance

Whakapapa: tahua, mutu, -nga, kaute, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te rahi o te moni i te pūtea pēke i te mutunga o tētahi wā pūtea.

The amount of money in a bank account at the end of a financial period.

Tahua nama atu – Accruals

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakapaunga, moniwhiwhi rānei e āhukahukatia ana ina whakapipia, ina whiwhi rānei, ahakoa te wā i whakawhitia ai te moni.

Expenses or revenues that are recognised when they are incurred or earned, regardless of when cash is exchanged.

Tahua nonoti – Closed-end fund

Whakapapa: tahua, nonoti

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He momo tahua haumi e hoko atu ana i tētahi nui o ngā pānga kua oti kē te whakarite ki ngā kaihaumi, engari e kore rawa te tahua e hoko anō i aua pānga.

A fund structure where a fixed quantity of shares is sold to investors, but the fund does not buy those shares back.

Tahua pakihī hōu – Venture capital fund

Whakapapa: tahua, pakihī, hōu

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama: He momo haumi e whāngai tahua pūtea ana ki ngā umanga pīrere me ngā pakihī iti he nui te pitomata ki te tupu, ā, ka whakawhiwhi ki ngā kaihaumi te rangatiratanga o ngā tūtanga.

A type of investment fund that provides capital to startup companies and small businesses with high growth potential in exchange for equity ownership.

Tahua taupū – Index fund

Whakapapa: tahua, tau, pū

Momo tumu: Tūingoa

Whaitua: Pakihī

Puna: He Papakupu Pakihī

Whakamārama:

He tahua pātahi i oti te hoahoa kia tārua i te tutukinga o tētahi taupū. Ko tōna tikanga ka ngana te tahua pātahi kia ōrite ngā whakahokinga o tētahi taupū whare hokohoko pūtea.

A mutual fund designed to replicate the performance of a specific index, which means it tries to match the returns of a particular stock market index.

Taiawenga – Energy

Whakapapa: tai, awe, -ngā

Momo tumu: Tūingoa

Whaitua: Wairua

Puna: Whānau Livelihood

Whakamārama: He kupu hōu hei karangatanga whānui mō ētahi o ngā momo āhuatanga wairua me ngā pūngao poutiriao, e rere ana i te ao tukipū – pērā i te mauri, te hau, te mana hoki.

A coined term referring to the spiritual and metaphysical energies or life-forces that flow through existence, such as mauri, hau, and mana.

Taihara – Illegal

Whakapapa: tai-, hara

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ture

Kupu taurite: hē ā-ture

Puna: Paekupu

Whakamārama: Kāore e whakaaengia ana e te ture. He kupukiri e tohu ana e aukatia ana rānei i ētahi mahi, whanonga rānei i raro i te anga ture. Not allowed by law, a term that signifies actions or behaviours that are prohibited under the legal framework.

Taina – [tāina – takitini] – Younger sibling of the same gender, younger cousin of the same gender

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Pāpori, Whānau

Kupu taurite: Teina [Tēina]

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tamaiti tamariki iho i tētahi atu, nō te ira ōrite, e ōrite ana ō rāua mātua, he whanaunga tamariki iho rānei nō te whakatupuranga ōrite. Engari, mehemea ko te matua o te whanaunga i tohua he taina ki te matua o te tamaiti, ahakoa he tamariki iho te tamaiti, he taina te whanaunga. Nō ngā mita o te Tai Rāwhiti, Mataatua, me Te Waipounamu te kupu nei.

A child younger than another, of the same gender, with the same parents, or a younger relative of the same generation. However, if the parent of the relative indicated is a younger sibling of the parent of the child, regardless of how old the child is, the relation is considered a younger sibling.

Tauira: “Kāre ōku tāina – he huatahi au.”

“I have no younger siblings – I’m an only child.”

Tirohia → Whānau

Taipūwhenua – Colonisation

Whakapapa: tai-, pūwhenua

Momo tumu: Tūingoa, Tūmahi Poro, Tūmahi Whiti

Whaitua: Pāpori

Kupu taurite: (Te) Urutomo Whenua

Puna: Paekupu

Whakamārama: Te whakatū a tētahi whenua rāwaho i tōna mana ki runga i tētahi takiwā me ana tāngata.

Establishing control over an area and its people by a foreign power.

Taituarā – Collateral

Whakapapa: tai-, tuarā

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He huarawa, pērā i te papanoho, i te taputapu pūtea rānei e oatitia ana hei huarawa taurangi mō tētahi taurewa.

An asset, such as property or a financial instrument, that is pledged as security for a loan.

Takahi kirimana – Breach of contract

Whakapapa: takahi, kiri-, mana

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama: He takahēnga ki te whakatutuki i ngā whakaritenga o te kirimana. Tērā te tūpono ka kawea he take ki te kōti, ka tukuna rānei he whiunga.

A failure to fulfil the terms of a contract, which can result in legal action or penalties.

Takahi tikanga takai – Packaging breach

Whakapapa: takahi, tika, -nga, takai

Momo tumu: Tūingoa

Whaitua: Whakanao

Puna: He Papakupu Pakihi

Whakamārama: Te kore e tautuku ki ngā ture, ki ngā paerewa rānei mō te takai.

A failure to comply with the rules or standards regarding packaging.

Tauira: “I whainatia te umanga mō te takahi tikanga takai i whakamōrearea ai i te haumaru tūmatanui.”

“The company was fined for a packaging breach that endangered public safety.”

Takahi ture – Breach

Whakapapa: takahi, ture

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He whakapaheketanga, he takahinga rānei o tētahi ture, o tētahi whakaaetanga, o tētahi paerewa rānei. I te nuinga o te wā ka hua ake he rara ture, he whiunga rānei. Ka puta mai tēnei i te takahēnga o tētahi ki te whakatutuki i ōna herenga, i ana haepapa rānei e rite ana ki te kirimana, ki te waeture, ki te whakaritenga ture rānei.

A violation or infringement of a law, rule, agreement, or standard, typically resulting in legal consequences or penalties. It occurs when someone fails to fulfil their obligations or duties as required by a contract, regulation, or legal provision.

Takahianga – Tramping/Hiking

Whakapapa: takahi, -anga

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He hīkoi roa, he hīkoi mātātoa i tuawhenua, i ngā maunga, i ngā ngahere rānei, e mahia ana mō te rēhia, kori tinana, whakaaio wairua rānei.

A long, vigorous walk in the countryside, mountains, or forest, usually for recreation, exercise, or spiritual refreshment.

Takai – Packaging

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Whakanao

Puna: He Papakupu Pakihi

Whakamārama: He rawa e whakamahia ana ki te pōkai, ki te tiaki i ngā hautaonga kia whakaputuputua, kia nekea rānei.

Materials used to wrap or protect goods for storage or transport.

Tauira: “He mea hanga te takai te pepa mārō hangarua.”

“The packaging was made from recyclable cardboard.”

Tāke – Tax

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He moni me utu ki te kāwanatanga e ngā tāngata me ngā pakihi.

Money that people and businesses must pay to the government.

Tāke a te Kaporeihana Āwhina Hunga

Whara – ACC levies

Whakapapa: tāke, kaporeihana, āwhina, hunga, whara

Momo tumu: Kīanga tūingoa

Whaitua: Hauora, Mahi, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kupukiri e whakaahua ana i te nui o te pūtea e tākehia ana e Te Kaporeihana Āwhina Hunga Whara hei whakatau i ngā utu mō ngā whara i te wāhi mahi, i waho atu i te wāhi mahi, me ngā waka.

A term describing the amount ACC charges to pay for accidents at work, out of work, and vehicles.

Tāke Hua Haupū Rawa – Capital Gains Tax

Whakapapa: tāke, hua, haupū, rawa

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tāke e utua ana mō te monihua i whiwhi mai i te hoko atu i ētahi huarawa, pērā i ngā papanoho.

A tax paid on the profit made from selling assets, such as property.

Tāke Kaiponu – Withholding Tax

Whakapapa: tāke, kaiponu

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Kupu taurite: Tāke Moni Haumi

Puna: Te Tari Taake

Whakamārama:

He momo tāke e kaiponuhia ana, e tangohia ana rānei e ngā kaituku mahi i ngā utu ā-tau rānei o ngā kaimahi hei utu i ngā tāke, i ētahi kē atu herenga.

A type of tax where employers withhold or deduct from employee wages or salaries to pay taxes or other obligations.

Tāke Kaiponu Kainoho – Resident Withholding Tax

Whakapapa: tāke, kaiponu, kai-, noho

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Kupu taurite: Tāke Moni Haumi

Puna: Te Tari Taake

Whakamārama: He tāke kaiponu e whakamahia ana mō ngā moniwhiwhi e whiwhi ana ngā kainoho o Aotearoa, ā, i te nuinga o te wā ka tangohia i te huamoni, i ngā utu whaipānga, i ngā tiringa rānei.

A withholding tax applied to income earned by residents of New Zealand, often deducted from interest, dividends, or royalties.

Tāke Moni Haumi – 1. Withholding Tax, 2. Resident Withholding Tax

Whakapapa: tāke, moni, haumi

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Kupu taurite: tāke kaiponu, tāke kaiponu kainoho

Puna: He Papakupu Pakihi

1. *Whakamārama:* He momo tāke e kaiponuhia ana, e tangohia ana rānei e ngā kaituku mahi i ngā utu ā-tau o ngā kaimahi hei utu i ngā tāke, i ētahi atu herenga rānei.

A type of tax where employers withhold or deduct from employee wages or salaries to pay taxes or other obligations.

2. *Whakamārama:* He tāke kaiponu e whakamahia ana mō ngā moniwhiwhi e whiwhi ana ngā kainoho nō Aotearoa. I te nuinga o te wā ka tangohia i te huamoni, i ngā utu whaipānga, i ngā tiringa rānei.

A withholding tax applied to income earned by residents of New Zealand, often deducted from interest, dividends, or royalties.

Tāke Moniwhiwhi – Income Tax

Whakapapa: tāke, moni, whiwhi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tāke e utua ana ki te kāwanatanga mō ngā moniwhiwhi a tētahi tangata, a tētahi pakihi rānei.

Tax levied by the government on individuals' and businesses' earnings.

Tāke Pakihi – Business Tax

Whakapapa: tāke, pakihi

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tāke e utua ana e ngā pakihi ki te kāwanatanga.

A tax that businesses must pay to the government.

Tāke Whakaitia – Imputed

Whakapapa: tāke, whaka-, iti, -a

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tāke e kīia ana, e whakataungia ana kua oti te whakaea i tētahi mō tētahi atu. I te nuinga o te wā, e whakamahia ana tēnei kupu i roto i ngā horopaki pēnei i te “ngā hua tāke whakaitia”, art, kua kīia te nama tāke ki te kaiwhiwhi (hei tauira, he tangata whai panga), ahakoa kāore te kaiwhiwhi i utu tōtika i taua take – nō te mea i te nuinga o te wā ka utua tēnei e te umanga. Ka taea e tēnei āhuatanga te whakaheke te pire tāke ka utua e te kaiwhiwhi. A tax that is attributed or deemed to have been paid by one party on behalf of another.

Commonly used in contexts such as "imputed tax credits," where a tax amount is credited to a recipient (e.g., a shareholder) even though they did not directly pay that tax themselves — often because it was paid at the company level. This credit can reduce the recipient's own tax liability.

Take whaihua – Advantage

Whakapapa: take, whai, hua

Momo tumu: Tūmahī Poro

Whaitua: Pakihi, Tauhokohoko

Puna: He Papakupu Pakihi

Whakamārama: He kīanga e tohu ana ki tētahi āhuatanga, tūnga, rauemi rānei e āhei ai tētahi tangata, rōpū, umanga rānei ki te whai painga i tētahi atu. He rite tonu te whakamahi i ngā horopaki pērā i te whakataetae pakihi, te tauhokohoko, te rautaki rānei.

A phrase referring to a condition, position, or resource that enables a person, group, or business to gain benefit over others. Commonly used in competitive, commercial, or strategic contexts.

Tangata whakawhitiira – Transgender person

Whakapapa: tangata, whaka-, whiti, ira

Momo tumu: Tūingoa, Tūāhua

Whaitua: Hōkakatanga

Kupu taurite: irawhiti, iawhiti

Puna: Te Reo Hāpai

Whakamārama: He tangata ko tōna tuakiri ira e rerekē ana i te ira koira i whakaritea ki a ia i tōna whānautanga.

An individual whose gender identity differs from the sex they were assigned at birth.

Tangata Whenua – Indigenous

Whakapapa: tangata, whenua

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: He Papakupu Pakihi

Whakamārama: He tangata taketake nō tētahi rohe, whenua rānei.

Native to a particular region or country.

Tangitangi – Tearful

Whakapapa: tangi

Momo tumu: Tūmahi Poro , Tūāhua

Whaitua: Kupu whānui

Puna: Whānau Livelihood

Whakamārama: Ka matawaia ngā karu, ka putuputu tonu pea te tangi.

The eyes become watery, and there may be constant crying.

Tauira: “Ka tangitangi te tamaiti i te tangohanga atu o tana taonga tākaro e ōna mātua.”

“The child started to cry constantly when their parents took their toy away.”

Tangohanga tautoko tamariki – Child support deductions

Whakapapa: tango, -hanga, tautoko, tamariki

Momo tumu: Tūingoa

Whaitua: Tāke

Puna: He Papakupu Pakihi

Whakamārama: He takoha ahumoni e utua ana hei tautoko i ngā whakapaunga mataora o te tamaiti.

Financial contributions paid to support a child's living expenses.

Taonga – 1. Tool 2. Treasure

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Kupu taurite: taputapu (tool)

Puna: Wīremu, He Pātaka Kupu

1. *Whakamārama:* He taputapu, rawa rānei nā te tangata ake, nō te tangata ake rānei.

A tool or resource owned by an individual.

Tauira: “I whakaputua ake ngā taonga ki roto i te hēti.”

“The tools were stored in the shed.”

2. *Whakamārama:* He mea ka nui te utu, ka kaingākauria, me uaua rānei ka kitea.

A thing of great value, cherished or rarely seen.

Tauira: “Kīia ai he taonga te reo Māori.”

“Te reo Māori is often called a treasure.”

Taonga kāore e āta whāia – Unsought goods

Whakapapa: taonga, kāore, āta, whai. -a

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He hautaonga, he ratonga rānei kāore e kaha whāia ana e ngā kiritaki hei hoko auau, i te nuinga o te wā me whakaheke werawera te mataaratanga māketete ki te whakatupu i te popono.

Products or services that consumers do not actively seek out or purchase regularly, often requiring significant marketing efforts to generate demand.

Taonga kāore e tākehia – Zero-rated supplies

Whakapapa: taonga, kāore, tāke, -hia

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He hautaonga, he ratonga rānei, e tākehia ana i te pāpātanga o te kore ōrau, arā, kāore he tāke e āpitihia ana ki te utu. E ai tā Te Tari Taake, tērā ētahi tūāhua tauwhāiti kāore e tākehia ngā hautaonga, ratonga rānei, hei tauira:

1. Ka tohutohu atu he rōia ki tētahi e noho ana ki Ahitereira.
2. He waka i tāwāhi e inihuatia ana e tētahi umanga inihua nō Aotearoa.
3. He hautaonga e hoko atu ana i ngā toa hokohoko tāke kore. Engari ki te uru te kiritaki ki Aotearoa tērā te tūpono me utu ia i te Tāke Hokohoko

A good or service is taxed at a rate of zero per cent; that is, no tax is added to the price. Inland Revenue advises there are certain situations in which goods or services wouldn't be taxed. For example:

1. A lawyer giving advice to someone who lives in Australia.
2. An overseas vehicle being insured by an insurer from New Zealand.
3. Goods being sold at duty-free stores. But if the client enters New Zealand they may have to pay GST.

Taonga riro mai – Acquisition

Whakapapa: taonga, riro, mai

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He taonga, he papanoho rānei kua hokona.

A possession or property that has been purchased.

Taonga tuku iho – Treasure handed down

Whakapapa: taonga, tuku iho

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Whānau Livelihood

Whakamārama: He taputapu, he hanga, he rawa, he āhuatanga i riro ai hei waihotanga ki ngā uri whakatupu, ina koa rā ngā mea e kaingākaunuitia ana pērā i te reo.

A device, item, resource, thing and that has become an inheritance for future generations, especially things that are valued such as te reo Māori.

Tauira: “I ētahi whānau he taonga tuku iho ngā korowai, i ētahi atu ko te Paipera whānau, i ētahi atu ko ngā hei tiki.”

“For some families, cloaks are a treasure handed down; in others, it's the family Bible, and in others, it's hei tiki.”

Tirohia → Taonga, tuku iho, Kōrero tuku iho

Tapeke o ngā nama mai – Accounts receivable turnover

Whakapapa: tapeke, nama, mai

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te ine o te whāomo o te umanga ki te kohikohi i ngā utu e nama ana i ngā kiritaki mō ngā hautaonga me ngā ratonga i whakaratohia. E whakaaturia ana te ine hei ōwehenga. Ko te nui o te ōwehenga e tohu ana i te whāomo o te tapeke. Nō reira, me ka nui ake te ōwehenga, ka nui ake anō hoki te whāomo.

The measure of a business's efficiency in collecting payments owing from customers for goods and services provided. Usually expressed as a ratio. The size of the ratio indicates the efficiency of the turnover. So, the bigger the ratio, the bigger the efficiency.

Tāpaenga kōrero – Claim

Whakapapa: tā-, pae, -nga, kōrero

Momo tumu: Tūingoa

Whaitua: Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama: He tauākī e whakapuaki ana he pono tētahi āhuatanga.

A statement asserting something to be true.

Taputapu- Tool

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Kupu taurite: taonga

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He taputapu, rawa rānei nā te tangata ake, nō te tangata ake rānei.

A tool or resource owned by an individual.

Tauira: “E hiahia ana ahau ki te taputapu tika ki te whakatuwhera i tēnei”

“I need the right tool to open this.”

Tarepa pēke – Bank overdraft

Whakapapa: tarepa, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: moni tuhene pēke, kaute noho nama i te pēke

Puna: Paekupu

Whakamārama: He ratonga e āhei ai te kiritaki kia nui ake tāna tango moni i te toenga o tāna tapeke pūtea. E herea ana tēnei ki te mōrahi taurewa me ngā utu huamoni.

A service that lets a customer withdraw more than the balance in their account, subject to a credit limit and interest charges.

Tātaitunga – Calculation

Whakapapa: tātai, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga o te whakamahi i te pāngarau ki te rapu i te otinga.

The process of using mathematics to find an answer.

Tatari ā-waea – Call waiting

Whakapapa: tatari, ā-, waea

Momo tumu: Tūingoa

Whaitua: Hangarau

Puna: He Papakupu Pakihi

Whakamārama: He āhuatanga ratonga waea e whakamōhio atu ana ki te kaiwhakamahi waea e waeatia ana ia i a ia i runga i te tokotoko waea ki tētahi atu.

A telephone feature that alerts the user of an incoming call while they are already on another call.

Tātari taupāpātanga – Ratio analysis

Whakapapa: tātari, tau-, pā, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tikanga ki te aromatawai i te hauora ahumoni o tētahi umanga mā te whakataurite i ngā ōwehenga e pū mai ana i ngā tauākī ahumoni.

A method of assessing a company's financial health by comparing ratios derived from its financial statements.

Tauira: “I whakaatu te tātari taupāpātanga i te pai o te whai hua o te kamupene.”

“Ratio analysis revealed the company's strong profitability.”

Tātari utu tautika – Break-even analysis

Whakapapa: tātari, utu, tau-, tika

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tātaitunga whakamutunga hei tautohu i te pae e ōrite ana te moniwhiwhi ki ngā utu, ko tōna tukunga iho kāore he monihua, he moningarō rānei.

A financial calculation to determine the point at which revenue equals costs, resulting in neither profit nor loss.

Tatauria pūtea – Budgeting

Whakapapa: tatauri, -ria, pūtea

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga o te whakarite pūtea hei whakahaere i ngā moni me te toha whaihua atu i ngā rauemi.

The process of creating a budget to manage finances and allocate resources effectively.

Tatere – Unsecured

Momo tumu: Tūāhua, Tūmahi Poro

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He herenga ahumoni, he nama rānei kāore e tautokotia ana e te punga, e ngā huarawa rānei, me te aha, ka tūraru ake ki ngā kaituku moni nō te mea kāore he papanoho, he huarawa rānei e taea ana te herepū mō te tūpono ka puta mai he mūhore.

A financial obligation or debt that is not backed by collateral or assets, making it riskier for lenders because there is no specific property or asset that can be seized in the event of default.

Tau mārō – Illiquid

Whakapapa: tau, mārō

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He uaua ki te whakamoni wawe, ā, e tino tinga ana ka nui whakaharahara te hekenga o te wāriu. Hei tauira, ka whakaarotia he tau mārō tētahi papanoho nō te mea e kore e taea te hoko ngāwari atu, ā, e tinga ana ka nui noa atu te hekenga o te wāriu pitomata.

Difficulty in quickly converting to cash without significant loss of value. For instance, a property might be considered illiquid as it can't be easily sold without a potential loss in value.

Tau taonga – Barcode

Whakapapa: tau, taonga

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: Waehere tāekaeaka

Puna: He Papakupu Pakihi

Whakamārama: He raupapa rārangi whakatarā, whānui tīhoi, me te mokowā anō hoki, e riro ana hei ritenga o te raraunga. Ka whakamahia hei whakaaturanga ahurei o ngā hautaonga i te whakahaerenga o ngā rārangi taonga, me ngā kurutete hoko. Ka whakamahia hoki ki te aruaru..

A series of parallel lines of varying widths and spacing that represent data, typically used to uniquely identify products for inventory

management, sales transactions, and tracking purposes.

Tauhōkai – Yoga

Whakapapa: tau, hōkai

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He ritenga e whakamahi ana i ngā tūnga ā-tinana, me ngā tūkawe hā, tae atu ki te whakaaio wairua.

A practice involving physical postures, breathing techniques, and meditation.

Tauhokohoko – Commerce

Whakapapa: tau-, hokohoko

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi, Paekupu

Whakamārama: Ko te hokonga mai me te hokonga atu o ngā hautaonga me ngā ratonga. The activity of buying and selling goods and services.

Tauhokohoko Ao Whānui – Global Commerce

Whakapapa: tau-, hokohoko, ao, whānui

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: Paekupu

Whakamārama: Ko te hokohoko i ngā hautaonga me ngā ratonga i waenga i ngā whenua, e tūhono ana i ngā māketē o te ao. The trade of goods and services between countries, connecting global markets.

Tauira pai rawa – Best practice

Whakapapa: *Tauira*, tauira, pai, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: tikanga papai katoa

Puna: He Papakupu Pakihi

Whakamārama: He tikanga, he āhua ā-mahi, he huarahi rānei e āhukahuka whānuitia ana he tino

whaihua, he whāomo mō te whakariwha i ngā tutukinga, i ngā kounga rānei e wawatahia ana. I te nuinga o te wā e ahu mai ana ēnei i te rangahau ahumahi, me te wheako, me te whakaae a te nuinga.

A method, technique, or approach that is recognised as the most effective and efficient way of achieving desired outcomes or standards, often based on industry research, experience, and consensus.

Taunaha herenga kore – Unlimited liability

Whakapapa: taunaha, here, -nga, kore

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama: He herenga ture e noho papanga ana te rangatira, te hoa takirua rānei e papanga ana ki ngā nama katoa me ngā taunaha a te pakihi, ā, kāore he tepenga o tāna taunaha ahumoni. Nā, ka riro pea tēnei hei tūraru nui whaiaro, ā, me āta whakaaro tēnei.

A legal obligation in which a business owner or partner is personally responsible for all debts and liabilities of the business, with no limit to their financial liability. This can pose significant personal risk and should be carefully considered.

Taupāpātanga – Ratio

Whakapapa: tau, pā, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Ōwehenga

Puna: He Papakupu Pakihi

Whakamārama: Te pānga i waenga i ngā rahinga, e whakaatu ana i te nui o tētahi uara i roto i tētahi atu uara.

The relationship between two quantities, showing how many times one value is contained within another.

Tauira: “20:1 te taupāpātanga o ngā taurira ki ngā kaiako.”

“The ratio of students to teachers is 20:1.”

Taupāpātanga mahinga whakanao – Activity ratios

Whakapapa: tau, pā, -tanga, mahi, -nga, whaka-, nao

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: He ōwehenga ahumoni e ine ana i te whāomo o te umanga i tāna whakahaere i ana huarawa me ngā taunaha hei mahi moniwhiwhi.

Financial ratios that measure a company's efficiency in managing its assets and liabilities to generate revenue.

Taupāpātanga tūranga wātea – Vacancy rate

Whakapapa: tau, pā, -tanga, tū, -ranga, wātea

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te roa o te wā e wātea ana tētahi papanoho, tētahi tūnga mahi rānei. I te nuinga o te wā ka whakaaturia hei ōrautanga. The length of time a property or job is vacant, usually expressed as a percentage.

Taupū – Index

Whakapapa: tau, pū

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi, Te Matatiki

Whakamārama: He āwhata tau hei whakataurite, hei aromatawai rānei, i te nuinga o te wā, ka hangā hei raupapa tau e hoahoatia ana ki te ine panonitainga, tutukinga, ia rānei i roto i te wā. He rite tonu te whakamahinga o ngā taupū i ngā horopaki pakihi, ohaoha hoki, pērā i te taupū utu kiritaki (CPI), taupū utu kai, me te taupū whai monihua.

A numerical scale used for comparison or assessment, often structured as a sequence of numbers designed to measure changes, performance, or trends over time. Indexes are

commonly used in business and economic contexts, such as the consumer price index (CPI), food price index, or profitability index.

Taura – Rope

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Toi Te Kupu

Whakamārama: He aho kaha me te matotoru e whakamahia ana i te huhua o ngā mahi pērā i te piki me te here.

A strong, thick cord used for various purposes, including climbing and tying.

Taura piu – Skipping rope

Whakapapa: taura, piu

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Toi Te Kupu

Whakamārama: He taura e whakamahia ana `mō te peke auau i runga i a ia nō te taura e pua ana i raro i ngā wae, ki runga anō hoki i te upoko.

A rope used in the activity of jumping over it repeatedly as it swings under the feet and over the head.

Taurewa – 1. Loan 2. Credit

Whakapapa: tau, rewa

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahumoni

Puna: Paekupu

1. Whakamārama: He pūtea e tukua ana i ngā rōpū pērā i ngā pēke i runga i te whakaae ka whakaeangia, i te nuinga o te wā ka utua me te huamoni, i roto i tētahi wā kua oti te whakarite.

A sum of money that is borrowed from organisations such as banks with the agreement to repay it, typically with interest, within a specified period of time.

Tauira: “Ka haere māua ko taku hoa rangatira ki te pēke tono taurewa ai.”

“My spouse and I will go to the bank to request a loan.”

2. Whakamārama: Ko te āhei ki te whiwhi hautaonga, ratonga rānei i mua i te utu, e takengia ana i runga i te whakapono ka whakaeangia ā raurangi. E tohu ana hoki tēnei ki te hītori mino. utu anō hoki o te tangata, ā, ka whakamahia tēnei e ngā pēke hei aromatawai i te āhei o te tangata ki te whakatau nama.

The ability to obtain goods or services before payment, based on the trust that payment will be made in the future. It also refers to a person's borrowing and repayment history, which banks use to assess their creditworthiness.

Tauira: “I te taenga mai o te pire, i whakamahia e au taku kāri taurewa ki te utu i ngā kai.”

“When the bill arrived, I used my credit to pay for the food.”

Tautoko – 1. To Support, 2. Support

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Kupu whānui

Puna: Wīremu

Whakamārama: He āwhina, he taunaki i tētahi kaupapa, mea, rōpū, tangata, aha atu.

To help, to support an initiative, thing, group, person, etc.

Tauira: “He mea tautoko nā Te Māngai Pāho.”

“Supported by the Māori Broadcasting Commission.”

Tauwhiro – Social Worker

Whakapapa: tau, whiro

Momo tumu: Tūingoa

Whaitua: Mahi, Hauora

Puna: Te Reo Hāpai

Whakamārama: He ngaio e tuku ana i ngā ratonga ā-pāpori, waihoki, ka tautoko i ngā tāngata me ngā hapori.

A professional who provides social services and support to individuals and communities.

Te āhua taimau o te pakihi – Business sustainability

Whakapapa: āhua, tai-, mau, pakihi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He ritenga, he rautaki anō hoki e whakapūmau ana ka tū tauroa ngā pakihī, ā, e kore e pā kinotia te taiao, te pāpori rānei.

Practices and strategies that ensure a business can operate long-term without negatively impacting the environment or society.

Te Ao Māori – The Māori World, Māori Society

Whakapapa: ao, Māori

Momo tumu: Tūmoko

Whaitua: Ahurea

Puna: He kīanga rere noa i te motu

Whakamārama: Te ao o ngā mana whenua, arā, te tirohanga Māori. He ao motuhake, ā, he nui anō ōna topehatanga. E takea ana tēnei ao i ngā tikanga, me ngā uara o te iwi Māori. Mā te marama ki ēnei ariā e whai maramatanga ai ngā rāwaho ki tēnei kātū noho.

The Māori world, or Māori perspective, encompasses Māori culture, values, and worldview. It is a unique world with a rich tapestry based on the customs and values of the Māori people. Understanding these concepts helps outsiders gain insight into this way of life.

Tauira: “He kanorau te ao Māori, pērā i te ao Pākehā.”

“Te ao Māori is diverse, just like non-Māori society.”

Te Hiranga Tangata – WINZ (Work and Income)

Whakapapa: hira, -nga, tangata

Momo tumu: Tūmoko

Whaitua: Kāwanatanga

Puna: He Papakupu Pakihi

Whakamārama: He pūtahi kāwanatanga i Aotearoa e tautoko ana, e āwhina ā-pūtea ana i ngā tāngata me ngā whānau.

A government agency in New Zealand that provides support and financial assistance to individuals and families.

Te hunga tuarā tautoko – Support workers collective

Whakapapa: hunga, tuarā, tautoko

Momo tumu: Tūingoa

Whaitua: Mahi, Pāpori

Puna: Te Reo Hāpai

Whakamārama: He rōpū tauwhiro e mahi tahi ana ki te tautoko me te āwhina.

A group of support workers who collaborate to provide care and assistance.

Te Kaporeihana Āwhina Hunga Whara – ACC (Accident Compensation Corporation)

Whakapapa: kaporeihana, āwhina, hunga, whara

Momo tumu: Tūmoko

Whaitua: Hauora

Puna: He Papakupu Pakihi

Whakamārama: He pūtahi kāwanatanga e tautoko ana, e tuku paremata ana ki te hunga i whara i ngā hauata.

A government agency that provides support and compensation to people injured in accidents.

Tauira: “I mamae i ahau taku tuarā ki te whare hiki maitai i ahau e korikori tinana ana i tētahi akomanga ohuwhiti. Nō reira, i haere atu ahau ki te kaihaumanu koiri, ā, i āhei i ahau te tuku tono kia tautokotia e Te Kaporeihana Āwhina Hunga Whara.”

“I hurt my back at the gym while I was exercising in a group fitness class. So, I went to the physio, and I was able to make a claim to be supported by ACC.”

Te Kirimana Rōpū Hokohoko o te Ao – World Trade Organisation

Whakapapa: kiri-, mana, rōpū, hokohoko, ao

Momo tumu: Tūmoko

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakahaere huriao e whakamatua ana, e whakahaere ana i ngā ngohe tauhokohoko ki waenga i ngā whenua. Ko tana

whāinga he whakatairanga i te tauhoko herekore me te whakatau anō hoki i ngā raruraru.

An international organisation that regulates and facilitates trade between nations, aiming to promote free trade and resolve trade disputes.

Te Kura a Tū – Martial arts

Whakapapa: kura, Tū

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: tū tauā

Puna: Paekupu

Whakamārama: Ko ngā tikanga huhua o te whawhai me te parahau whaiaro.

Various systems of combat and self-defence.

Te nui – Quantity

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama: Te tapeke, te rahi rānei o tētahi hanga.

The amount or number of something.

Tauira: “I inea te nui o te wai i whakamahia i te pūtere i ia rā.”

“The quantity of water used in the project was measured daily.”

Te painga me te utu – Benefit and cost analysis

Whakapapa: pai, -nga, utu

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He tukanga tātaritanga e whakataurite ana i ngā painga me ngā utu o tētahi kaupapa, whakatau, kaupapahere rānei hei whakatau mēnā he whaihua te whai i taua mea.

A process of evaluation that compares the benefits and costs of a project, decision, or policy to determine whether it is worthwhile.

Te Pūtea Matua – RBNZ (Reserve Bank of New Zealand)

Whakapapa: pūtea, matua

Momo tumu: Tūmoko

Whaitua: Ahumoni

Puna: Te Pūtea Matua

Whakamārama: Te pēke matua o Aotearoa. E haepapa ana rātou ki te whakatinana i ngā kaupapahere ahumoni me te tiaki i te tūwhena ahumoni.

The central bank of New Zealand implements monetary policy and maintains financial stability.

Tauira: “I whakapiki Te Pūtea Matua i te pāpātanga moni ōkawa hei aukati i te pikiutu tukipū.”

“The RBNZ raised the official cash rate to curb inflation.”

Te Rama Tōkeke – Banking Ombudsman Scheme

Whakapapa: rama, tōkeke

Momo tumu: Tūmoko

Whaitua: Ahumoni

Puna: Te Rama Tōkeke

Whakamārama: He pūnaha i whakatū hei whakatau i ngā tohe me ngā amuamu a ngā kiritaki mō ā rātou pēke. Ka whakaratongia he huarahi motuhake me te tōkeke e ea ai ngā take e pā ana ki ngā ratonga pēke.

A system established to resolve disputes and complaints between customers and their banks, providing an independent and impartial avenue for resolving issues related to banking services.

Te Reo Māori – The Māori Language

Whakapapa: reo, Māori

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Tikanga Whakaaro

Whakamārama: Te reo o ngā iwi Māori o Aotearoa. Nā ngā waiaro ā-pāpori me ngā mahi tāmi a ngā kura i tāmata haere te reo i roto i ngā tau, ā, i te taenga mai o ngā tau 1980, iti iho i te

20% o ngā arero Māori i kīia he arero ūkaipō. E ai ki ngā tauranga i kohia i te tau 2018, tōna 20% o ngā kaiwhakautu ki te tauranga ā-motu e whakapae ana e reretau ana rātou i te reo Māori. E whakaataria ana te hiranga o te reo ki te ao Māori i tēnei whakatauaikī nā Wharehuia Milroy:

“Ko te reo te taikura o te whakaa mārama.” E miramira ana tēnei whakatauaikī i te hiranga o te reo hei kauwaka whakawhiti whakaaro, me te penapena anō hoki i te ahurea.

The language of the Māori people in New Zealand. Due to societal attitudes and suppression activities at schools across the years, the language declined, and by the 1980s, less than 20% of Māori speakers could be said to be native speakers. According to statistics collected in 2018, around 20% of respondents to the census claimed they were fluent in the language. The importance of the language to Māori society is reflected in this proverb by Wharehuia Milroy:

“The language is the key to understanding.”

This proverb underscores the cultural significance of the Māori language as a tool for communication and cultural preservation.

Te Rōpū Tiaki Pakihi o te Moana nui a Kiwa – Pacific Business Trust

Whakapapa: rōpū, tiaki, pakihi, , moana, nui, a, Kiwa

Momo tumu: Tūmoko

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakahaere e tautoko ana i ngā pakihi nō te Moana nui a Kiwa mā te whakarato kupu ārahi, pūtea, me te whakaruruhau. I whakatūria tuatahitia i te tau 1985 hei āwhina i ngā uri nō te Moana nui a Kiwa ki te whakatū he papa ōhanga pakari mō rātou anō. E tautoko ana rātou i te neke atu i te 2000 pakihi e puritia ana e ngā uri o te Moana nui a Kiwa.

A New Zealand organisation supporting Pacific businesses through advice, funding, and mentoring. Originally established in 1985 to assist Pacific Islanders in building a strong economic base for themselves. They support more than 2000 Pacific Island-owned businesses.

Tauira: “Ka whakaratohia e Te Rōpū Tiaki Pakihi o te Moana nui a Kiwa he awheawhe hei āwhina i ngā rakahinonga ki te whakawhanake i ā rātou pakihi.”

“The Pacific Business Trust offers workshops to help entrepreneurs grow their businesses.”

Tirohia → te ao Māori

Tē taea te ine – Immeasurable

Whakapapa: tae, -a, ine

Momo tumu: Tūāhua

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi

Whakamārama: E kore e taea te ine, te ine rahi rānei.

Impossible to measure or quantify.

Te Ture Hanga Whare 2004 – Building Act 2004

Whakapapa: ture, hanga, whare

Momo tumu: Tūmoko

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He ture e whakahaere ana i ngā mahi hanga whare e tutuki ai ngā paerewa haumarū, kōunga anō hoki.

Legislation in New Zealand that regulates building work to ensure safety and quality standards.

Te Ture Manatōpū 1908 – Incorporated Societies Act 1908

Whakapapa: ture, mana, tōpū

Momo tumu: Tūmoko

Whaitua: Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama: He ture o Aotearoa e kāwana ana i te rēhitanga me te whakahaere i ngā manatōpū.

New Zealand legislation governing the registration and operation of incorporated societies.

Te Ture Whakamaru Whakamatuatanga ā-Matua 1987 – Parental Leave and Employment Protection Act 1987

Whakapapa: ture, whaka-, maru, matua, -tanga, ā-

Momo tumu: Tūmoko

Whaitua: Ture, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He ture nō Aotearoa e whakarato ana i ngā mōtika me ngā whakamarutanga e pā ana ki te whakamatuatanga ā-matua me te tūnga mahi. A New Zealand law that provides rights and protections related to parental leave and employment.

Tauira: “E whakarite ana Te Ture Whakamaru Whakamatuatanga ā-Matua ka tiakina te auroatanga o te mahi i te wā o te whakamatuatanga ā-matua.”
“The Parental Leave and Employment Protection Act 1987 ensures job security during parental leave.”

Te utu iti rawa o te tau – 52-Week low

Whakapapa: utu, iti, rawa, tau

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te utu iti rawa i tauhokohokotia ai ngā huarawa taurangi (pērā i ngā pānga) i roto i te tau kua pahure.

The lowest price securities (like stocks) were traded for over the past year.

Te utu nui rawa o te tau – 52-Week High

Whakapapa: utu, nui, rawa, tau

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kupukiri tēnei e hāngai ana ki ngā huarawa taurangi (pērā i ngā pānga). Koia rā te utu nui i tauhokohokotia ai te huarawa taurangi i roto i te tau i pahemo.

This is a term that relates to investment securities (such as shares). It is the highest price the investment security traded at over the last year.

Te whakaeminga o te hekenga wāriu – Accumulated depreciation

Whakapapa: whaka-, emi, -nga, heke, -nga, wāriu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te tapeke o te hekenga wāriu i rekoatatia ai mō tētahi huarawa i roto i tōna ora whaihua.

The total amount of depreciation recorded for an asset over its useful life.

Te whakareretanga i te tūranga mahi – Abandonment of employment

Whakapapa: whaka-, rere, -tanga, tū, -ranga, mahi

Momo tumu: Kīanga tūingoa

Whaitua: Mahi

Kīanga taurite: Te whakarere i te tūranga mahi

Puna: He Papakupu Pakihi

Whakamārama: Te wehe atu a te kaimahi i tōna tūranga i te mahi mō tētahi wā, kāore he whakamāramatanga, ā, kāore taua kaimahi e tuku pānui, e whai rānei i ngā hātepe tika ki te rīhaina.

An employee leaving their role at work without giving notice or following the correct procedures to resign.

Te whakarere i te tūranga mahi – Abandonment of employment

Whakapapa: whaka-, rere, tū, -nga, mahi

Momo tumu: Kīanga tūingoa

Whaitua: Mahi

Puna: Whānau Livelihood

Whakamārama: Te wehe atu a te kaimahi i tōna tūranga i te mahi mō tētahi wā, kāore he whakamāramatanga, ā, kāore taua kaimahi e tuku pānui, e whai rānei i ngā hātepe tika ki te rīhaina.

An employee leaving their role at work without giving notice or following the correct procedures to resign.

Teina [tēina – takitini] – Younger sibling of the same gender, younger cousin of the same gender

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Pāpori, Whānau

Kupu taurite: Taina [tāina]

Puna: Wīremu

Whakamārama: He tamaiti tamariki iho i tētahi atu, nō te ira ōrite, e ōrite ana ō rāua mātua, he whanaunga tamariki iho rānei nō te whakatupuranga ōrite. Engari, mehemea ko te matua o te whanaunga i tohua he teina ki te matua o te tamaiti, ahakoa he tamariki iho te tamaiti, he teina te whanaunga.

A child younger than another, of the same gender, with the same parents, or a younger relative of the same generation. However, if the parent of the indicated relative is a younger sibling than the parent of the child, regardless of how old the child is, the relation is considered a younger sibling.

Tauira: “Ko Māui Tikitiki-a-Taranga te teina i tōna whānau, tokowhā ōna tuākana – ko Māui mua rātou ko Māui pae ko Māui roto ko Māui waho.”

“Māui Tikitiki-a-Taranga was the youngest sibling in his family, and he had four older brothers – Māui-mua, Māui-pae, Māui-roto, and Māui-waho.”

Tirohia → *Whānau, Taina*

Tēnehi – Tennis

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu, Wīremu

Whakamārama: He hākinakina. Ka patu ngā kaitākaro i te poi ki ngā rāketi i runga mātiratira. A sport where players hit a ball over a net using rackets.

Tēpu Mahi – Workstation

Whakapapa: tēpu, mahi

Momo tumu: Tūingoa

Whaitua: Mahi

Puna: He Papakupu Pakihi

Whakamārama: He wāhi i whakaritea, i whakatūria rānei, kia mahi ai te tangata. I te nuinga o te wā kei reira anō hoki ngā taputapu e matea ana ki te whakaoti i ngā tūmahi pērā i ngā rorohiko me ngā tūru.

An area designated, or set up, where a person works. It usually contains tools needed to complete tasks, such as computers and chairs.

Tikanga Mahi – Code of Practice

Whakapapa: tika, -nga, mahi

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He aratohu ōkawa e whāia ana mō te kawē ngaio.

Agreed guidelines for professional conduct.

Tikanga Matatika – Code of Ethics

Whakapapa: tika, -nga, mata, tika

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: Ngā aratohu mō ngā ritenga matatika.

Guidelines for ethical conduct.

Tikanga pakihi – Business culture

Whakapapa: tika, -nga, pakihi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kohinga uara, whakapono, me ngā whanonga e whakaawe ana i te āhua e pāhekoheko ai ngā kaimahi i tētahi umanga ki te pae whakahaere.

The set of values, beliefs, and behaviours that shape how a company's employees and management interact.

Tikanga papai katoa – Best practice

Whakapapa: tika, -nga, pai, katoa

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: tauira pai rawa

Puna: Te Taura Whiri i te Reo Māori

Whakamārama: He tikanga, he āhua ā-mahi, he huarahi rānei e āhukahuka whānuitia ana he tino whaihua, he whāomo mō te whakariwha i ngā tutukinga, i ngā kounga rānei e wawatahia ana. I te nuinga o te wā e ahu mai ana ēnei i te rangahau ahumahi, me te wheako, me te whakaae a te nuinga.

A method, technique, or approach that is recognised as the most effective and efficient way of achieving desired outcomes or standards, often based on industry research, experience, and consensus.

Tikanga Whakahaere Mahinga Pēke – Code of Banking Practice

Whakapapa: tika, -nga, whaka-, haere, mahi, pēke

Momo tumu: Tūingoa

Whaitua: Ture, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He aratohu whaitake mō ngā ritenga matatika me ngā mahi tōkeke i te ao pēke.

Essential guidelines for ethical and fair practices in banking.

Tikanga Whakahāngai Mahi ki ngā Ture – Code of Compliance

Whakapapa: tika, -nga, whaka-, hāngai, mahi, ture

Momo tumu: Tūingoa

Whaitua: Ture, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ngā ture whakaū i te tutukinga o ngā mahi ki ngā paerewa ture.

Rules ensuring activities meet legal standards.

Tino whāinga – Bottom line

Whakapapa: tino, whai, -nga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: huamoni whakamutunga

Puna: He Papakupu Pakihi

Whakamārama: Ko te āhuatanga tino whaitake rawa o te oranga tonutanga o te pakihi ko tōna kaha ki te mahi moniwhiwhi me te noho monihua tonu.

The most important factor for a business's survival is its capacity to generate income and remain profitable.

Tipuna [Tīpuna – takitini] – Ancestor [plural – Ancestors]

Momo tumu: Tūingoa

Whaitua: Kupu whānui, Pāpori

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tangata e rua

whakaturanga, neke ake rānei i runga ake i tētahi, ā, e heke mai ana taua tangata i tohua i taua tipuna. Nō ngā mita o Te Tai Tonga, Te Wairarapa, Te Tai Rāwhiti, ētahi wāhanga o Te Puku o te Ika me Mātaatua tēnei kupu.

A person who is two or more generations above another, from whom they are descended. This word comes from the dialects of the South Island, Wairarapa, the East Coast, parts of the Central North Island, and Mātaatua.

Tauria: “Ko Porourangi te tipuna o Ngāti Porou.”
“Porourangi is the ancestor of Ngāti Porou.”

Tirohia → Tupuna [Tūpuna]

Tohu – Qualification

Momo tumu: Tūingoa

Whaitua: Mātauranga

Puna: He Papakupu Pakihi

Whakamārama: He pōkaitahi, whiwhinga rānei e tohu ana i te mātau o tētahi ki te mahi i tētahi rāngai tauwhāiti.

A certification or credential indicating competence in a specific field.

Tauira: “I oti i a ia tana tohu mō te mahi kaute i tērā tau.”

“She completed her qualification in accounting last year.”

Tohu Mana – Touchstone

Whakapapa: tohu, mana

Momo tumu: Tūingoa

Whaitua: Mātauranga, Pāpori

Puna: Whānau Livelihood

Whakamārama: He mātāpono ārahi, he uara matua rānei e whakamahia ana ki te whakawhenua i tētahi whakaaro, whanonga, whakataunga, tikanga rānei. Ka riro tēnei hei tūāpapa, ā, i te nuinga o te wā, ka hono tēnei ki te pono me te whakaaro nui tuku iho.

A guiding principle or core value used to anchor thought, behaviour, decision-making, or custom. It serves as a foundational point of reference, often linked to integrity or ancestral wisdom.

Tohumoko – Logo

Whakapapa: tohu, moko

Momo tumu: Tūingoa

Whaitua: Pakihi, Whakapāpātanga

Kupu taurite: waitohu. Moko

Puna: Te Puni Kōkiri

Whakamārama: He tohu ataata, he whakaahua, he hoahoa rānei e whakamahia ana ki te whakaatu i tētahi umanga, rōpū, hautaonga, ratonga, kaupapa rānei. He wāhanga tēnei nō te tuakiri ā-ataata o tētahi whakahaere.

A visual symbol, image, or design used to represent a company, group, product, service, or

initiative. It is a key element of an organisation’s visual identity.

Tohu whakaāetanga ki te mahi – Work permit

Whakapapa: tohu, whaka-, āe, -tanga, mahi

Momo tumu: Tūingoa

Whaitua: Mahi

Puna: He Papakupu Pakihi

Whakamārama: He whakamana ā-ture i tētahi ehara i te kirirarau, i te kainoho pūmau rānei o Aotearoa ake, ki te mahi ki Aotearoa.

Official authorisation of someone who is not a New Zealand citizen or permanent resident to work in New Zealand.

Tohu Whakaāetanga Whakatū – Code Compliance Certificate

Whakapapa: Tohu, whaka-, āe, -tanga, tū

Momo tumu: Tūingoa

Whaitua: Ture, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga whakapūmau e tautuku ana ngā mahi hanga ki te tikanga whakahaere hanga whare, ā, kua oti aua mahi.

A document certifying that building work, which is in compliance with the building code, has been completed.

Toitōi – Incentive

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: poapoa

Puna: He Papakupu Pakihi

Whakamārama: He mea hei whakahīkaka, hei whakatenatena rānei i tētahi ki te mahi i tētahi mahi.

Something that motivates or encourages someone to do something.

Toitōi – Jogging

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Puna: He Pātaka Kupu

Whakamārama:

Ko te oma i tētahi whetoko ngāwari me te tau.
Running at a steady, gentle pace.

Tono – 1. Claim 2. Commission

Momo tumu: Tūmahi Poro

Whaitua: Kupu whānui

Puna: He Papakupu Pakihi, Paekupu

1. *Whakamārama:* He pātai, he whakahau rānei i tētahi mea.

To ask or command for something.

2. *Whakamārama:* Ko te tuku mana ki tētahi ki te whakatutuki i tētahi tūmahi.

The act of giving someone the authority to perform a particular task.

Tono ā-kaihoko – Vendor bid

Whakapapa: tonon, ā-, kai-, hoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tonon nā te kaihoko kiritahi, nā te kaihoko rānei o te papanoho, o te huarawa rānei i tētahi hoko kairapu hei whakarite i te utu pai iti rawa.

An offer made by the seller or vendor of a property or asset during an auction to set a minimum acceptable price.

Tono pūtea – Borrowing

Whakapapa: tonon, pūtea

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te whiwhinga o ngā pūtea i tētahi kaituku i runga i te whakaae ka utua te utu mātua me te huamoni i roto i tētahi wā ka tautuhia.

The act of obtaining funds from a lender with the agreement to repay the principal amount along with interest over a specified period.

Tōpūtanga – Incorporation

Whakapapa: Tōpū, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga o te waihanga ā-ture i tētahi rangatōpū, i tētahi whakahaere rānei. The process of legally forming a corporation or organisation.

Tū Tauā – Martial Arts

Whakapapa: tū, tauā

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: Te Kura a Tū

Puna: Toi Te Kupu

Whakamārama: Ko ngā tikanga huhua o te whawhai me te parahau whaiaro.

Various systems of combat and self-defense.

Tuahine [tuāhine – takitini] – Sister, Female cousin [of a male]

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He wahine nō te whānau kotahi e ōrite ana ōna mātua, nō te whānau nui tonu rānei i te whakatupuranga ōrite o te tāne e tohua ana.

A woman from the same family who has the same parents or from the broader family in the same generation as the man referred to.

Tauira: “Ko Hinauri te tuahine o Māui Tikitiki-a-Taranga.”

“Hinauri is the sister of Māui Tikitiki-a-Taranga.”

Tirohia → *Whānau, Tuakana, Teina, Matua, Wāhae, Tungāne, Tupuna*

Tuakiri ā-ahurea – Cultural identity

Whakapapa: tuakiri, ā-, ahurea

Momo tumu: Tūingoa

Whaitua: Ahurea, Tuakiri

Puna: Te Reo Hāpai

Whakamārama: Ko te tuakiri, ko te whakaaro rānei o te whai pānga ki tētahi ahurea, ki tētahi mātāwaka rānei.

The identity or feeling of belonging to a particular culture or ethnic group.

Tuakiri waitohu – Brand identity

Whakapapa: tuakiri. waitohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ngā āhuatanga e kitea ana o te waitohu, pērā i te tae, i te hoahoa, i te tohumoko, e matohu ana, e tautohu ana hoki i te waitohu ki ngā hinengaro o ngā kaiwhakapeto.

The visible elements of a brand, such as color, design, and logo, that distinguish and identify the brand in consumers' minds.

Tuarā – 1. Back 2. To Back [as in help, support]

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: Te kōtua o te tangata

A person's back.

Tauira: “I ngā kākā tarahae e whai kōrero ana, e kore rātou e huri tuarā ki tērā atu taha o te ātea.”
“When orators give formal speeches, they never turn their back to the other side of the courtyard.”

2. Whakamārama: He tautoko, āwhina rānei i tētahi tangata, kaupapa, whakaoti mahi, aha atu. To support or help a person, initiative, or do things, etc.

Tauira: “Nā te motu ia i tuarā ki te toa i te mētara koura i ngā Taumāhekeheke i te kau kiore.”

“The country backed her to win the gold medal at the Olympics for the backstroke.”

Tuhi – Write

Whiore: -a, -ngia, -nga

Momo tumu: Tūingoa, Tūmahi whiti

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He hoko atu i tētahi kōwhiringa, kirimana rānei, hei whakamana i te mōtika ki te hoko atu, ki te hoko mai i tētahi huarawa i tētahi utu kua oti te whakarite tōmua.

In finance, to sell an option or contract to give the buyer the right to purchase or sell an asset at a predetermined price.

Tuhinga taurangi – Warranty

Whakapapa: tuhi, -nga, taurangi

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kī taurangi, he whakaoati, he kupu tūturu e whakaū ana i te pai, i te tutukingao tētahi hautaonga, o tētahi ratonga rānei.

A guarantee or assurance provided by a seller or manufacturer regarding the quality or performance of a product or service.

Tuhinga whakatika kaute mutunga – Balance day adjustments

Whakapapa: tuhi, -nga, whaka-, tika, kaute, mutu

Momo tumu: Tūingoa

Whaitua: Pakihi, Pēke

Puna: He Papakupu Pakihi

Whakamārama: He whakatikahanga o ngā tauākī pūtea i te mutunga o tētahi wā mahi kaute hei whakaū i te tika me te tautukunga o ngā mātāpono mahi kaute, tae atu ki ngā āhuatanga pērā i te hekenga uara, i ngā nama me utu me ngā utu tōmua.

Adjustments made to financial statements at the end of an accounting period to ensure accuracy and compliance with accounting principles, including items such as depreciation, accruals, and prepayments.

Tūkohu – Hoop

Momo tumu: Tūingoa

Whaitua: Hākinakina

Puna: Toi Te Kupu, Te Matatiki

Whakamārama: He mea porowhita e whakamahia ana i ngā hākinakina pērā i te poitūkohu me te poitarawhiti.

A circular object used in sports like basketball and netball.

Tuku iho – 1. To hand down, handed down 2. Intergenerational

Whakapapa: tuku, iho

Whiore: -tanga

Momo tumu: Tūmahi Poro , Tūāhua

Whaitua: Ahurea

Puna: He kīanga kua horapa whānui

1. Whakamārama: He tuku taonga atu i tētahi whakatupuranga ki tētahi.

To hand something down from one generation to another.

Tauira: “I tuku iho tōku whaea i te whakapapa o tōku whānau ki ahau.”

“My mother handed down the genealogy of my family to me.”

2. Whakamārama: He hanga, he taonga, he tikanga, aha atu aha atu i tukua iho ai i roto i ngā whakatupuranga hei waihotanga mō ngā uri whakaheke.

An item, treasure, custom, etc., is handed down over the generations for the inheritance of future generations.

Tauira: “Whakarongo ake ki ngā kaumātua e mau tonu ana ki ngā kōrero tuku iho.”

“Listen to the elders who retain the oral traditions [history handed down orally over the generations].”

Tauira: “He taonga tuku iho te reo Māori nō ngā tūpuna.”

“The Māori language is an intergenerational treasure from the ancestors.”

Tirohia → Kōrero tuku iho

Tuku whāinga – Commission

Whakapapa: tuku, whai, -nga

Momo tumu: Tūmahi Poro

Whaitua: Pakihi

Kupu taurite: Tono

Puna: Paekupu

Whakamārama: Ko te tuku mana ki tētahi ki te whakatutuki i tētahi tūmahi.

The act of giving someone the authority to perform a particular task.

Tukutuku ao whānui – World Wide Web

Whakapapa: tukutuku, ao, whā-, nui

Momo tumu: Tūingoa

Whaitua: Pakihi, Hangarau

Puna: He Papakupu Pakihi

Whakamārama: He pūnaha whārangi tukutuku whātuitui i runga ipurangi, e whakaahei ana i ngā kaiwhakamahi ki te whakaterere i ngā pae tukutuku ki te āhei atu ki ngā pārongo.

A system of interconnected webpages accessed via the internet and allows users to navigate between websites and access information.

Tumu – Cricket wicket

Momo tumu: Tūingoa

Whaitua: Hākinakina

Puna: Toi Te Kupu

Whakamārama: Ko ngā tumu me ngā tāhū e whakamahia ana i te kiriti hei keonga mō te kaiepa.

The stumps and bails used in the game of cricket as a target for the bowler.

Tumuaki whakahaere – Chief executive officer

Whakapapa: tumuaki, whaka-, haere

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te kiriārahi whakahaere nui rawa i tētahi umanga, kei a ia te haepapa mō ngā mahi whakahaere whānui.

The highest-ranking executive in a company, responsible for overall management activities.

Tūnga hei whakahaere āwhina tangata – Charitable status

Whakapapa: tū, -nga, whaka-, haere, āwhina, tangata

Momo tumu: Tūingoa

Whaitua: Tāke

Puna: He Papakupu Pakihi

Whakamārama: Te whakapūmāutanga o tētahi rōpū hei rōpū ohaoha, i te nuinga o te wā, ka whakawhiwhia ki aua rōpū he takuhe ā-tāke. Recognition of a group as a charity, which often includes tax benefits for those groups.

Tungāne – Brother, male cousin [of a woman]

Momo tumu: Tūingoa, Tūāhua

Whaitua: Pāpori, kupu whānui

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tāne nō te whānau kotahi e ōrite ana ōna mātua, nō te whānau nui tonu rānei i te whakatupuranga ōrite o te wahine e tohua ana.

A man from the same family with the same parents or from the broader family in the same generation as the woman referred to.

Tauira: “Ko Māui Tikitiki-a-Taranga te tungāne o Hinauri.”

“Māui Tikitiki-a-Taranga is Hinauri’s brother.”

Tauira: “Ahakoa kāore ōku tungāne i ōku mātua, he maha tonu ōku tungāne i ōku mātua kēkē rātou ko ōku whāea kēkē.”

“Even though I had no brothers from my parents, I had a lot of male cousins from my uncles and aunties.”

Tirohia → *Whānau*

Tupuna [Tūpuna – takitini] – Ancestor [Ancestors – plural]

Momo tumu: Tūingoa

Whaitua: Kupu whānui, Pāpori

Kupu taurite: Tipuna [tīpuna]

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He tangata e rua whakatupuranga, neke ake rānei i runga ake i tētahi tangata, ā, e heke mai ana taua tangata i tohua i taua tupuna. Nō ngā mita o Te Tai Tokerau, Tainui waka whānui, Te Arawa, Te Tai Hauāuru, ētahi wāhanga o te Puku o te Ika, Whanganui, Manawatū me Te Whanganui-a-Tara tēnei kupu.

A person who is two or more generations above another, from whom they are descended. This word comes from the dialects of Northland, Tainui, Te Arawa, Taranaki, parts of the Central North Island, Whanganui, Manawatū and Wellington.

Tauira: “Ko Māhanga tētehi tupuna o Ngāti Whanaunga.”

“Māhanga is an ancestor of Ngāti Whanaunga.”

Tirohia → *Tipuna* [tīpuna], *Kuia*, *Koroua*, *Koroheke*, *Rūruhi*, *Tautoko*

Tupuranga haupū rawa – Capital growth

Whakapapa: tupu, -ranga, haupū, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pikinga o te wāriu o ngā huarawa, o ngā haumi rānei i roto i te wā.

An increase in the value of assets or investments over time.

Ture ārahi hanga whare – Building regulations

Whakapapa: ture, ārahi, hanga, whare

Momo tumu: Tūingoa

Whaitua: Ture, Tūāhanga

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā ture me ngā paerewa e whakahaere ana i te hanganga, i te whakarerekētanga, i te tiakitanga anō hoki o ngā whare.

Rules and standards governing the construction, alteration, and maintenance of buildings.

Ture ā-rohe – By-law

Whakapapa: ture, ā-, rohe

Momo tumu: Tūingoa

Whaitua: Ture, Kāwanatanga

Kupu taurite: ture kaunihera, paeroa, pāero

Puna: Paekupu

Whakamārama: He ture e hangaa ana e tētahi mana ā-rohe, e tētahi rangatōpū rānei hei whakahaere i ngā mahi a ōna mema.

Rules made by a local authority or corporation to control the actions of its members.

Ture Hanga Whare – Building Code

Whakapapa: ture, hanga, whare

Momo tumu: Tūingoa

Whaitua: Ture, Tūāhanga

Puna: He Papakupu Pakihi

Whakamārama: He kohinga waeture e tautuhi ana i ngā paerewa mō te whakatūnga me te haumarua o ngā whare.

A set of regulations that specify the standards for construction and safety of buildings.

Ture kaunihera – By-law

Whakapapa: ture, kaunihera

Momo tumu: Tūingoa

Whaitua: Ture, Kāwanatanga

Kupu taurite: ture ā-rohe, paeroa, pāero

Puna: Paekupu

Whakamārama: He ture e hangaa ana e tētahi mana ā-rohe, e tētahi rangatōpū rānei hei whakahaere i ngā mahi a ōna mema.

Rules made by a local authority or corporation to control the actions of its members.

Ture kiri tangata – Civil law

Whakapapa: ture, kiri-, tangata

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He kohinga ture e whakahaere ana i ngā mōtika tūmataiti me ngā herenga.

The body of laws regulating private rights and obligations.

Ture Pāremata – Act of Parliament

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He pire e whakaturetia ana e te Pāremata.

A law or legislation enacted by Parliament.

Ture whakarohenga – Zoning regulation(s)

Whakapapa: ture, whaka-, rohe, -nga

Momo tumu: Tūingoa

Whaitua: Ture, Papanoho

Puna: He Papakupu Pakihi

Whakamārama: He ture e whakamārama ana me pēhea te whakamahi i ngā whenua i ētahi rohe tauwhāiti. I te nuinga o te wā e hoahoatia ana e ngā kaunihera.

A law that explains how land is to be used in specific areas.

Tauira: “I mea te umanga ki te hoko whenua hei hanga wheketere i te Arakūiti o Rankin, engari nā ngā ture whakarohenga i mate te umanga ki te rapu whenua ki wāhi kē, nō te mea kua whakarohea te papatupu hei rohenga kāinga.” “The business intended to buy land to build factories on Rankin Ave, but due to zoning regulations, the business had to look for land elsewhere because the empty land was a residential zone.”

Ture Tauhokohoko – Commercial law

Whakapapa: ture, tau-, hokohoko

Momo tumu: Tūingoa

Whaitua: Ture, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He kohinga ture e whakahaere ana i ngā kurutete pakihi, ahumoni anō hoki.

The body of law governing business and commercial transactions.

Tūtanga tāpiri – Additional equity

Whakapapa: tū, -tanga, tā-, piri

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama:

He pūrawa tāpiri i takohaina ki tētahi pakihi e ngā rangatira o taua pakihi, e ngā kaihaumi rānei. Ko ētahi tauira o tēnei ko te whakawhiti pūtea ki te pakihi, ko te whakawhiti rānei i ngā huarawa, ko ngā huamoni rānei e haumi ana ki te pakihi. I te nuinga o te wā ka rekoatanga tēnei i te pūtea tūtanga o te rangatira, i te wāhanga tūtanga kaiwhaipānga i te ripanga kaute.

The extra capital contributed to a business by its owners or investors beyond the initial investment. This may include direct cash injections, asset transfers, or reinvested earnings, typically recorded in the owner's equity account or shareholder equity section of the balance sheet.

Tūturu – Actual

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Pātaka Kupu, He Papakupu Pakihi

Whakamārama: He mea kāore e pohewatia, arā, kua hua mai, he rerekē i te whakapae, i te matapae rānei.

Real or factual, as opposed to estimated or forecasted.

U

Uepū hokohoko tiri umanga – Brokerage firm

Whakapapa: uepū, hokohoko, tiri, umanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He umanga e whakarato ana i ngā ratonga takawaenga, e whakahaere ana i te hokonga, i te hokonga atu rānei o ngā huarawa taurangi a ngā kiritaki.

A company that provides brokerage services, facilitating the buying and selling of financial securities for clients.

Uepū hokohoko whare – Real estate agency

Whakapapa: uepū, hoko, whare

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: He Papakupu Pakihi

Whakamārama: He pakihī e whakahaere ana i te hokonga, i te rīhitanga hoki o ngā papanoho.

A business that facilitates the buying, selling, or renting of property.

Tauira: “I āwhina te uepū hokohoko whare i a rāua ki te kimi i tō rāua whare hou.”

“The real estate agency helped them find their new home.”

Uepū whairawa o-mua – Blue chip company

Whakapapa: uepū, whai, rawa, o, mua

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He umanga nui, taunga, pūmau anō hoki e kaha ana tōna rongonui mō tāna noho haepapa, me tana huamonitanga, waihoki, he rite onu tōna mapua. I te nuinga o te wā ka whakaarotia he haumi haumarū, me te haepapa anō hoki.

A large, well-established, financially stable company with a strong reputation for reliability, profitability, and consistent performance, typically considered a safe and reliable investment.

Umanga – Career

Momo tumu: Tūingoa

Whaitua: pakihī

Kupu taurite: aramahi, mahi pūmau, mahi

Puna: He Papakupu Pakihi

Whakamārama: He mahi, he tūnga rānei e whāia ana hei mahi matua i te ora.

A profession or occupation followed as a life's work.

Umanga kāore anō kia mana i te ture – Unincorporated bodies

Whakapapa: umanga, kāore, mana, ture

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakahaere, he hinonga rānei kāore anō kia rēhita ōkawatia, kia whakatūria rānei hei rangatōpū, arā, hei kaporeihana, i te nuinga o te wā kāore e whai mōtika hinonga ā-ture, taunaha herenga whāiti rānei.

Organisations or entities that have not been formally registered or established as corporations typically lacking legal personality or limited liability.

Uniana – Union

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tōpūtanga e whakaritea ana e ngā kaimahi e waihangatia ana ki te tiaki me te whakatairanga i ngā pānga ā-kiritōpū pērā i ngā utu ā-haora me ngā painga tae atu ki ngā āhuatanga mahi.

An organised association of workers or employees formed to protect and promote their

collective interests, such as wages, benefits, and working conditions.

Urupā – 1. Cemetery, burial ground [modern], 2. Fence surrounding a grave, 3. To cease

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He wāhanga whenua kua whakaritea hei wāhi tapu, hei takotoranga mō ngā tūpāpaku. Kua ngā tāngata e mau atu he kai he inu rānei ki roto i te urupā, ā, i te putanga atu ko te tikanga kia horoia ngā ringa me te rae hei whakanoa i te tangata.

A section of land set aside as a sacred space where the dead rest. People should not bring food and drink into the cemetery, and when leaving, it's customary to wash the hands and forehead. This act symbolises a return to a state of noa.

Tauira: “Whai muri i te karakia, ka kawea te tūpāpaku ki te urupā nehua ai. Whai muri i tērā, ka hoki anō tātou ki te wharekai ki te whakanoa i a tātou ki te hākari.”

“After the service, the deceased will be taken to the cemetery to be buried. After that, we'll return to the dining hall to bring ourselves back to a state of noa with a feast.”

2. Whakamārama: He momo taiapa e karapoti ana i te tanumanga o te tūpāpaku.

A type of fence that surrounds the burial place of a deceased person.

Tauira: “I peitangia te urupā kia mā – he pai ki a ia te mā.”

“The fence was painted to be white – they liked white.”

3. Whakamārama: He whakamutu atu i tētahi mahi.

To cease doing something.

Tauira: “Ka urupā tāku mahi mō te tau nei.”

“My work is done for this year.”

Urupare – Reactive

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te urupare ki ngā taiopenga, ki ngā tūāhuatanga rānei i te wā ka puta mai aua āhuatanga. Ehara i te tōmua.

Responding to events or situations as they occur, rather than being proactive.

Tauira: “I urupare te rōpū ki ngā amuamu a ngā kiritaki, ā, i wawe tā rātou whakatikatika i ngā raru.”

“The team was reactive to customer complaints, addressing them immediately.”

(Te) Urutomo Whenua – Colonisation

Whakapapa: uru, tomo, whenua

Momo tumu: Tūingoa, Tūmahi Poro, Tūmahi Whiti

Whaitua: Pāpori

Kupu taurite: Taipūwhenua

Puna: He Papakupu Pakihi

Whakamārama: Te whakatū a tētahi whenua rāwaho i tōna mana ki runga i tētahi takiwā me ana tāngata

Establishing control over an area and its people by a foreign power.

Urutomokanga – Immigration

Whakapapa: uru, tomo, -kanga

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Kupu taurite: heke

Puna: He Papakupu Pakihi

Whakamārama: Ko te neke ki tētahi whenua hōu noho pūmau ai.

The process of moving to a country to live permanently.

Utū – 1. cost/price, 2. to pay 3. levy

Whiore: -a, -hia, -ngia, -nga

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Ahumoni

Puna: Wīremu, He Pātaka Kupu, He Papakupu Pakihi

1. Whakamārama: Ko te nui o te moni e hiahiatia ana kia whakapaua e whiwhi ai, e whakaputaina ai rānei tētahi hua.

The amount of money required or spent to acquire or produce something.

Tauira: “E hia te utu mō ngā āporo i ēnei rā?”
“How much do apples cost these days / What’s the price of apples these days?”

2. Whakamārama: Te tuku pūtea, taonga rānei hei tauhokohoko i ngā hautaonga, i ngā ratonga, i ngā nama rānei.

To give money or something of value in exchange for goods, services, or debts owed.

Tauira: “I taku eke ki te 40 tau te pakeke i utu katoatia e au taku taurewa tauira”

“When I turned 40 years old, I completely paid off my student loan.”

3. Whakamārama: He tāke, he tākehoko, he whaina rānei

An imposed tax, fee, or fine.

Tirohia → *Utu ā-haora, utu ā-tau, Utu kaimahi*

Utu ā-haora – Wage

Whakapapa: utu, ā-, haora

Momo tumu: Tūingoa

Whaitua: Mahi, Pakihi, Ahumoni

Kupu taurite: utu kaimahi, utu ā-tau

Puna: Paekupu

Whakamārama: Ko te utu e tukua ana ki ngā kaimahi mō ā rātou mahi me ā rātou ratonga i ia haora e mahi ana rātou.

Payments made to employees for their labour or services for every hour they work.

Utu āpiti – Bonus

Whakapapa: utu, āpiti

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He utu tāpiri e utua atu ana ki ngā kaimahi, ki ngā kaihaumi rānei hei utu momoho, i te nuinga o te wā e takea ana tēnei i

te tutukinga mahi, i ngā monihua, ka riro rānei hei toitoi.

An additional payment given to employees or investors as a reward, often based on performance, profits, or as an incentive.

Utu ā-tau – Wage

Whakapapa: utu, ā-, tau

Momo tumu: Tūingoa

Whaitua: Mahi, Pakihi, Ahumoni

Kupu taurite: utu kaimahi, utu ā-haora

Puna: Paekupu

Whakamārama: Ko te utu e tukua ana ki ngā kaimahi mō ā rātou mahi me ā rātou ratonga i ia tau e mahi ana rātou. I te nuinga o te wā ka utua tētahi tūtanga o te utu ā-tau i ia rua wiki.

Payments made to employees for their labour or services for every year they work. Usually, a portion of the salary is paid every fortnight.

Tirohia → *Utu, Utu ā-haora, Utu kaimahi*

Utu kaimahi – Wages and salaries

Whakapapa: utu, kai-, mahi

Momo tumu: Tūingoa

Whaitua: Mahi, Pakihi, Ahumoni

Kupu taurite: utu ā-haora, utu ā-tau

Puna: He Papakupu Pakihi

Whakamārama: Ko ngā utu tae atu ki ngā utu ā-haora me ngā utu ā-tau e tukua atu ana ki ngā kaimahi hei whakaea mō ā rātou mahi me ā rātou ratonga rānei.

Payments made to employees to pay for their labour or services, including wages and salaries.

Tirohia → *Utu, Utu ā-haora, Utu ā-tau*

Utu mahi motuhake – Withholding payments

Whakapapa: utu, mahi, motuhake

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He moni e kajponuhia ana, e tangohia ana rānei i ngā utu ā-haora, ā-tau rānei

o ngā kaimahi ki te utu i ngā tāke, i ētahi atu herenga rānei.

Money withheld or deducted from employee wages or salaries to pay tax or other obligations.

Tirohia → *Utu, Utu ā-tau, Utu kaimahi*

Utu tāpiri – Additional fee

Whakapapa: utu, tā-, piri

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He utu anō i tua atu i te utu tuatahi, i te utu auraki rānei mō tētahi hautaonga, mō tētahi ratonga rānei.

An extra charge or cost beyond the initial price or standard fee for a product or service.

Utu tautika – Break-even point

Whakapapa: utu, tautika

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te wā ka ōrite tonu te katoa o ngā whiwhinga me te katoa o ngā whakapaunga. Ko tōna tukunga iho kāore he whiwhinga more, numanga rānei

The point at which total revenues and total costs are equal, resulting in no net gain or loss.

Tauira: “I tae te umanga ki tōna utu tautika i muri i tōna whakahaerenga mō te ono marama.”

“The company reached its break-even point after six months of operations.”

Utu tiaki pēpi – Paid parental leave

Whakapapa: utu, tiaki, pēpi

Momo tumu: Tūingoa

Whaitua: Ture, Pakihi

Kupu taurite: whakamatuatanga whaiutu mō te whakawhānau tamaiti

Puna: Te Tari Taake

Whakamārama: He whakamatua i te mahi, ā, ka tukuna he utu ki tētahi matua mō te whānautanga mai, mō te taurimatanga rānei o

tētahi tamaiti kua tamariki iho i te 6 tau te pakeke.

Leave from work with pay granted to a parent for the birth or adoption of a child who is younger than six years old..

Tauira: “Ka whakaratohia e te umanga te utu tiaki pēpi e taea ai e ngā kaimahi te noho tonu ki te taha o ā rātou pēpi kia kore ai e māharahara ki te taha pūtea.”

“The company offers paid parental leave to ensure employees can spend valuable time with their newborns without financial stress.”

Utu wae – Unit price

Whakapapa: utu, wae

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te utu o tētahi wae kotahi o tētahi hautaonga, o tētahi ratonga, o tētahi huarawa taurangi rānei. i te nuinga o te wā e whakamahia ana ki te whakataurite, ki te whakawāriu rānei.

The cost or price of a single unit of a product, service, or security, often used for comparison or valuation purposes.

Utu whaipānga – Dividends

Whakapapa: utu, whai, pā, nga

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: hua tūtanga pakihī, utu whaipānga

Puna: Paekupu

Whakamārama: Ko ngā utunga ki te hunga whai pānga e ahu mai ana i ngā monihua a tētahi umanga.

Payments made to shareholders from a company's profits.

Utu whakahaere pakihī – Business expenses

Whakapapa: utu, whaka-, haere, pakihī

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He utu ka whakapipia i te whakahaere māori noa i te pakihi.

Costs incurred in the ordinary course of running a business.

Utu whakatango – Buy (investment securities)

Whakapapa: utu, whaka-, tango

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: Ko te hokonga o ngā huarawa haumi pēnei i ngā pānga me ngā monihere.

The act of purchasing investment securities such as stocks or bonds.

Utunga a te kaimahi hokohoko tiri umanga – Brokerage fees

Whakapapa: utu, -nga, kai-, mahi, hoko, tiri, umanga

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He utu, he tiringa rānei e utua atu ana ki tētahi takawaenga mō te whakahaere i te hokonga, i te hokonga atu rānei o ngā huarawa taurangi.

The charges or commissions paid to a broker for facilitating the purchase or sale of financial securities.

Utunga moni – Cash disbursements

Whakapapa: utu, -nga, moni

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He moni e utua atu ana e te pakihi.

Money paid out by a business.

Utunga pēke – Bank charges

Whakapapa: utu, -nga, pēke

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He utu e utaina ana e te pēke mō ana ratonga, pērā i ngā utu tiaki pūtea pēke, i ngā utu kurutete, me ngā utu tarepa.

Fees or charges a bank imposes for its services, such as account maintenance fees, transaction fees, and overdraft fees.

Taurira: “Ka whakamāramatia ngā utu hei whakaū e mōhio ana koe ki aua utu anō.”

“These fees are transparently communicated to ensure you are fully aware of the costs.”

Utunga pīti – Bid price

Whakapapa: utu, -nga, pīti

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te utu nui rawa e pai ana te kiritaki ki te utu mō tētahi huarawa taurangi, mō tētahi taonga, mō tētahi huarawa rānei. Ii te māketete ahumoni e whakaatu ana tēnei i te taha popono o te kurutete.

The highest price that a buyer is willing to pay for a security, commodity, or asset in a financial market represents the demand side of a transaction.

Utunga tāke hokohoko i te wā ka whiwhi utu, ka utu rānei – Payments (basis) cash

Whakapapa: utu, -nga, tāke, hoko, wā, whiwhi, utu

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tikanga e utu ai ngā pakihi i te Tāke Hokohoko ki Te Tari Taake. Ina utua anō te te kiritaki i te pakihi ka utua atu te Tāke Hokohoko ki Te Tari Taake (ahakoa te wā i mahia te hokonga, te pire nama utu rānei). Ka mutu, kia whakaeangia te nama mō ngā

hautaonga, ngā ratonga rānei ka taea te Tāke Hokohoko i utua te kerēme i Te Tari Taake (ahakoa te wā tūturu i mahia ai te hokonga, te whakaratonga rānei o ngā mahi).

A method in which businesses pay taxes to Inland Revenue. Once a customer pays the business, the GST is then paid to the Inland Revenue Department, regardless of when the sale was made or the invoice was issued. Likewise, when the cost of goods or services is recognised, the GST can be claimed from the Inland Revenue Department, regardless of the actual timing of the sale or service provision.

Utunga whakamuri – Back pay

Whakapapa: utu, -nga, whaka-, muri

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He moni e nama atu ana ki tētahi kaimahi mō ngā mahi i oti i mua engari kāore anō kia utua, i te nuinga o te wā ka whakapipia i te whakapikinga o te moniwhiwhi, ka whakatikahia whakamuatia rānei te moniwhiwhi ā-tau.

Money owed to an employee for work performed in the past but not previously paid, often resulting from a wage increase or retroactive salary adjustment.

Utunga whakataunga rawa – Capital expenditure

Whakapapa: utu, -nga, whaka-, tau, -nga, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He moni e whakapaungia ana e tētahi umanga ki te whiwhi, ki te tiaki rānei i ngā rironga pūmau pērā i ngā whenua, i ngā whare me ngā taputapu.

Money spent by a business to acquire or maintain fixed assets, such as land, buildings, and equipment.

Utunga hokohoko rawa – Activity fees

Whakapapa: utu, -nga, hoko, rawa

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: He utu e utaina ana e ngā whakahaere ahumoni, e ngā ratonga rānei mō ētahi kurutete tauwhāiti, mō ētahi ratonga rānei i mahia.

Fees charged by financial institutions or service providers for specific account transactions or activities.

Ututanga taonga hoko – Unit pricing

Whakapapa: utu, -tanga, taonga, hoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tikanga e whakaaturia ai te utu o tētahi hautaonga, o tētahi ratonga e rite ana ki te ine wae aro whānui, e ngāwari ake ai ki ngā kiritaki ki te whakataurite i ngā utu.

The practice of expressing the cost or price of a product or service per standard unit of measurement, allowing consumers to compare prices more easily.

W

Wā mahi kaute – Accounting period

Whakapapa: wā, mahi, kaute

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Kupu taurite: wā mahinga kaute

Puna: Whānau Livelihood

Whakamārama: Tētahi wā tauwhāiti mō ngā ngohe kurutete ahumoni. Ka whakamahia hei whakawhāiti i ngā kurutete katoa e rekoatia ana, e tātaritia ana anō hoki mō tētahi wā tauwhāiti.

A specific time period for financial transaction activities. Used to specify all transactions recorded and analysed for a specific time period.

Wā mahinga kaute – Accounting period

Whakapapa: wā, mahi, -nga, kaute

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Kupu taurite: wā mahi kaute

Whakamārama: Tētahi wā tauwhāiti mō ngā ngohe kurutete ahumoni. Ka whakamahia hei whakawhāiti i ngā kurutete katoa e rekoatia ana, e tātaritia ana anō hoki mō tētahi wā tauwhāiti.

A specific time period for financial transaction activities. Used to specify all transactions recorded and analysed for a specific time period.

Wā tononama – Billable time

Whakapapa: wā, tononama

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Kupu taurite: raro ka utuhia

Puna: Whānau Livelihood

Whakamārama: Ko te nui o te wā ka pau i tētahi tangata ngaio, i tētahi kaimahi rānei mō ngā mahi e taea ana te tuku atu hei pire ki tētahi kaitono, ki tētahi kiritaki rānei. I te nuinga o te wā ka ine ā-haoratia, ā, e whakamahia ana mō ngā take nama kia utua atu.

The amount of time a professional or worker spends on activities that can be billed to a client

or customer is typically measured in hours and used for invoicing purposes.

Wae – Unit

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

1. Whakamārama: E tohu ana te wae ki tētahi tūtanga aro whānui, ki tētahi tohanga rānei o tētahi kaupapa haumi tōpū, pērā i te haumi pātahi, i te tarahiti wae rānei. Ka hoko wae ngā kaihaumi ki te whai wāhi ki te kōpaki o te tahua, ā, ko ia wae e whakaatu ana i te pānga rangatiratanga riterite o ngā huarawa waiwai. Māneinei ai te wāriu o te wae e rite ana ki te haumāiuiui o ngā haumi o te tahua.

A “unit” in investment terms refers to a standardised portion or share of a collective investment scheme, such as a mutual fund or unit trust. Investors purchase units to participate in the fund's portfolio, each representing a proportional ownership stake in the underlying assets. The value of a unit typically fluctuates based on the performance of the fund's investments.

2. Whakamārama: He ine aro whānui, he rahi rānei e whakaatu ana i tētahi wāhanga o te katoa, i tētahi moka i roto i tētahi rōpū, i tētahi huinga rānei.

A standard measure or quantity used to represent a part of a whole or a single item within a group or set.

Waea kaiohauru matihiko – Digital subscriber line

Whakapapa: waea, kai-, oha, uru

Momo tumu: Tūingoa

Whaitua: Hangarau

Puna: Whānau Livelihood

Whakamārama: He momo hangarau e whakamahia ana ki te tūhono i ngā kāinga ki te ipurangi.

A type of technology used to connect homes to the internet.

Waeakore – Wireless

Whakapapa: waea, kore

Momo tumu: Tūingoa

Whaitua: Pāpāho

Kupu taurite: waerehe, hangarau waea kore

Puna: Paekupu

Whakamārama: He hangarau e whakaahei ana i te whakawhitiwhiti kōrero, kāore he waea, he taura rānei, ā, i te nuinga o te wā ka whakamahia mō ngā hono ipurangi, waea pūkoro anō hoki. Technology that allows communication without the need for physical wires or cables and is often used for internet and mobile phone connections.

Waehere tāekaeka – Barcode

Whakapapa: wae, here, tā-, eka

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Kupu taurite: tau taonga

Puna: He Papakupu Pakihi

Whakamārama: He raupapa rārangi whakatara, whānui tīhoi, me te mokowā anō hoki, e riro ana hei ritenga o te raraunga. Ka whakamahia hei whakaaturanga ahurei o ngā hautaonga i te whakahaerenga o ngā rārangi taonga, me ngā kurutete hoko. Ka whakamahia hoki ki te aruaru. A series of parallel lines of varying widths and spacing that represent data, typically used to uniquely identify products for inventory management, sales transactions, and tracking purposes.

Waeine matihiko – Byte

Whakapapa: wae, ine, mati, hiko

Momo tumu: Tūingoa

Whaitua: Hangarau

Kupu taurite: paita, irawaru

Puna: Paekupu

Whakamārama: He waeine kotahi o te rokiroki pārongo matihiko, i te nuinga o te wā e whakaatu ana i te pūtohu kotahi o te raraunga. A unit of digital information storage, typically representing one character of data.

Waerehe – 1. Wireless (radio) 2. Wireless technology

Momo tumu: Tūingoa

Whaitua: Hangarau, Pāpāho

Kupu taurite: reo irirangi, waeakore, hangarau waea kore

Puna: Wīremu

1. Whakamārama: He hangarau e whakaahei ana i te pāhotanga mā runga aratuku pāho. E tohu atu ana anō hoki tēnei ki ngā whare e whakahaere ana i tēnei mahi. Ka mutu he hanga hoki tēnei e hopu ana i aua pāhotanga.

A technology that enables broadcast via broadcast transmission. Also refers to a building whose main purpose is to facilitate this. Finally it's a device that receives those transmissions.

Taurira: “I tōku tamarikitanga whakarongorongo ai māua ko tōku rūruhi ki te waerehe mō ngā karere o te wā i a māua e kai parakuihi ana.”

“When I was young, my granny and I would regularly listen to the wireless for the latest news while we ate breakfast.”

2. Whakamārama: He hangarau e whakaahei ana i te whakawhitiwhiti kōrero, kāore he waea, he taura rānei, ā, i te nuinga o te wā ka whakamahia mō ngā hono ipurangi, waea pūkoro anō hoki. Technology that allows communication without the need for physical wires or cables and is often used for internet and mobile phone connections.

Wāhanga – Clause

Whakapapa: wā, -hanga

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He tūtanga motuhake i tētahi tuhinga ture.

A distinct section of a legal document.

Wāhi Ipurangi – Website

Whakapapa: wāhi, ipurangi

Momo tumu: Tūingoa

Whaitua: Hangarau, Pakihi

Kupu taurite: pae tukutuku

Puna: He Papakupu Pakihi

Whakamārama: He kohinga whārangi pātahi e pūtaurimatia ana i runga ipurangi, e taea ana te torotoro atu mā te wāhitau tukutuku.

A collection of related web pages hosted on the internet and accessible via a web address.

Wahine Māori [wāhine Māori – takitini] – Māori woman [plural – Māori women]

Whakapapa: wahine, Māori

Momo tumu: Tūingoa, Tūāhua

Whaitua: Kupu whānui, Pāpori

Puna: Wīremu

Whakamārama: He uri wāhine i ngā tūpuna Māori. Nā Tāne te wahine tuatahi i āhua mai i te oneone. Ko Hine-tītama tōna ingoa.

A woman who has descent from Māori ancestors. The god Tāne formed the first woman from the Earth. Her name is Hine-tītama.

Tauira: “He mana nui tō te wahine Māori e heke mai ana i a Papatūānuku.”

“Māori women have a great power which comes from Papatūānuku.”

Tauira: “Kia eke te tamāhine ki te 18 tau te pakeke, e ai tā te ture kua wahinetia ia.”

“When a girl reaches 18, the law says she has become a woman.”

Tirohia → *Māori, Tāne Māori*

Wāhitau tukutuku – Website address, uniform resource locator

Whakapapa: wāhi, tau, tukutuku

Momo tumu: Tūingoa

Whaitua: Hangarau, Pakihi

Kupu taurite: pae tukutuku

Puna: Paekupu

Whakamārama: He tautohu motuhake e tautuhi ana i te pūwāhi o tētahi pae tukutuku i runga ipurangi. I te nuinga o te wā ka tākina ngā wāhitau tukutuku ki te <http://> ki te <https://> rānei/ A unique identifier that specifies the location of a website on the internet. Website addresses usually start with <http://> or <https://>.

Wai – Water

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Wīremu

Whakamārama: He mea e whakawhirinakitia ana e ngā koiiora katoa ki te tautoko i tō rātou ora.

A thing on which all living things rely upon to sustain their life.

Tauira: “Tōna 70 ōrau o te tinana he wai.”
“About 70 per cent of the body is water.”

Wai māori – Freshwater

Whakapapa: wai, māori

Momo tumu: Tūingoa

Whaitua: Kupu whānui

Puna: Te Aka

Whakamārama:

He wai pokekore e rere ana i ngā awa, e heke mai ana rānei i te ua, e pai ana hei inu mā te tangata.

Clean water that flows in rivers or comes down in the rain that is fine to drink.

Tauira: “E pakana ana te hapū ki te Kāwanatanga mō te rangatiratanga o ngā wai māori.”

“The hapū are fighting against the Government for ownership over fresh water.”

Tirohia → *Māori*

Waiora – Health, soundness

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Wīremu

Whakamārama:

Te ora me te kaha o te tinana o te tangata ki te papare atu i ngā pokenga me ngā māuiui.

The vitality and strength of the human body to defend against infections and illnesses.

Tauira: “Ko te mahi a ngā kaimirimiri he whakapai ake i te waiora o ā rātou kiritaki.”

“Traditional mirimiri practitioners work to improve the health of their clients.”

Tirohia → *Hauora*

Wairua – 1. Spirit 2. Atmosphere (vibe)

Whiore: -tanga

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Hāhi

Puna: Wīremu

1. Whakamārama: Te taha kiko kore o te tangata, kei reira e mau ana ngā kare ā-roto, te tuakiri me te ihokiri me te haukiri. Te taha o te tangata ka ora tonu i muri atu i tōna matenga. E whakapono ana ētahi he wairua anō hoki tō ngā kararehe.

The non-physical side of a person, which contains their emotions, identity, character, and personality, is the part that lives on after their death. Some believe animals also have a spirit.

Tauira: “I tino harikoa tōna wairua i te rongo atu kua eke panuku te tono mōkete.”

“Her spirit was pleased from hearing her mortgage application was successful.”

2. Whakamārama: Te taha kiko kore o te āhua o tētahi kaupapa, ngohe, taiopenga, aha atu.

The non-physical aspect of an initiative, activity, event, etc.

Tauira: “He pēhea te wairua o te hui? A, he oraora, i ātete te hapū ki te tono ki te kerī i te whenua.”

“How was the atmosphere of the meeting? Ah, lively, the hapū opposed the bid to mine the land.”

Tirohia → Wairuatanga

Wairuatanga – Spirituality

Whakapapa: wairua, -tanga

Momo tumu: Tūingoa

Whaitua: Ahurea, Hāhi

Puna: Te Aka

Whakamārama: Te whai hono ki te ao wairua; te taha wairua o te tangata; he kohinga whakapono kāore pea e whāia ana e ngā hāhi auraki.

Having a connection to the spirit world, the spiritual side of a person, a collection of beliefs that aren't necessarily followed by mainstream religions.

Tauira: “He tino kaha te wairuatanga o tērā umanga, he ū nō rātou ki te whakahaere karakia i ia ata o te wiki.”

“The spirituality of that business is strong because they are committed to holding services every morning of the week.”

Tirohia → Wairua

Waitohu – Logo

Whakapapa: waitohu

Momo tumu: Tūingoa

Whaitua: Pakihi, Whakapāpātanga

Kupu taurite: tohumoko, moko

Puna: Te Aka

Whakamārama: He tohu ataata, he whakaahua, he hoahoa rānei e whakamahia ana ki te whakaatu i tētahi umanga, rōpū, hautaonga, ratonga, kaupapa rānei. He wāhanga tēnei nō te tuakiri ā-ataata o tētahi whakahaere.

A visual symbol, image, or design used to represent a company, group, product, service, or initiative. It is a key element of an organisation's visual identity.

Waitohu a te rōpū – 1. Collective mark 2. Brand

Whakapapa: waitohu, rōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: waitohu kiritōpū

Puna: He Papakupu Pakihi

1. Whakamārama: He waitohu e puritia ana e tētahi rōpū, tōpūtanga rānei.

A trademark owned by a group or association.

2. Whakamārama: He ingoa, he kupukiri, he hoahoa, he tohu, he āhuatanga kē atu rānei e wehewehe ana i ngā hautaonga, i ngā ratonga rānei a tētahi kaihoko atu i ngā mea e whakaratohia ana e kaihoko kē ake.

A name, term, design, symbol, or other feature that distinguishes a seller's goods or services from those of other sellers.

Waitohu kiritōpū – Collective mark

Whakapapa: waitohu, kiri-, tōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: waitohu a te rōpū

Puna: Whānau Livelihood

Whakamārama: He waitohu e puritia ana e tētahi rōpū, tōpūtanga rānei.

A trademark owned by a group or association.

Waituhi – Painting

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He waihanga whakaahua ki te peita.

Creating images using paint.

(Hoe) waka – Canoeing

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Hauora

Kupu taurite: Hoehoe tāwhai

Puna: Toi Te Kupu / Whānau Livelihood

Whakamārama: Ko te neke i tētahi waka i runga wai mā te hoe. Ka whāia tēnei mahi i ngā horopaki hākinakina, rēhia, ahurea hoki. I te nuinga o te wā ka whakamahia mō te whakapakari tinana, ā, i ētahi tūāhua ka whakamahia hei ara ki te hono atu ki te taiao me te hiranga ā-hītori o ngā waka i Aotearoa me Te Moana-nui-a-Kiwa.

The act of propelling a canoe across water using a paddle. This activity occurs in recreational, sporting, and cultural contexts. It is often used for physical exercise and in some settings serves as a way to engage with the natural environment and the historical significance of canoes in Aotearoa and the Pacific.

Waka – 1. Canoe, vehicle (modern) 2. Ancestral canoe

Momo tumu: Tūingoa

Whaitua: Hangarau

Puna: Wīremu

1. Whakamārama: He rākau kua hākarotia kia tere ai mā runga wai. I ēnei rā, kua tīkina te kupu 'waka' hei karangatanga whānui mō ngā momo tūnuku katoa pērā i ngā motokā me ngā waka rererangi.

A tree that has been hollowed out so it can travel over water. These days, the word 'waka' is used as a generic term for all types of transport, such as cars and aeroplanes.

Tauira: “Ko te waka i roto i te ingoa Waka Kotahi e pā ana ki ngā momo waka katoa, tereina mai, motokā mai, kaupuke mai.”

“The waka in the name Waka Kotahi refers to all types of vehicles, from trains and cars to ships.”

2. Whakamārama: Ko te waka te rōpū nui rawa o te Ao Māori. Ko te whakapapa e honohono ana i ngā iwi huhua e whakakotahi ana i a rātou hei waka. Ko ngā iwi ngā uri whakaheke o ngā tāngata i haere mai ai ki Aotearoa mā runga waka e hia rautau ki mua nei. Ko Tainui, ko Te Arawa me Horouta ētahi o ngā waka nunui o te ao Māori.

Waka are the largest grouping in Māori society. Genealogy connects numerous tribes to form a waka. The tribes are the descendants of those who came to Aotearoa by canoe centuries ago. Tainui, Te Arawa, and Horouta are some of the great ancestral canoes of Māori society.

Waka ama – Waka ama

Whakapapa: waka, ama

Momo tumu: Tūingoa

Whakapapa: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te hoe waka ama – he hākinakina e whakamahi ana i tētahi waka me tētahi ama kua tāpiritia ki te taha kia kore ai e te waka e tahuri. He hākinakina e kaingākauria ana i tea o Māori tae atu ki te Moana Nui a Kiwa, ko tā te waka ama he kōmitimiti i te hauora tinana, orange hinengaro, me te hono ā-kiritōpū. He rite tonu te whai hei hākinakina rēhia, hei hākinakina whakataetae rānei, he whānui tonu te āhukahukatanga o ōna painga hauora tae atu ki

te pakari manawa, pūahoaho hinengaro, me te tautoko i te oranga toitū o te hapori.

Outrigger canoe paddling — a sport involving the paddling of a canoe equipped with an outrigger float (ama) to prevent capsizing. Popular across te ao Māori and the Pacific, waka ama blends physical fitness, mental wellbeing, and collective connection. Commonly practiced for recreation or competition, it is widely recognised for its health benefits including cardiovascular strength, mental clarity, and support for sustained community wellbeing.

Wāriu ā-Pukapuka o te Hua – Book Value of Asset

Whakapapa: wāriu, ā-, pukapuka, hua

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Te wāriu o tētahi huarawa e rekoatatia ana i tētahi pūrongo tūnga pūtea. E tātai pēneitia ana, arā, ko te utu tuatahi tango i te whakaeminga o te hekenga wāriu me ngā waimaero katoa.

The value of an asset as recorded on the balance sheet, calculated as the original cost minus accumulated depreciation and any impairments.

Wāriu tākenga whenua – Rateable Valuation (RV)

Whakapapa: wāriu, tāke, -nga, whenua

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: He Papakupu Pakihi

Whakamārama: Te wāriu i aromatawaitia mō tētahi papanoho mō ngā take tāke.

The assessed value of a property for tax purposes.

Tauira: “I whakahou te kaunihera i te wāriu tākenga whenua o ngā papanoho katoa i te rohe.”

“The council updated the rateable valuation of all properties in the area.”

Wāriu tē noa – Par value

Whakapapa: wāriu, noa

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: Te uara mata o tētahi monihere, o tētahi pānga rānei e whakatauria ana e te umanga tuku.

The face value of a bond or stock as stated by the issuing company.

Tauira: “I hokona te monihere i tana wāriu tē noa, arā, i te \$1,000.”

“The bond was sold at its par value of \$1,000.”

Wāriutanga wehe kē – Independent valuation

Whakapapa: wāriu, -tanga, wehe, kē

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He wāriutanga e whakahaeretia ana e tētahi rōpū tōkeke, kāore e whai pānga ki te huarawa, kurutetenga rānei. I te nuinga o te wā ka tonoa pea tēnei mō ngā take pēnei i te hoko mai, te hoko atu, te whakaea nama, te whakatau tohe rānei. Ka whakarato te wāriutanga wehe kē i tētahi aromatawai tapatahi e taea ana e ngā rōpū katoa te whakawhirinaki atu.

A valuation conducted by an impartial party with no personal stake in the asset or transaction. Often sought for purposes such as buying, selling, settling accounts, or resolving disputes, an independent valuation provides a trustworthy, objective assessment that all parties can rely on.

Wāwāhitanga – Breakdown

Whakapapa: wāwāhi, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tātari hōmiromiro, he wetewete rānei i tētahi mea. I te nuinga o te wā

ka mahia tēnei ki te orotau ki te raraunga
matatini, ki ngā pūnaha rānei.

A detailed analysis or division of something into
smaller parts, often used to understand complex
data or systems.

WH

Whaea kēkē (whāea kēkē – takitini) - Aunty (plural – aunties)

Whakapapa: whaea, kēkē

Momo tumu: Tūingoa, Tūāhua

Whaitua: Ahurea, Pāpori, Whānau

Puna: Te Aka, Wīremu, He Pātaka Kupu

Whakamārama: Ngā tuākana, ngā tēina rānei o te whaea o te tamaiti, te tuahine rānei o te matua o te tamaiti, ko ngā whanaunga wāhine rānei nō te whakatupuranga kotahi o ngā mātua.

Ka whakamahia anō hoki hei karangatanga mateoha, ā, he hōhonu tōna takenga i te ahurea. The sister of the child's mother, the sister of the child's father, or the relations from the same generation as the parents. Also used as a term of respect, and is deeply rooted in the culture.

Tauira: “He tino pai ngā whāea kēkē ki te tākaro uka. Ka hoihoi te whare i ā rātou katakata.”

“The aunties liked playing euchre. The house would be noisy from their laughing.”

Tirohia → *Whānau, Matua kēkē*

Whaihere – Incur

Whakapapa: whai, here

Momo tumu: Tūmahi Poro

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te noho taunaha ki tētahi herenga, kawenga rānei. I te nuinga o te wā hua tēnei o tētahi mahi, whakataunga rānei. I te ao pakihī, e tohu ana tēnei ki te tangohanga o ngā taunaha ahumoni, herenga, whakapaunga rānei e whakapipia ana i ngā kurutete, kirimana, whakahere rānei.

To become liable for an obligation or burden, typically as a result of an action or decision. In business contexts, it refers to the assumption of financial liabilities, obligations, or expenses that arise through transactions, contracts, or operations.

Tauira: "I whaihere te umanga ki ngā moningarō nui nā te whakakore i te inihua mō ana rawa."

"The company incurred major losses due to cancelling insurance on its assets."

Whai huanga – Benefit (to take advantage of, to benefit from)

Whakapapa: whai, hua, -nga

Momo tumu: Tūmahi Poro

Whaitua: Pakihi

Puna: He Kupu Arotake

Whakamārama: Ko te whaihua, ko te whiwhi painga i tētahi mahi, tūāhuatanga rānei.

To gain or receive benefit from an action or event.

Whai hua pakihī – Commercialise

Whakapapa: whai, hua, pakihī

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Whakaarumoni, whakaū tikanga hokohoko

Puna: He Papakupu Pakihi

Whakamārama: He whakahaere, he whakamahi rānei i tētahi hautaonga, i tētahi ratonga rānei e waihanga monihua ana.

To manage or exploit a product or service in a way that generates profit.

Whairawa – Wealth

Momo tumu: Tūingoa

Whaitua: Ahumoni

Kupu taurite: rawa

Puna: He Papakupu Pakihi

Whakamārama: Ko te nui o ngā taonga me ngā rauemi me ngā huarawa e puritia ana e tētahi tangata, e tētahi whakahaere, e tētahi pāpori rānei. I te ao kōwhatu ko te kaha o te hapū me tōna rangatira ki te manaaki manuwiri te tino waitohu o te whairawa pērā i te tuku kai me te tauhoko i ngā taputapu mō ngā pounamu.

The abundance of valuable possessions, resources, or assets owned by an individual,

organisation, or society. In Pre-European times the ability of a subtribe and its chief to look after visitors was the main indicator of their wealth such as serving food and trading items for greenstone.

Tirohia → *Manaakitanga*

Whai tikanga – Rational

Whakapapa: whai, tika, -nga

Momo tumu: Tūāhua

Whaitua: Pakihi, Tautake

Puna: He Papakupu Pakihi

Whakamārama: E takea ana i te pūtake, te arorau rānei.

Based on reason or logic.

Tauira: “He whai tikanga, he mea i āta whakaarotia tana tautohe.”

“His argument was rational and well thought out.”

Whai wāhi ki ngā mahi whakanao me te hoko – Backward integration

Whakapapa: whai, wāhi, mahi, whaka-, nao, hoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He rautaki pakihi e

whakahorapangia ana ngā mahi a te umanga mā te whakauru i ngā kaiwhakarato me ngā kiritoha i te ara whakaputaranga, ara tohatoha rānei. Ka neke whakamuri te pakihi ki te puna o ngā rawa me ngā wachanga.

A business strategy where a company expands its operations by acquiring or integrating with suppliers or distributors in the production or distribution chain, moving backward toward the source of raw materials or components.

Whakaae – Accredited

Whakapapa: whaka-, āe

Momo tumu: Tūāhua

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He āhukahuka whaimana i tutuki ētahi paeuru tauwhāiti.

Officially recognises that certain criteria are met.

Whakaaetanga hanga whare – Building consent

Whakapapa: whaka-, āe, -tanga, hanga, whare

Momo tumu: Tūingoa, Tūāhua

Whaitua: Papanoho

Puna: He Papakupu Pakihi

Whakamārama: He whakaae ōkawa e matea ana i mua i te tīmataranga i ētahi momo mahi whakatū whare. Hei whakatūturu tēnei i te tautukunga ki ngā waeture hanga whare.

Official approval required before beginning certain types of building work to ensure compliance with building regulations.

Whakaaahuatanga tūpono – Risk profile

Whakapapa: whaka-, āhua, -tanga, tūpono

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Reo Whairawa

Whakamārama: He arotake i te painga, i te āhei rānei o tētahi tangata, o tētahi whakahaere rānei ki te whakawhara.

An evaluation of an individual's or organisation's willingness and ability to take risks.

Whakaaro – Thought, to think, mindfulness, intention

Whakapapa: whaka-, aro

Whiore: -tia, -hia, -ngia, -tanga, -hanga

Momo tumu: Tūingoa, Tūmahī Poro

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He āhūatanga ka toko ake i te hinengaro, me te puku (ā-huahuatau nei); e tohu ana anō hoki ki te whai mahara me te koronga.

Thought, idea, or consideration that comes from the mind and heart (metaphorically). It also refers to mindfulness or intention.

Tauira: “He pēhea ō whakaaro ki te ia ōhanga o te wā?”

“What are your thoughts on the current economic trend?”

“I whakaaro rātou ko te hui ki te marae te rongoā hei whakatau i ngā kerēme inaki.”

“They thought meeting at the marae would be the solution to settle the overlapping claims.”

“I ētahi wā, ka kīia te koha he whakaaro, hei whakaatu i te whakaute a te ope whakaeke ki te manaaki a te hau kāinga.”

“Sometimes, koha is referred to as whakaaro, to show the visitor’s mindfulness of the hospitality from the hosts.”

Whakaarumoni – Commercialisation, commercialise

Whakapapa: whaka-, aru, moni

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Pakihi

Kupu taurite: Whakaū tikanga tauhokohoko, whai hua pakihi

Puna: Paekupu

Whakamārama: Ko te tukanga o te tuku i tētahi hautaonga, ratonga rānei ki te māketē. Ko te whakataunga anō hoki ki te whakariri i tētahi mahi, kaupapa, āhuatanga rānei, hei mahi tauhokohoko.

The process of bringing a product or service to the market. The decision to transform an activity, initiative, or thing into a trade activity.

Whakaaturanga utu kaimahi – Wage records

Whakapapa: whaka-, atu, -ranga, utu, kai-, mahi

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga, he kōnae rānei e mau ana ki ngā pārongo mō ngā utunga ki ngā kaimahi, arā, i ngā utu ā-haora, me ngā utu ā-marama, me ngā tangohanga.

Documents or files containing information about payments made to employees, including wages, salaries, and deductions.

Whakaemi – Accumulate

Whakapapa: whaka-, emi

Momo tumu: Tūmahi Whiti

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He kohikohi, he hopu haere anō hoki i ngā taonga, huarawa, moni, aha atu, aha atu rānei i roto i te wā.

To gather or collect gradually possessions, assets, money etc over time.

Whakahaere kōti kiri tangata – Civil proceedings

Whakapapa: whaka-, haere, kōti, kiri, tangata

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: Ngā tukanga ture e whakahaerengia ana i ngā kōti kiri tangata mō ngā tohe ā-ture i waenga i ngā tāngata takitahi, hinonga rānei. Ehara ēnei i te kēhi taihara. Ko ētahi tauira o ēnei ko te tuku kerēme mō nga utu paremata, ngā tohe e pā ana ki ngā kirimana, me ētahi atu take e pā ana ki ngā mōtika whaiaro. Legal processes carried out in civil courts for disputes between individuals or entities that do not involve criminal offences. These may include claims for damages, contract disputes, and other matters concerning personal rights.

Whakahaere tari – Clerical

Whakapapa: whaka-, haere, tari

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: E pā ana ki ngā mahi ā-tari, ā-whakarite rānei.

Related to office or administrative work.

Whakahauhau ki te mahi hara – Abet

Whakapapa: whaka-, hauhau, mahi, hara

Momo tumu: Kīanga tūmahi

Whaitua: Ture

Kupu taurite: Hakahauhau ki te mahi hara

Puna: Whānau Livelihood

Whakamārama: He āwhina, he whakatenatena, he tautoko rānei i tētahi ki te mahi taihara, mahi hara rānei.

To assist, encourage, or support someone to commit a crime or wrongdoing.

Whakairoiro Pārongo – Infographic

Whakapapa: whakairoiro, pārongo

Momo tumu: Tūingoa

Whaitua: Whakapā, Mātauranga

Puna: Paekupu

Whakamārama: He whakaaturanga ataata o ngā pārongo, raraunga rānei i hoahoatia ki ngā āhuatanga whakaahua e māmā ake ai ki te mārāma me te aro atu ki ngā ihirangi. Ko tā tēnei he whakakotahi i te mārāmatanga me te auahatanga.

A visual representation of information or data, designed using graphic elements to make content easier to understand and more engaging. It combines clarity with creativity.

Whakaiti utu nama – Abatement

Whakapapa: whaka-, iti, utu, nama

Momo tumu: Kīanga tūingoa

Whaitua: Pakihi

Kupu taurite: whakaiti utunga nama

Puna: Whānau Livelihood

Whakamārama: He whakaheke, he whakiti rānei i te utu o tētahi mea. Whakamahia ai i te horopaki o te utu tāke, utu whiu rānei.

A reduction or decrease in the cost of something. Typically used in the context of tax payments or fines.

Tauira: “I tuku reta mai Te Tari Taake mō te whakaiti utu nama, ā, kua tino harikoa taku ngākau.”

“The Inland Revenue Department sent a letter to me about the abatement, and I am elated.”

Whakakore i te kirimana – Cancel the contract

Whakapapa: whaka-, kore, kiri-, mana

Momo tumu: Kīanga tūmahi

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakamutu ōkawa, he whakamanakore rānei i te kirimana.

To officially end or void a contract.

Whakakoretanga – Cancellation

Whakapapa: whaka-, kore, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakakore i tētahi kaupapa, āhuatanga rānei, pērā i te kirimana, i te whakaatanga rānei.

The act of ending something, such as a contract or agreement.

Whakakotiti whakaaro – Undue Influence

Whakapapa: whaka-, kotiti, whakaaro

Momo tumu: Tūmahi Whiti

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: Ko te whakapoapoa, ko te māminga ki tētahi atu i tētahi āhua makihuhunu, rāwekeweke, hē rānei, i te nuinga o te wā ka hua mai he putanga huhunu.

Persuasion or pressure exerted on someone in a way that is improper, unethical, or manipulative, often leading to unfair outcomes.

Whakamakaka – Warm-down

Whakapapa: whaka-, makaka

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He kori tinana mauru e mahia ana i muri iho i te kori tinana haukori.

Gentle exercises done after intense physical activity.

Whakamārama – Clarify

Whakapapa: whaka-, mārama

Momo tumu: Tūmahi Poro

Whaitua: Ture, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakapūrangiaho, he whakamāori rānei i tētahi mea e ngāwari ake ai ki te mārama.

To explain, to interpret something so it is clear or easier to understand.

Whakamatua mō te mahi haora roa – Time off in lieu

Whakapapa: whaka-, matua, utu, mahi, haora, roa

Momo tumu: Kīanga tūingoa

Whaitua: Ahumoni, Mahi

Puna: Whānau Livelihood

Whakamārama: He momo whakaritenga wāhi mahi e āhei ai ngā kaimahi ki te whai whakamatua mō te mahi haora roa i waho atu i ngā haora māori.

A workplace arrangement where employees are able to take leave for working overtime outside of normal hours.

Whakamatuatanga mō te tangihanga – Bereavement Leave

Whakapapa: whaka-, matua, -tanga, tangi, -hanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He whakamatuatanga whai utu e tuku atu ana ki ngā kaimahi whai muri iho i te matenga o tētahi whanaunga piritata, e āhei ai i a rātou te uhanga, me te whakarite i te tangihanga, me te whakahaere anō hoki i ngā take whaiaro. Paid time off granted to employees following the death of a close family member, allowing them to grieve, attend funeral arrangements, and manage personal affairs.

Whakamatuatanga whaiutu mō te whakawhānau tamaiti – Paid parental leave

Whakapapa: whaka-, matua, -tanga, whai, utu, whānau, tamaiti

Momo tumu: Tūingoa

Whaitua: Ture, Pakihi

Kupu taurite: utu tiaki pēpi

Puna: He Papakupu Pakihi

Whakamārama: He whakamatua i te mahi, ā, ka tukuna he utu ki tētahi matua mō te whānautanga mai, mō te taurimatanga rānei o tētahi tamaiti kua tamariki iho i te 6 tau te pakeke.

Leave from work with pay granted to a parent for the birth or adoption of a child who is younger than six years old.

Tauira: “I tonu ia mō te whakamatuatanga whaiutu mō te whakawhānau tamaiti i muri i te whānautanga o tā rāua pēpi.”

“He applied for paid parental leave after their baby was born.”

Whakamatua kōwhiringa – Alternative holiday

Whakapapa: whaka-, matua, kōwhiri, -nga

Momo tumu: Tūingoa

Whaitua: Mahi, Pakihi, Hauora

Puna: Whānau Livelihood

Whakamārama: He momo whakamatua e taea ai e ngā kaimahi te whakamahi mehemea kua meinga rātou ki te mahi i tētahi rangi whakamatua ā-motu. He ōrite ki te whakamatua mō te mahi haora roa i waho i ngā haora pakihī māori, engari arā anō ngā rerekētanga. Hei tauira, ka utu tonutia te tangata mō te mahi i te rangi whakamatua ā-motu, ā, ka utua anō hoki mō te whakamatua.

A type of leave that employees can take if they are required to work on a public holiday. Similar to time off in lieu, but with differences. For example, an individual is still paid for working on a public holiday and is also paid when they take leave.

Whakamatua hei paremata mō te mahi haora roa – time off in lieu

Whakapapa: whaka-, matua, paremata, mahi, haora, roa

Momo tumu: Kīanga tūingoa

Whaitua: ahumoni, mahi

Puna: Whānau Livelihood

Whakamārama: He momo whakaritenga wāhi mahi e āhei ai ngā kaimahi ki te whai whakamatua mō te mahi haora roa i waho atu i ngā haora māori.

A workplace arrangement where employees are able to take leave for working overtime outside of normal hours.

Whakangao – Invest, investment

Whakapapa: whaka-, ngao

Whiore: -tia, -tanga,

Momo tumu: Tūingoa, Tūmahi Whiti, Tūmahi Poro

Whaitua: Pakihi, Ahumoni

Kupu taurite: haumi, haumitanga

Puna: Te Ao Pāpāho

Whakamārama: Ko te tuku pūtea ki ngā kaupapa ahumoni, ki ngā pānga, ki ngā papanoho, ki tētahi kaupapa arumoni rānei i runga i te whakaaro ka whiwhi he monihua.

The act of putting money into financial schemes, shares, property, or a commercial venture with the expectation of achieving a profit.

Whakanui wāriu – Add value

Whakapapa: whaka-, nui, wāriu

Momo tumu: Tūmahi Whiti

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: He whakapakari, he whakakaha i te wāriu, i te kounga rānei, i te pai rānei o tētahi mea.

To enhance or improve the worth, quality, or usefulness of something.

Whakapapa – 1. Genealogy 2. To connect ancestrally or historically

Whakapapa: whaka-, papa

Whiore: -tia, -hia, -ngia, -ranga,

Momo tumu: Tūmahi Poro, Tūingoa

Whaitua: Ahurea

Puna: Te Aka, He Pātaka Kupu, Wīremu

1. Whakamārama: Te tātai whakaheke o te tangata me ngā kōrero tuku iho o ōna tūpuna, ā, e honotia ana ēnei mea e rua. Ka whakaraupapatia ngā whakatupuranga me te tūhono i ngā whakatupuranga ki ngā tūāhuatanga o mua. I ngā hui i waenga i ngā iwi ka kauwhautia ngā tātai whakaheke hei tūhono i te hunga katoa i tae ki taua kaupapa.

A person's descent line and the oral histories of their ancestors are connected. Generations are arranged in order and connected to past events. At intertribal meetings, descent lines are recited to connect everyone who is there.

2. Whakamārama: He whai pānga ki tētahi wāhi, whānau, hapū, iwi, waka, kaupapa rānei.

To have a connection, to connect to a place, family, subtribe, tribe, or initiative.

Tauira: “Tōna 100,000 ngā Māori e whakapapa ana ki te iwi nui rawa o te motu, ki a Ngāpuhi.” “Around 100,000 Māori can connect ancestrally to the largest tribe in the country, Ngāpuhi.”

Whakapipi – Incur

Whakapapa: whaka-, pipi

Momo tumu: Tūāhua

Whaitua: Pakihi

Kupu taurite: riro mai

Puna: Ngata

Whakamārama: He whakapipi, he whakaputa rānei i tētahi āhuatanga, kawenga rānei, i hua ake i tētahi mahi, whakataunga rānei. I ngā horopaki pakihī, e tohu ana te kupu nei ki ngā taunaha e whakaputaina ana pēnei i ngā utu, nama, moningaro rānei, e hua ake ana i tētahi kurutetenga, whakaaetanga, whakataunga ā-whakahaere rānei.

To bring about or cause something to occur, especially a responsibility, cost, or consequence that arises as a result of an action or decision. In business contexts, this often refers to incurring liabilities such as expenses, debts, or losses following a particular transaction, agreement, or operational choice.

Whakapono – 1. Faith 2. To believe

Whakapapa: whaka-, pono

Whiore: -hia, -tia, -tanga, -hanga

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahurea

Puna: Te Aka, Wīremu, He Pātaka Kupu

1. Whakamārama: Ko te whakaae a te ngākau o te tangata he tika, he pono anō hoki ngā kōrero a tētahi rōpū, pērā i ngā hāhi, a tētahi tangata rānei ina koa rā ngā kaiārahi hāhi, hapori, tōrangapū, aha atu.

The acceptance by a person's heart that the words of a group, such as churches, or an individual, especially church, community, and political leaders, are correct and true.

Tauira: “Nā ngā mihingare i mau te whakapono ki Aotearoa – ehara te whakapono Karaitiana nō Aotearoa ake.”

“The missionaries brought the Christian faith to New Zealand – the Christian faith is not originally from New Zealand.”

2. Whakamārama: Ko te whakawhirinaki me te whakaae a te ngākau he tika, he pono anō hoki ngā kōrero a tētahi atu.

When the heart trusts and believes that what someone else is saying is correct and true.

Tauira: “I te tūnga mai o te rūruhi ki te whakamārama nā wai tōna mōhio ki te whakapapa o te hapū i ako ki a ia, ka whakapono te iwi.”

“When the female elder stood up and explained who taught her what she knew about the subtribe’s genealogy, the tribe believed her.”

Tauira: “Nō tana whakapono ki a ia anō, ka tū mai tōna ringa kia tū ia hei kaitono mō te rohe pōti o Te Tai Tonga.”

“Because they believed in themselves, their hand went up so they could become a candidate for the Tai Tonga electorate.”

Whakapuaki anō – Paraphrase

Whakapapa: whaka-, puaki, anō

Momo tumu: Tūmahi Whiti

Whaitua: Kupu whānui

Kupu taurite: Whakapuaki kē

Puna: Paekupu

Whakamārama: He toai kōrero mā te whakamahi i ētahi atu kupu. I te nuinga o te wā, ka ngāwari ake, ka mārama ake hoki te kōrero. To restate something in different words, often to make it simpler or clearer.

Tauira: “Hei karo atu i te tārua whānako, i oti i te tauira ki te whakapuaki anō i te tuhinga taketake me te pupuri tonu i te tikanga o te kōrero taketake.”

“To avoid plagiarism, the student decided to paraphrase the original text while keeping the meaning of the original intact.”

Whakapuaki kē – Paraphrase

Whakapapa: whaka-, puaki, kē

Momo tumu: Tūmahi Whiti

Whaitua: Kupu whānui

Kupu taurite: whakapuaki anō

Puna: He Papakupu Pakihi

Whakamārama: He toai kōrero mā te whakamahi i ētahi atu kupu. I te nuinga o te wā, ka ngāwari ake, ka mārama ake hoki te kōrero.

Tauira: “Ka taea e koe te whakapuaki kē i te whakaaro matua o tēnei kōwae?”

“Can you paraphrase the main idea of this paragraph?”

Whakaputa whakaaro – Brainstorm

Whakapapa: whaka-, puta, whaka-, aro

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: ohia manomano

Puna: He Papakupu Pakihi

Whakamārama: He mahi takitahi, he mahi ā-rōpū rānei ko tōna whāinga kia maha ngā whakaaro, ngā otinga rānei, e whakatakotoria hei whakatau i tētahi take mā roto i te kōrerorero tuwhera, tene anō hoki.

A group activity aimed at generating many ideas or solutions to a problem through open and unstructured discussion.

Whakaraupapa mahi – Chunking

Whakapapa: whaka-, raupapa, mahi

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tātari i tētahi tūmahi ki ngā wāhanga iti atu e ngāwari ake ai te ki te whakatutuki.

Breaking down a task into smaller, more manageable parts.

Whakarite puka kaute – Book keeping

Whakapapa: whaka-, rite, pukapuka, kaute

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga ki te rekoata i ngā kurutete ahumoni me te tiaki i ngā mauhanga ahumoni mō te pakihī, tae atu ki ngā hokonga atu, me ngā hokonga mai, me ngā rīhīti, me ngā utunga atu.

The process of recording financial transactions and maintaining financial records for a business, including sales, purchases, receipts, and payments.

Whakarite tikanga kiritōpū – Collective bargaining

Whakapapa: whaka-, rite, tika, -nga, kiri-, tōpū

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: whakaritenga tikanga ohu

Puna: He Papakupu Pakihi

Whakamārama: He whiriwhiri tino kaha i waenga i ngā kaituku mahi me tētahi rōpū

kaimahi, e whai ana ki te whakarite i ngā āhuatanga mahi tōkeke, aronui anō hoki.

A powerful negotiation process between employers and a group of employees, aiming to secure fair and favourable working conditions.

Whakarite waitohu – Branding

Whakapapa: whaka-, rite, waitohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga ki te waihanga me te tiaki i te tuakiri o te waitohu tae atu ki te whakawhanake i te ingoa o te waitohu, me te tohumoko me tōna ingoa pai e whakapikia ake ai tōna mana ahurei i te māketete.

The process of creating and maintaining a brand's identity, including developing its name, logo, and overall image to build a distinctive presence in the market.

Whakarite whakahaere – Incorporate

Whakapapa: whaka-, rite, haere

Momo tumu: Tūmahi Whiti

Whaitua: Pakihi, Ture

Puna: He Papakupu Pakihi

Whakamārama: He hanga i tētahi rangatōpū, i tētahi pakihī rānei.

To form into a legal corporation or company.

Whakaritenga ā-tahua – Accrual basis

Whakapapa: whaka-, rite, -nga, ā-, tahua

Momo tumu: Tūingoa

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tikanga mahi kaute e hopu ana i ngā moniwhiwhi me ngā whakapaunga i te wā e whiwhi ana, e whakapipia ana rānei, ahakoa te āhua o te kapewhiti. He whaitake tēnei tikanga mō te pūrongorongo pūtea me te whakahaere anō hoki.

An accounting method that records revenue and expenses when they are earned or incurred,

regardless of cash flow. This is an essential method for financial reporting and management.

Whakaritenga hokohoko ahurei – 1. Unique Selling Point (USP) 2. Unique selling proposition

Whakapapa: whaka-, rite, -nga, hoko, ahurei

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: Kaupapa hokohoko ahurei (unique selling proposition)

Puna: He Papakupu Pakihi

1. Whakamārama: He āhuatanga ahurei e whakarerekē ana i te hautaonga i ngā whakararonga a ngā kaiwhakataetae, ā, e whakaawe ana hoki i te hoahoa o te kiritaki. A distinguishing feature that differentiates an offering from competitors and influences customer preference.

2. Whakamārama: E tohu ana te kupukiri ki te hua tauwhāiti, ki te painga rānei o tētahi hautaonga, o tētahi ratonga, o tētahi waitohu rānei e whakaahurei ana i te mea nei ki te māketete.

The term refers to the specific benefit or advantage offered by a product, service, or brand that sets it apart in the marketplace.

Whakaritenga tikanga ohu – Collective bargaining

Whakapapa: whaka-, rite, tika, -nga, ohu

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: whakarite tikanga kiritōpū

Puna: He Papakupu Pakihi

Whakamārama: He whiriwhiri tino kaha i waenga i ngā kaituku mahi me tētahi rōpū kaimahi, e whai ana ki te whakarite i ngā āhuatanga mahi tōkeke, aronui anō hoki.

A powerful negotiation process between employers and a group of employees, aiming to secure fair and favourable working conditions.

Whakaritenga whakanui whānui – Added value basis

Whakapapa: whaka-, rite, -nga, nui, whā-

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tikanga e whakapikia ana te utu i ia wāhanga o te ara tukutuku o te whakaputa hautaonga, ratonga rānei. Ka tāpiritia e ia pakihi tāna whakapikinga utu, ā, mehemea kua rēhitatia te kaihoko mō te Tāke Hokohoko, ka tāpiritia te Tāke Hokohoko ki te utu whakapikinga utu ki te waihanga i te utuhoko hōu. (Aotahi Ltd., 2012, p. 8)

A manner in which the price is increased at every part of the production supply chain for a good or service. Every business adds its mark-up, and if they've registered for GST, the GST is also added to the mark-up process to make a new sale price. (Aotahi Ltd., 2012, p. 8)

Whakarongotanga kakama – Active listening

Whakapapa: whaka-, rongo, -tanga, kakama

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He pūkenga whakawhiti kōrero e āta whakarongo ai te kaiwhakarongo ki te kaikōrero, ko te whai kia mārama, kia tika hoki te urupare, kia maumahara hoki ki ngā kōrero e whakatakotoria ana.

A communication skill where the listener focuses fully on the speaker, aiming to understand, respond appropriately, and retain the information shared.

Whakatangatanga – Warm-up

Whakapapa: whaka-, tangatanga

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He kori tinana mauru e mahia ana i mua iho i te kori tinana haukori.

Gentle exercises done before intense physical activity.

Whakatauākī – 1. Proverb 2. To say a proverb

Whakapapa: whaka-, tau, ā-, kī

Whiore: -tia, -hia, -ngia,

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahurea

Kupu taurite: whakataukī

Puna: Wīremu

Whakamārama: He pēpeha, he kōrero huahuatau rānei, i te nuinga o te wā, ka mau he mātauranga, he uara ahurea rānei. E mōhiongia ana nā wai te kī.

Proverb or saying, often conveying traditional wisdom or cultural values. The source is attributable.

Tauira: “Nā Te Horeta Te Taniwha te whakatauākī nei – ko te katuarehe, ko te ngārara o Mahaki!”

“Te Horeta Te Taniwha said this proverb – it is I, the dragon, the monster of Mahaki!”

Whakataukī – 1. Proverb 2. Emphasise

Whakapapa: whaka-, tau, kī

Whiore: -tia, -hia, -ngia

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahurea

Kupu taurite: whakatauākī

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: He pēpeha, he kōrero huahuatau rānei, i te nuinga o te wā, ka mau he mātauranga, he uara ahurea rānei. Kāore e mōhiohia nā wai te kī.

Proverb or saying, often conveying traditional wisdom or cultural values where the creator is unknown.

Tauira: “Whakarongotia ai te whakataukī ‘ka mate kāinga tahi, ka ora kāinga rua’ i runga i Te Karere ina rīpoata rātou mō ngā tāngata i waimarie ki te ora atu i te aituā.”

“The proverb ‘the first home dies, the second home lives’ is commonly heard on Te Karere

when they report about people lucky to escape misfortune.”

2. Whakamārama: Hei whakakaha i ngā kupu e makere ana i te waha kia aro ai te kaiwhakarongo ki te kaikōrero.

Emphasising words in oral delivery so the listener pays attention.

Tauira: “Kātahi ia ka whakataukī atu, “Nāna koutou, e whae mā”

“Then they emphasised, “You are theirs, aunties” [Ngā Mahi a ngā Tūpuna, Grey, 3rd ed., 1928]”

Tirohia → *Whakataukī*

Whakatautika kaute pēke – Bank reconciliation

Whakapapa: whaka-, tautika, kaute, pēke

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Ahumoni, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tukanga ki te whakataurite i ngā kurutete e rekoatahia ana i ngā mauhanga mahi kaute a tētahi umanga ki ērā i tana pūrongo pēke. Hei whakatūturu tēnei i te tika me te tautohu i ngā hapanga.

The process of comparing and matching the transactions recorded in a company's accounting records with those in its bank statement to ensure accuracy and identify any discrepancies.

Whakatinana – Implement

Whakapapa: whaka-, tinana

Momo tumu: Tūmahi Whiti

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He mahi, he whakahaere mahere, kaupapahere, whakataunga rānei.

To put into action or execute a plan, policy, or decision.

Whakatīwhetatanga ā-iwi – Social harassment

Whakapapa: whaka-, tīwheta, -tanga, ā-, iwi

Momo tumu: Tūingoa

Whaitua: Pāpori

Puna: He Papakupu Pakihi

Whakamārama: He mahinga kāore e hiahiatia ana, e hē ana rānei, ā, e tino auhi ana, e tūkinō ana rānei i ngā tūāhua pāpori.

Unwanted or inappropriate actions that cause discomfort, distress, or harm in social situations.

Tauira: “I whakatinanatia e te whakahaere ngā kaupapahere hei whakakore i te whakatīwhetatanga ā-iwi.”

“The organisation implemented policies to address social harassment.”

Whakatūturutanga – Verification

Whakapapa: whaka-, tūturu, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Puna: He Pātaka Kupu

Whakamārama: He tukanga ki te hāpono, ki te whakatūturu, ki te manatoko i te tika, i te pono, i te tūturu rānei i tētahi tūāhuatanga mā te whakatewhatewha, mā te arowhai rānei, mā te whakataurite rānei. I te ao pakihi me te ahumoni, i te nuinga o te wā ka āta arotake katoatia ngā tuhinga ahumoni, me ngā tuhinga ā-ture, tae atu ki ngā pārongo e whai pānga ana.

The process of confirming or proving the accuracy, truth, or validity of something through investigation, examination, or comparison. In business and finance, it often involves a comprehensive review of financial records, legal documents, and other relevant information.

Whakaū tikanga tauhokohoko – Commercialisation

Whakapapa: whaka-, ū, tika, -nga, tau-, hokohoko

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: whakaarumoni, whai hua pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te tukanga o te tuku i tētahi hautaonga, ratonga rānei ki te māketē. Ko te whakataunga anō hoki ki te whakariri i tētahi

mahi, kaupapa, āhuatanga rānei, hei kaupapa tauhokohoko.

The process of bringing a product or service to the market. The decision to transform an activity, initiative, or thing into a trade activity.

Whakauru rawa mai ki uta – Import

Whakapapa: whaka-, uru, rawa, uta

Momo tumu: Tūmahi Whiti

Whaitua: Pakihi

Kupu taurite: hoko whakaroto

Puna: He Papakupu Pakihi

Whakamārama: He hari mai i ngā hautaonga, ratonga rānei nō tāwāhi ki tētahi whenua hei hoko atu.

To bring goods or services into a country from abroad for sale.

Whakawā – Censor

Whakapapa: whaka-, wā

Momo tumu: Tūmahi Whiti

Whaitua: Pāpori

Kupu taurite: rāhui

Puna: He Papakupu Pakihi

Whakamārama: He muku, he rāhui, he panoni rānei i tētahi kōrero, whakaaturanga, tuhinga, whakaahua rānei kia kaua e puta tūmatanui, kia ōrite rānei ki ngā paerewa, ngā waeture rānei kua tautuhia e tētahi whakahaere, e te kāwanatanga rānei. I te nuinga o te wā ka amahia hei tiaki i te iwi whānui, hei ārai rānei i te horapa o ngā tānga hē, tūtohu rānei.

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Whakawhanaungatanga – Getting to know, socialising, relationship building

Whakapapa: whaka-, whānau, -nga, -tanga

Momo tumu: Tūingoa

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He waihanga hononga, he mahi pātuinga; te tiaki me te manaaki i ngā hononga ā-whakapapa, ā-hapori rānei.

Building relationships or making connections; fostering kinship or community ties.

Tauira: “Whaimuri i te karakia ka whakaritea he wā whakawhanaungatanga e tūtaki ai tātou ki a tātou anō.”

“Following the service, some time has been set aside for socialising to meet each other.”

Whakawhitinga ā-kirimana kāore e tika ana – Unfair bargaining

Whakapapa: whaka-, whiti, -nga, ā-, tika

Momo tumu: Kiānga tūingoa

Whaitua: Pakihi

Puna: He Papakupu Pakihi

Whakamārama: Ko te whiriwhiri i ngā whakaritenga me ngā herenga o tētahi kirimana, i tētahi whakaaetanga rānei i runga i tētahi āhuatanga e tītaha ana, e apo ana, kāore rānei e whaihua ki tētahi taha.

Negotiating terms or conditions of a contract or agreement in a manner that is biased, exploitative, or disadvantageous to one party.

Whānau – 1. Family 2. To give birth

Momo tumu: Tūingoa, Tūmahi Poro

Whaitua: Ahurea

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: Koia te wāhanga iti rawa o te iwi, o te pāpori rānei. I te ao Māori, he whānui ake te aronga o te kupu whānau i te family nō te mea ka tohu atu anō hoki ki ngā whanaunga pērā i ngā toronga, me ngā mātua kēkē tae atu ki ngā tūpuna. He rerekē ngā āhuatanga noho a ia whānau. Mō ētahi, ka pā atu hoki tēnei kupu ki ngā hoa.

The smallest unit of an iwi or society. In Māori society, whānau is a broader term than family because it also refers to relatives such as cousins, uncles and aunties, including

grandparents. Each whānau has its own living arrangements. For some, this word can also be applied to friends.

Tauira: “I tōku tamarikitanga i haere ai te whānau ki te karakia i ngā Rātapu.”

“When I was young, the family would go to service on Sundays.”

2. Whakamārama: He whakaputa tamariki ki te ao.

To give birth.

Whanaungatanga – 1. Rapport 2. Kinship

Whakapapa: whānau, -nga, -tanga

Momo tumu: Tūingoa

Whaitua: Pāpori

Puna: He Papakupu Pakihi, Te Aka

Whakamārama 1: He whanaungatanga reretau i waenga i ngā tāngata.

A harmonious relationship or connection between people.

Whakamārama 2: Ko te hononga ā-whakapapa, ā-wairua i waenga i ngā tāngata me ngā piringa pātahi. I te nuinga o te wā ka whakapakarihia mā te tautoko, te manaaki, me te mahi tahi.

The connection between people based on whakapapa and shared relationships, often strengthened through support, care, and working together.

Whārangi ipurangi – Web page

Momo tumu: Tūingoa

Whaitua: Hangarau, Pakihi

Puna: He Papakupu Pakihi

Whakamārama: He tuhinga kotahi, he whārangi kotahi rānei i te ipurangi e mau ana ki ngā pārongo, ā, e taea ana te torotoro atu mā te pūtirotiro.

A single document or page on the internet that contains information and can be accessed using a web browser.

Whare – House

Momo tumu: Tūingoa

Whaitua: Papanoho

Puna: Wīremu, He Pātaka Kupu

Whakamārama: He wāhi e whakaruru ana, e whakarato ana anō hoki he wāhi mō ētahi mahi pērā i te moe, me te tunu kai, me te whakatā. He mea whai tuanui, pakitara, papa anō hoki. A building where people live, typically providing shelter and space for various activities such as sleeping, cooking, and relaxing. A thing that has a roof, walls, and floors.

Tauira: “Nāku anō tōku whare i hanga hei whakaruru i tōku whānau.”

“I built my house myself to provide shelter for my whānau.”

Whare hākinakina – Gym

Whakapapa: whare, hākinakina

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whare kori tinana, whare whakapakari tinana, whare ongeonge

Puna: Te Aka

Whakamārama: He whare mō te kori tinana tūroto.

A facility for indoor physical exercise.

Whare kori tinana – Gym

Whakapapa: whare, kori, tinana

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whare whakapakari tinana, whare hākinakina, whare ongeonge

Puna: Te Aka, Paekupu

Whakamārama: He whare mō te kori tinana tūroto.

A facility for indoor physical exercise.

Whare ongeonge – Gym

Whakapapa: whare, ongeonge

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whare kori tinana, whare hākinakina, whare whakapakari tinana

Puna: Te Aka

Whakamārama: He whare mō te kori tinana tūroto.

A facility for indoor physical exercise.

Whare pukapuka – Library

Momo tumu: Tūingoa

Whaitua: Papanoho, Whare

Puna: Te Aka

Whakamārama: He whare e whakawhāitihia ana ngā pukapuka ki runga paenga, ā, e wātea ana aua pukapuka hei tuku atu ki te hunga e whai memahipi ana ki taua whare pukapuka.

A building where books are gathered onto shelves, and are available to lend out to people with a membership to said library.

Tauira: “He maha ngā ratonga e whakaratohia ana e ngā whare pukapuka i ēnei rā – atu i te tuku pukapuka, e wātea ana he rorohiko e hono ana ki te ipurangi, ka taea ngā rūma te tāpui ki te whakahaere hui, aha atu, aha atu.”

“There are a lot of services libraries provide these days – in addition to loaning books, computers connected to the internet are provided, rooms can be booked to hold meetings, etc.”

Tirohia → Papanoho, Whare

Whare Wāhi-Mahi – Commercial Property

Whakapapa: whare, wāhi, mahi

Momo tumu: Tūingoa

Whaitua: Pakihi, Papanoho, Whare

Puna: He Papakupu Pakihi

Whakamārama: Ngā whare, ngā whenua rānei e whakamahia ana mō ngā mahi pakihi.

Buildings or land used for business activities.

Whare Whakapakari Tinana – Gym

Whakapapa: whare, whaka-, pakari, tinana

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whare kori tinana, whare hākinakina, whare ongeonge

Puna: Toi Te Kupu

Whakamārama: He whare mō te kori tinana tūroto.

A facility for indoor physical exercise.

Wharenuī – Meeting house

Whakapapa: whare, nui

Momo tumu: Tūingoa

Whaitua: Whare, Papanoho

Puna: He Pātaka Kupu

Whakamārama: He whare e tū ana ngā kaupapa ōkawa, ōpaki anō a te ao Māori. Ko ētahi ka whai whakairo, nā reira, ka kīia tērā momo he whare whakairo. I te nuinga o te wā, e tapaina ana ki te ingoa o tētahi tupuna o te hapū nōna te whenua, o ngā hapū rānei o te takiwā, ki te whare. Ko ngā wharenuī te pito o ngā kaupapa Māori. Mehemea he wharenuī tāone, ā, kāore ōna hapū, tērā te tūpono ka tautapa kē pea ki te ingoa o tētahi kaupapa, kīanga kōrero rānei.

A house where formal and informal events of Māori society are held. Some have carvings—these are called carved houses. The name of an ancestor of a local subtribe on the land which the house stands, or local subtribes, is usually given to the house. Meeting houses are the centre of Māori initiatives. If it's an urban meeting house and it has no subtribe, there is a possibility it will be named after a theme or saying.

Whāriki pāhuka – Foam mat

Whakapapa: whāriki, pāhuka

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He whāriki e mahia ana ki te pāhuka e whakamahia ana mō ngā kori tinana me ngā takaporepore. Ko tāna he whakarato aupuru i te wā e mamahi ana tētahi.

A mat made of foam used for exercises or gymnastics to provide cushioning while working out.

Whāriki takaporepore – Gymnastic mat

Whakapapa: whāriki, takapore

Momo tumu: Tūingoa

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: He whāriki e whakamahia ana i ngā takaporepore e whakarato ana i tētahi matamata haumarū mō te takahurihuri me ētahi atu momo kori tinana.

A mat used in gymnastics to provide a safe surface for tumbling and other types of exercises.

Whārite tāitanga – BEDMAS

Whakapapa: whā-, rite, tātai, -tanga

Momo tumu: Tūingoa

Whaitua: Pakihi

Kupu taurite: raupapa paheko

Puna: He Papakupu Pakihi

Whakamārama: He kupu rāpoto Pākehā e whakamahia ana ki te maumahara i te raupapa paheko i ngā whārite pāngārau: Taiapa, Taipū, Whakawehe me te Whakarea (mai i te mauī ki te katau), te Tāpiri me te Tango (mai i te mauī ki te katau).

An acronym used to remember the order of operations in mathematical expressions: Brackets, Exponents, Division and Multiplication (from left to right), Addition and Subtraction (from left to right).

Whātotoro – Stretch

Whakapapa: whātorotoro

Momo tumu: Tūingoa, Tūmahi Whiti

Whaitua: Hauora

Puna: Toi Te Kupu

Whakamārama: Ko te whātoro i ngā peke, i ngā uaua kia whāroa.

Extending the limbs or muscles to their full length.

(Ngā) wheako kua pā mai – Lived experience

Whakapapa: wheako, pā, wheako

Momo tumu: Tūingoa

Whaitua: Mātauranga

Kupu taurite: Mātau ā-wheako

Puna: Whānau Livelihood

Whakamārama: He mōhiotanga ka akongia i te whai wāhi ake, i te heipū rānei ki tētahi tūāhuatanga. He mea e akongia ana i te rite tonu o te mahi, o te whakaaroaro, o te tūhura, o te whai māramatanga ki ngā putanga – ehara i te momo mātauranga e whakaakongia ana mā ngā tikanga ariā, ōkawa rānei.

Knowledge that emerges from direct involvement, lived encounters, or repeated engagement. Learned through doing, reflecting, exploring, and making sense of outcomes—rather than being taught in formal or theoretical ways.

Whenua – 1. Land 2. Country 3. Placenta

Momo tumu: Tūingoa

Whaitua: Ahurea, Papanoho

Puna: Wīremu, He Pātaka Kupu

1. Whakamārama: Te mata mārō o

Papatūānuku, tae atu ki ngā toka, me ngā oneone, me ngā āhuatanga māori pērā i ngā maunga. Ka whakataukītia te hiranga o te pupuri tonu i te whenua “He wahine, he whenua mate ai te tangata.”

The solid surface of Papatūānuku [Earth], including rocks, soils, and natural features like mountains. The importance of holding onto land is enshrined in the proverb, “For women and land, men die.”

Tauira: “I te mutunga o te rautau 20, he iti noa ngā whenua kei ngā ringa tonu o ngā iwi Māori.”

“At the end of the 20th century, very few lands were left in the hands of Māori tribes.”

2. Whakamārama: He motu e tautuhia ana tōna rohe, ā, ka whai i tōna ake kāwanatanga,

waihoki, he ōrite te tuakiri, te ahurea, me te tino rangatiratanga kei tēnā kei tēnā o ōna kirirarau.

A country, or nation-state, is a defined geographical area with its own government, laws, and borders, where its citizens share a common identity, culture, and sovereignty.

Tauira: “Ko Aotearoa tētahi o ngā whenua nui rawa ki Porinīhia.”

“New Zealand is one of the largest countries in Polynesia.”

3. Whakamārama: Ngā kiriuhi me te ewe ka puta mai whai muri i te whānautanga mai o te pēpi. Ka tīkina, ka tanumia ki raro i te rākau hei here i te tamaiti ki tōna whenua.

The membrane and afterbirth that comes out following the birth of a baby. They are taken and buried underneath a tree to bind a child to their land.

Tauira: “Kua whakaritea he rākau motuhake hei tanumanga mō te whenua.”

“A special tree has been set aside for the burial of the placenta.”

Tirohia → Motu

Whiringa riro – Put option

Whakapapa: whiri, -nga, riro

Momo tumu: Tūingoa

Whaitua: Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He kirimana ahumoni e tuku atu ana ki te kaupupuri i te mōtika, engari kua ko te herenga, ki te hoko i tētahi huarawa mō tētahi utuhoko i whakaritea i roto i tētahi wā i whakaritea. (Elearnmarkets, 2023)

A financial contract gives the owner the right, but not the obligation, to sell an asset at a specified price within a specified time.

Tauira: “I whakamahia e te kaupupuri pūtea tētahi whiringa riro hei ārai i ngā hekenga o te mākete.”

“The investor used a put option to hedge against market losses.”

Whiringa tango – Call option

Whakapapa: whiri, -nga, tango

Momo tumu: Tūingoa

Whaitua: Pakihi, Ahumoni

Puna: He Papakupu Pakihi

Whakamārama: He kirimana ahumoni e whakamana ana i te kaupupuri ki te hoko huarawa taurangi i tētahi utuhoko i whakaritea i roto i tētahi wā i whakaritea.

A financial contract giving the holder the right to buy a security at a specific price within a certain period.

Whiro Kirikiti – Cricket Bat

Whakapapa: whiro, kirikiti

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: Patu Kirikiti, Rākau Kirikiti

Puna: Toi Te Kupu

Whakamārama: He rākau e whakamahia ana i te kirikiti hei tā i te poi.

A bat used in the game of cricket to hit the ball.

Whiti whakapiki – Ratchet clause

Whakapapa: whiti, whaka-, piki

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He whakaritonga kirimana e whakarite ana ka taea ngā whakaritenga kia piki ake anake, tē taea te whakaheke.

A contractual provision ensuring terms can only improve and not regress.

Tauira: “I whakaurua he whiti whakapiki ki te kirimana hei tiaki i ngā painga kaimahi.”

“The contract included a ratchet clause to protect employee benefits.”

Whiu kiri Tangata – Civil penalties

Whakapapa: whiu, kiri, tangata

Momo tumu: Tūingoa

Whaitua: Ture

Puna: He Papakupu Pakihi

Whakamārama: He whiu ā-nama e whakatauria ana mō te takahi i ngā ture kiri tangata.

Financial penalties imposed for violating civil laws.

Whutupaoro – Rugby (union)

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whutupōro

Puna: Toi Te Kupu

Whakamārama: He hākinakina kapa e tākarotia ana e ngā kapa e rua, 15 ngā kaitākaro i ia kapa. Ko te whai he kawē, whana, tuku rānei i tētahi poi porohema ki mua ki te whai piro.

A team sport played with 15 players per team, where the goal is to carry, kick, or pass an oval ball forward to score points.

Whutupōro – Rugby (union)

Momo tumu: Tūingoa

Whaitua: Hauora

Kupu taurite: whutupaoro

Puna: He Pātaka Kupu

Whakamārama: He hākinakina kapa e tākarotia ana e ngā kapa e rua, 15 ngā kaitākaro i ia kapa. Ko te whai he kawē, whana, tuku rānei i tētahi poi porohema ki mua ki te whai piro.

A team sport played with 15 players per team, where the goal is to carry, kick, or pass an oval ball forward to score points.

Kupu Pākehā – Kupu Māori

100% Mortgage	Mōkete kotahi rau ōrau, mōkete kotahi rau paiheneti, mōketi kotahi rau ōrau, mōketi kotahi rau paiheneti
102% Mortgage	Mōkete kotahi rau mā rua ōrau, mōkete kotahi rau mā rua paiheneti, mōketi kotahi rau mā rua paiheneti, mōketi kotahi rau mā rua ōrau
360-degree feedback	Aromātai a te takitini
52 week high	Te utu nui rawa o te tau
52 week low	Te utu iti rawa o te tau

A

Abandonment of employment	Te whakarere i te tūranga mahi, te whakareretanga i te tūranga mahi
Abatement	Whakaiti utunga nama
Abatement notice	Pānui whakamutu nā te kōti

Abet	Hakahauhau ki te maha hara, whakahauhau ki te maha hara
ACC (Accident Compensation Commission)	Te Kaporeihana Āwhina Hunga Whara
ACC Insurance	Rīanga a te Kaporeihana Āwhina Hunga Whare
ACC Levies	Tāke a te kaporeihana āwhina hunga whara
ACC Workplace Cover	Rīanga Hauata i te Wāhi Mahi a te Kaporeihana Āwhina Hunga Whare
Access	Huarahi
Access to distribution channels	Huarahi ki ngā hongere tohatoha
Accident Compensation Corporation (ACC)	Te Kaporeihana Āwhina Hunga Whara
Accident insurance	Rīanga hauata
Accountable, accountability	E herea ana, noho haepapa, papanga, herenga
Accountant	Kaikaute
Accounting	Mahi kaute, mahinga kaute

Accounting entity concept	Ariā mahi kaute mō te hinonga
Accounting period	Wā mahi kaute, wā mahinga kaute
Accounting record	Puka mahi kaute, puka mahinga kaute
Accounting technician	Kaimahi kaute
Accounts payable (creditors)	Nama kia utua atu, nama kia utua (hunga noho nama atu), nama utu (hunga noho nama atu)
Accounts payable (debtors), outstanding invoice	nama kia utua mai, nama mai (hunga noho nama mai), nama whiwhi (hunga noho nama mai)
Accounts receivable collection	Kohinga nama mai
Accounts receivable turnover	Tapeke o ngā nama mai
Accounts	Kaute
Accredited	Whakaae
Accrual basis	Whakaritenga ā-tahua
Accruals	Tahua Nama Atu
Accrued expenses	Ngā utunga kua whakatahua

Accumulate	Whakaemi
Accumulated depreciation	Te whakaeminga o te hekenga wāriu
Accumulated funds	Tahua
Accumulated retained earnings	Tahua huamoni i puritia
Accumulated value	Pikinga wāriu
Achievable	Ka taea
Acquire	Riro mai
Acquisition	Hoko hua
Acquisition.	Taonga riro mai
Act of Parliament	Ture Pāremata
Action plan	Mahere mahi
Active	Hohe
Active fund	Tahua ka tātaritia
Active listening	Whakarongotanga kakama
Activity fees	Ututanga hokohoko rawa
Activity ratios	Taupāpātanga mahinga whakanao
Actual	Tūturu
Acumen	Hinengaro tētere
Add value	Whakanui wāriu

Added value basis	Whakaritenga whakanui whānui
Addictions counsellor / addictions practitioner	Kaiwhakamahereora waranga
Additional equity	Tūtanga tāpiri
Additional fee	Utu tāpiri
Advantage	Take whaihua
Aerobic	Āhāora
Agent prefix	Kai-
Agent prefix	Kiri-
Alphabetical guide to topics	Kuputohu
Alphabetical guide to topics	Rārangi arataki pukapuka
Anaerobic	Hāorakore
Ancestor (Ancestors – plural)	Tipuna (tīpuna – takitini), tupuna (tūpuna – takitini)
Atmosphere (vibe)	Wairua
Aunty (Aunties – plural)	Whaea kēkē (whāea kēkē – takitini)

B

Baby	Pēpē, pēpi
Back pay	Utunga whakamuri
Back, support	Tuarā
Backward integration	Whai wāhi ki ngā mahi whakanao me te hoko
Bailee's liability cover	Rīanga taunaha kaipupuri taonga
Balance day adjustments	Tuhinga whakatika kaute mutunga
Balancing beam	Pae whakatautika
Ball	Paoro, poi, pōro
Bank	Pēke
Bank account	Kaute Pēke, pūtea pēke, pūtea
Bank charges	Utunga pēke
Bank deposit book	Pukapuka moni tāpui pēke
Bank finance	Pūtea taurewa a te pēke
Bank overdraft	Kaute noho nama i te pēke, moni tuhene, tarepa pūtea
Bank reconciliation	Whakatautika kaute pēke
Bank records	Pukapuka pēke

Bank statements	Pūrongo pēke
Banking Ombudsman Scheme	Te Rama Tōkeke
Bankruptcy	Kaihau, mone
Barcode	Tau taonga, waehere tāekaeka
Bargaining power	Mana tohe utu
Barrier	Aukatinga
Barrister	Poutoko ture
Barter	Hokohoko
Basketball	Pahiketepōro, Poitūkohu
Bearish	Manawa pāwera
Bears	Ngā pea
BEDMAS	Raupapa paheko, whārite tātaitanga
Before-tax profit	Huamoni o-mua tāke
Benchmark	Ine, paerewa
Beneficiary	Kaiwhiwhi painga, kaiwhiwhi takuhe
Benefit	Painga
Benefit and Cost Analysis	Te Painga me te Utu
Bereavement leave	Whakamatuatanga mō te Tangihanga
Best before date	Rā heke kounga

Best practice	Tauira pai rawa, tikanga papai katoa
Beta testing	He Momo Whakamātautau Taonga
Bias	Rītaha
Bicycle	Pahikara, paihikara
Bid	Pīti
Bid price	Utunga pīti
Bill	Pire, nama
Billable time	Raro ka utuhia, wā tononama
Billboard	Papa pānui, papa pānui korahi
Binding contract	Kirimana paihere
Blanket rules	Ritenga whānui
Blue chip company	Uepū whairawa o-mua
Blurred vision / seeing double	Atarua
Board of Directors	Poari kaiwhakahaere
Body corporate	Rangatōpū
Bond (rent)	Herenga utu ā-mua,
Bond (fixed income investment)	Herenga Utu ā-Uepū
Bondholder	Kaipupuri i te Herenga Utu ā-Uepū
Bonus	Utu āpiti

Bonus bonds	Ngā Herenga Utu ā-Uepū Paraihe
Book keeping	Whakarite Puka Kaute
Book value of the asset	Wāriū ā-pukapuka o te hua
Boom	Pikinga Ōhanga
Boot camp	Kāpuni putu
Borrow	Mino
Borrowable equity	Pūtea moni e taea ai
Borrower	Kirimino
Borrowing	Tono pūtea
Bottom line	Huamoni whakamutunga, tino whāinga
Bourse	Māketē tiri umanga
Brainstorm	Ohia manomano, whakaputa whakaaro
Brand identity	Tuakiri waitohu
Brand names	Ingoa waitohu
Brand recognition	Āhukahuka waitohu
Branding	Whakarite waitohu
Breach	Takahi ture
Breach of contract	Takahi kirimana
Break down	Wāwāhitanga
Break even analysis	Tātari utu tautika

Break-even point	Utu tautika
Breakthrough strategy	Rautaki whakaputa ihu
Bridging finance	Mōkete taunaki
Broad form liability	Rīanga pīkaunga whānau
Brochure	Pānui whakamārama
Brokerage fees	Utunga a te kaimahi hokohoko tiri umanga
Brokerage firm	Uepū hokohoko tiri umanga
Brother or cousin of a female	tungāne
Browser	Pūtiro, pūtiro, mata ipurangi
Budget	Pūtea
Budgeting	Tatauria pūtea
Building Act 2004	Te Ture Hanga Whare 2004
Building code	Ture hanga whare
Building consent	Whakaaetanga hanga whare
Building consent authority	Mana whakatūtū whare
Building regulations	Ture ārahi hanga whare

Building society	Porihanga mana whakatū
Building warrant of fitness	Puka whakamana hanga whare
Bull market	Māketete pūru
Bullish	Manawa rikarika
Bulls	Ngā pūru
Business	Pakihi
Business assets	Rawa pakihi
Business banking manager	Kaiwhakahaere pēke mō ngā kaute pakihi
Business broker	Kaihokohoko pakihi
Business card	Kāri pakihi
Business coach	Kaiako pakihi
Business consultant	Kaitohutohu pakihi
Business culture	Tikanga pakihi
Business debt	Nama pakihi
Business expenses	Utu whakahaere pakihi
Business support network	Kōtuitui tautokohanga pakihi
Business sustainability	Te āhua taimau o te pakihi
Business tax	Tāke pakihi

Buy (investment securities)	Utu whakatango
Buyers' market	Māketete kaitango
By-law	Pāero, paeroa, ture ā-rohe, ture kaunihera
Byte	Irawaru, paita, waeine matihiko

C

Calculation	Tātaitanga
Call option	Whiringa tango
Call waiting	Tatari ā-waea
Caller (ceremonial)	Kaikaranga
Cancel the contract	Whakakore i te kirimana
Cancellation	Whakakoretanga
Canoe, vehicle, ancestral canoe	Waka
Canoeing	(Hoe) waka, hoehoe tāwhai
Capabilities	Pūkenga
Capacity	Rōrahi
Capital	Haupū rawa
Capital expenditure	Utunga whakataunga rawa
Capital gain	Hua haupū rawa

Capital gains tax	Tāke hua haupū rawa
Capital growth	Tupuranga haupū rawa
Capital investment	Haumi haupū rawa
Capital loss	Hekenga uara
Capital purchases	Hokonga whakataunga rawa
Capitalism, capitalistic	Angahaorawa
Capitalist economy	Ōhanga angahaorawa
Cardiovascular	Iaia manawa, ia-manawa
Career	Umanga, aramahi, mahi pūmau, mahi
Care giver	Kaitiaki
Cashflow neutral	Moni kapewhiti ōritenga
Cash disbursements	Utunga moni
Cash sales	Hokonga ā-mahi
Cashflow negative	Moni kapewhiti tōraro
Cashflow positive	Moni kapewhiti o runga ake
Cashflow projection	Moni kapewhiti matapae
Cashflow shortfall	Nama

Cashflow statement	Pūrongo moni kapewhiti
Casual employment	Mahi kōhikohiko, mahi waimori
Cat	Ngeru
Caveat	Mana pupuri
CD Rom	Kōpae CD, kōpae rorohiko
Cemetery, burial ground	Urupā
Censor, censorship	Whakawā, rāhui
Chamber of Commerce	Huinga Rōpū Tauhokohoko
Channel of Distribution	Huarahi tohatoha
Chant, prayer, service	Karakia
Charge card	Kāri riro nama
Charge out rate	Pāpātanga whakatau utu
Charitable	Ohaoha
Charitable donations	Koha āwhina
Charitable purposes	Kaupapa āwhina tangata
Charitable status	Tūnga hei whakahaere āwhina tangata

Chartered accountant	Kaikaute whaitohu
Chartered life underwriter	Kaituku rīanga whaitohu
Chattels	Rawa ā-whare
Cheque	Haki
Chicken	Heiheī
Chief executive officer	Tumuaki whakahaere
Chief financial officers	Kiriārahi Pūtea Matua
Child support deductions	Tangohanga tautoko tamariki
Chunking	Whakaraupapa mahi
Church, religion, church building	Hāhi
Circular economy	Ōhanga āmiomio, ōhanga porowhita
Circumstances	Āhuatanga
Citizen, citizenship	Kirirarau, raraunga
Civic responsibility	Haepapa raraupori
Civil law	Ture kiri tangata
Civil penalties	Whiu kiri tangata
Civil proceedings	Whakahaere kōti kiri tangata

Civil remedies	Huarahi whakatika kiri tangata
Claim (submission)	Tāpaenga kōrero
Claim	Tono
Clarify	Whakamārama
Clause	Wāhanga
Clerical	Whakahaere tari
Client (s)	(hunga) kiritaki
Client databases	Pātengi raraunga kiritaki
Climate (weather)	Āhuarangi, Pūmahana
Climate (prevailing condition)	Ia tukupū
Climb	Piki
Climb trees	Piki rākau
Closed-end fund	Tahua nonoti
Closing bank balance	Tahua mutunga o te kaute pēke
Clothing, to wear clothes	Kākahu
Code Compliance Certificate	Tohu Whakaaetanga Whakatū
Code of Banking Practice	Tikanga Whakahaere Mahinga Pēke
Code of Compliance	Tikanga Whakahāngai Mahi ki ngā Ture

Code of Ethics	Tikanga Matatika
Code of practice	Tikanga mahi
Coercion	Āinga
Cognitive dissonance	Manawa awhitū
Cognitive miser	Kaihoko pōnānā
Collaborate	Mahi tahi
Collateral, security (financial)	Huarawa taurangi, taituarā
Colleague	Hoa mahi
Collectable	Puiaki ā-pūtea
Collective	Ohu, kiritōpū
Collective bargaining	Whakarite Tikanga Kiritōpū, Whakaritenga tikanga ohu
Collective decision maker	Kaihoko whai kiritōpū, kaihoko whai ohu
Collective investment	Haumitahitanga
Collective mark	Waitohu a te rōpū, Waitohu kiritōpū
Collective principles	Mātāpono a te rōpū, Mātāpono kiritōpū
Collective responsibility	Haepapa kiritōpū, haepapa takimaha

Colonisation	Taipūwhenua, (Te) Urutomo Whenua
Commerce	Tauhokohoko
Commerce Commission	Kōmihana Tauhokohoko
Commercial acumen	Hinengaro pakihī tētere
Commercial agreement	Kirimana pakihī
Commercial law	Ture Tauhokohoko
Commercial practices	Mahinga tauhokohoko
Commercial property	Whare wāhi-mahi
Commercial property investment	Haumi whare wāhi-mahi
Commercial quality accreditation systems	Pūnaha whakawā whakahaere tauhokohoko a te pakihī
Commercial recycling	Hangarua taonga pakihī
Commercial	Arumoni
Commercialise	Whai hua pakihī, whakaarumoni,

	whakaū tikanga tauhokohoko
Commission (entity)	Kōmihana
Commission (to request)	Tono, Tuku whāinga
Common, ordinary state, not restricted or sacred	Noa
Communicate	Kōrero
Cone	Koeke
Connoisseur,	Pūkenga, mātanga, mātanga mātauranga, kaiwhakawā mātanga
Consumer responsibility	Haepapa kaiwhakapeto
Contents insurance	Inihua taonga rōwhare
Controlled economy, command economy	Ōhanga whakamatua
Cost/price, to pay, levy	Utu
Council records	Pukapuka a te tari Kaunihera ā-tāone
Country	whenua, motu
Crawling	Ngaoki, Ngōki

Cricket	Kirikiti
Cricket bat	Patu kirikiti, rākau kirikiti, whiro kirikiti
Cricket wicket	Tumu
Cultural identity	Tuakiri a-ahurea
Cultural therapist	Kaituku haumanu ā-ahurea
Culture	Ahurea
Cycling	Eke paihikara

D

Dancing	Kanikani
Deaf culture	Ahurea turi
Debt	Nama
Degrowth economy	Ōhanga angatuatupu
Digital subscriber	Waea kaiohauru matihiko
Disabilities	Ngā whaikaha
Diversity	Kanorau
Dividend	Hua pakihi ki te hunga whai tiri
Dividend	Utu whaipānga
Dividends	Hua pakihi ki te hunga whai tiri
Dividends	Hua tūtanga pakihi
Dog	Kurī
Donut economy	Ōhanga tōnati

Down payment	Moni tāpui
Drawing	Tā pikitia

E

Earth mother	Papatūānuku
E-commerce	Ītauhoko
Economic	Ohaoha
Economic community	Hapori ohaoha
Economic depression	Aumate ohaoha
Economic expansion	Aupiki ohaoha
Economic recession	Auheke ohaoha
Economic trend	Ia ohaoha
Economy	Ōhanga
Egg	Hēki, huamanu
Egg	
Electronic payment system	Pūnaha utu tāhiko
Energy	Taiawenga
Ethnic group	Mātāwaka
Eurocentrism	Arotahi pū ki Ūropi
Ex dividend	Huamoni pakihi kore

Excluded investments	Haumitanga kua whakahētia
Exercise machine	Pūrere mamahi

F

Faith, believe	Whakapono
Female elder	Kuia
Finance, financial, monetary	Ahumoni, pūtea
Financial aspect	Āhutatanga ahumoni
Financial influence	Awenga ahumoni
Financial return	Hua ahumoni
Fixed income	Haumitanga taurewa
Flax	Harakeke
Foam mat	Whāriki pāhuka
Food garden	Māra kai
Food, eat	Kai
Fortified village, marae	Pā
Fresh	Māori
Freshwater	Wai māori
Frisbee	Ripi
Fund	Pūtea
Funeral insurance	Inihua tangihanga

G

Gardening	Mahi māra
Genealogy, to connect ancestrally or historically	Whakapapa
Generative economy	Ōhanga whaktōnui
Global commerce	Tauhokohoko ao whānui
Global economy	Ōhanga ao whānui
Goggles	Mōhiti kaukau
Golf	Hahau pōro, korowha
Grandchild, grandchildren	Mokopuna
Grandfather	Koroua
Grandmother	Kuia
Ground	Papa
Group fitness	Ohu whakapakari
Guardian	Kaitiaki
Gym	Whare hākinakina, whare kori tinana, whare ongeonge, whare whakapakari tinana
Gymnastic mat	Whāriki takaporepore

H

Hacky sack	Pōro kano
Half deaf	Haurua turi
Hat, headwear	Pōtae
Health, soundness	Hauora, waiora
Hearing impaired	Hakiri
Helper, support person	Kaiāwhina
Hockey	Hake, haki, haupoi, hōkī
Hockey stick	Rākau hake, rākau haki, rākau, haupoi, rākau hōkī
Homestead	Papa kāinga
Hoop	Tūkohu
House	Whare
House insurance, home owners insurance, home insurance	Inihua whare

I

Illegal	Hē ā-ture, taihara
Illegal act	Mahi hē ā-ture, mahi taihara
Illegitimate	Hē ā-ture
Illiquid	Tau mārō
Image (exterior)	Āhuatanga

Image (mental)	Āhua
Imitate	Pakoire
Immeasurable	Tē taea te ine
Immigration	Heke, urutomokanga
Impact	Pānga
Implement	Whakatinana
Import	Hoko whakaroto, whakauru rawa mai ki uta
Impromptu song	Pao
Impulse buyer	Kaihoko whakaaro-kore
Imputation credits	Hua hīkaro, rawa whakaiti tāke hua pakihī
Incentive	Poapoa, toitoi
Income bracket	Huinga moniwhiwhi
Income protection insurance	Rīanga whakamau moniwhiwhi
Income report/income statement	Pūrongo moniwhiwhi
Income return / yield	Hua pūtea
Income tax	Tāke moniwhiwhi
Income, revenue	Moniwhiwhi

Incompatible	Kāore e orua ana, rerekē
Incompatible function	Mahi taupatupatu
Incompetent, incompetence	Koretake
Inconsistent	Maiorooro
Incorporate	Whakarite whakahaere
Incorporated Societies Act 1908	Te Ture Manatōpū 1908
Incorporated society	Manatōpū
Incorporation	Tōpūtanga
Incur	whakapipi, riro mai
Incur (become liable for)	Whaihere
Incur (bring upon oneself)	Riro mai
Indefinitely	Mutu noa
Independent contractor	Kaimahi ā- kirimana
Independent trustee	Matapopore wehe kē
Independent valuation	Wāriutanga wehe kē

Independent valuer	Kaiwhakatau wāriu wehe kē
Index (numerical scale)	Taupū
Index fund	Tahua taupū
Indigenous	Tangata whenua
Indigenous	Māori
Indirect competitor	Kaiwhakataeta e aro kē
Indirect investing	Haumi e tītaha ana
Indirect investment	Haumi tītaha
Individual responsibility	Haepapa kiritahi, haepapa takitahi
Infographic	Whakairoiro pārongo
Insure, insurance	Inihua
Invest, investment	Haumi, haumitanga, whakangao,
Invoice	Nama
Island, nation	Motu

J

Jogging	Toitoi, oma, omaoma
Jump	Peke
Jump	Pekepeke

K

Kapa haka	Kapa haka
Kayaking	(hoe) kōreti
Kayaking/canoein g	Hoehoe tāwhai, hoe kōreti
Kinship, rapport	Whanaungatanga
Kī-o-rahi	Kī-o-rahi

L

Land, placenta, country	Whenua
Language nest	Kōhanga reo
Leader, advocate	Kaikōkiri
Lease income	Hua rīhi
Lesson	Akoranga
Library	Whare pukapuka
Life insurance	Inihua mataora
Linear economy	Ōhanga torotika
Lived experience	Mātau ā-wheako, (ngā) wheako kua pā mai
Loan, credit	Taurewa

Logo	Moko, tohumoko, waitohu
Loneliness, lonely	Mokemoke

M

Male elder	Koroua
Māori economy	Ōhanga māori
Māori knowledge	Mātauranga Māori
Māori medium school	Kura kaupapa māori
Māori woman, Māori women	Wahine Māori, wāhine Māori
Marae	Marae
Market bear	Māketete
Market force	Ānga māketete
Martial arts	Te kura a Tū, tū taua
Mau rākau	Mau rākau
Medium of exchange	Hanga kurutete, hangawhiti
Meeting house	Whareniui
Mental health counsellor, mental health practitioner	Kaiwhakamahereora hinengaro
Mind, mental	Hinengaro

Mixed economy	Ōhanga angarua
Modem	Pouwhanga
Moderate intensity aerobic activity	Ngohe mauru
Mortgage	Mōkete, mōketi
Mouth, orator, spokesperson	Māngai
Movement	Nekehanga
Movement problem / co-ordination problem	Raru kori tinana
Multidisciplinary	Peka mātau-rau, penkanga mātauranga-rau

N

Nation	iwi, motu
Negative returns	Hua tōraro
Neoclassical economics	anga ōhanga ōkawa hōu
Net	Hao, mātiratira
Netball	Nētiporo, poitarawhiti
Neurodiversity	Kanorau ā-roro
Neurological problem	Raru ā-io

Non-commercial	Arumoni-kore, huamoni-kore
Non-financial return	Hua ahumonikore, hua kē
Non-māori	Pākehā
Normal	Māori
Nutritionist	Mātanga kai taiora

O

Occupational therapist	Kaituku haumanu ngangahau
Occupational therapy	Haumanu ngangahau
Odd-numbered chromosome (down syndrome)	Pūira kehe
Old man	Koroua
Old woman	Kuia
Older adult, age, elderly man, protector	Kaumātua
Oral tradition	Kōrero tuku iho

P

Pacific Business Trust	Te Rōpū Tiaki Pakihi o te Moana nui a Kiwa
Packaging	Takai

Packaging breach	Takahi tikanga takai
Packing slip	Pukapuka ki rō takai
Paid parental leave	Utu tiaki pēpi, whakamatuatanga whaiutu mō te whakawhānau tamaiti
Painting	Waituhi
Paper	Pepa
Par value	Wāriu tē noa
Paralegal	Kaiwhakahaere ture
Paralysis	Iokerewai
Paraphrase	Whakapuaki anō, whakapuaki kē
Parental Leave and Employment Protection Act 1987	Te Ture Whakamaru Whakamatuatanga ā- Matua 1987
Pasifika peoples	Ngā iwi o te moana nui a kiwa, ngā whanaunga o te moana nui a kiwa, ngāi moana nui a kiwa, ngāi pasifika
Passive	Hāngū
Payments (basis) cash	Utunga tāke hokohoko i te wā ka whiwhi utu, ka utu rānei
Pen	Pene
People with disabilities' culture	Ahurea whaikaha

Periodic interest	Huamoni putuputu
Personality identity disorder	Māiuii tuakiri
Poi	Poi
Police officer, police	Pirihimana
Portfolio	Huinga haumi, huinga haumitanga
Positive returns	Hua tōruna
Price trend, cost trend	Ia utu
Producer responsibility	Haepapa kaiwhakaputa
Professional indemnity insurance	Inihua pare whiunga ngaiotanga
Property, real estate	Papanoho
Proverb, to say a proverb	Whakatauākī
Proverb, to say a proverb	Whakataukī
Psychiatrist	Rata hauora hinengaro
Psychologist	Kaimātai hauora hinengaro
Psychotherapist	Kaituku haumanu hinengaro

Public liability insurance	Inihua pare taunaha tūmatanuī
Put option	Whiringa riro
Pygmalion effect	Mā te whakapono ka tutuki
Pyramid selling	Pūnaha hoko a te tokoiti ki te marea

Q

Quadruple bottom line accounting (qbl)	Mahinga kaute aro ki ngā hua ā-ōhanga; ā-taiao; ā-tikanga
Qualification	Tohu
Quality	Kounga
Quantity	Te nui
Quota	Motunga, rahinga
Quote	Rārangi utu

R

Racquet	Rākate
Raised platform for the dead	Atamira
Ramp	Rōnaki
Random access memory	Pūmahara wātea
Rapport, kinship	Whanaungatanga
Ratchet clause	Whiti whakapiki

Rate of return, yield	Pāpātanga whakahokinga huamoni
Rateable valuation	Wāriu tākenga whenua
Rates	Reiti
Ratio	Taupāpātanga, ōwehenga
Ratio analysis	Tātari taupāpātanga
Rational	Whai tikanga
Rationale	Pūtake
Raw material	Rawa taketake
Reactive	Urupare
Real estate	Rawa ā-whenua, rawa ā-whare, papanoho
Real estate agency	Uepū hokohoko whare
Real estate agent	Kaihoko papanoho, māngai hoko whare
Regenerative economy	Ōhanga whakahaumanu
Rent review, lease review	Arotake rīhi
Reserve Bank of New Zealand	Te Pūtea Matua
Resident withholding tax	Tāke kaiponu kainoho
Resistance training	Mamahi ātete

Responsible investing	Haumi aronui, Haumitanga haepapa
Responsible, responsibility	Haepapa
Return	Hua
Revenue	Moniwhiwhi
Risk management	Karo i te raru
Risk profile	Whakaahuatanga tūpono
Rollerblading	Eke hū wīra
Rope	Taura
Rugby	Whutupaoro, whutupōro
Running, jogging	Oma, omaoma

S

Salary	Utu ā-tau
School, to school	Kura
Seizure	Hūkeke, hukihuki
Sexual orientation	Aronga hōkaka, aronga taera
Sister (of a male – singular), sisters (of a male – plural)	Tuahine, tuāhine
Skateboarding	Papawīra
Skipping	Piu taura
Skipping rope	Taura piu

Sneakers/running shoes	Hū konihi
Soccer, football	Poiwhana
Social harassment	Whakatīwhetatanga ā-iwi
Social worker	Tauwhiro
Solidarity economy	Ōhanga kiritōpū
Speak, tell a story	Kōrero
Speaker, orator	Kaikōrero
Speech language therapist	Kaituku haumanu ngutu tūi
Spirit	Wairua
Spiritual guardian, guardian, caregiver	Kaitiaki
Spirituality	Wairuatanga
Sprint	Oma parahuti
Steady state economy	Ōhanga tūwhena
Stage	Atamira
Story	Kōrero
Stretch	Whātotoro
Stroke	Roro ikura
Sub tribe or clan, kinship group within a more prominent iwi (tribe)	Hapū

Support group	Rōpū tautoko
Support workers	Ngā tuarā tautoko
Support workers collective	Te hunga tuarā tautoko
Support, to support	Tautoko
Swimming	Kaukau
Swiss ball	Paoro huiterangi

T

Tax	Tāke
Tearful	Tangitangi
Tennis	Tēnehi
The Māori language	Te reo Māori
The Māori world, Māori society	Te ao Māori
Therapist	Kaituku haumanu, kaihaumanu
Third party insurance	Inihua kiritoru
Thought, to think, mindfulness, intention	Whakaaro
Thriving economy	Ōhanga tōnui
Time off in lieu	Whakamatua hei paremata mō te mahi haora roa
To hand down	Tuku iho

To take advantage, to benefit from	Whai huanga
Tool, treasure	Taonga, taputapu
Touch rugby	Pā paoro, pā whutupōro
Touchstone	Tohu mana
Tramping, hiking	Takahiangā
Transgender, transgender person	Iawhiti, irawhiti, tangata whakawhitiira
Treasure handed down	Taonga tuku iho
Tribe	Iwi

U

Uncle (uncles)	Matua kēkē (mātua kēkē)
Underperform	Hōtoa
Undue influence	Whakakotiti whakaaro
Unemployment	Koremahi
Unfair bargaining	Whakawhitinga ā-kirimana kāore e tika ana
Unincorporated bodies	Umanga kāore anō kia mana i te ture
Union	Uniana

Unique	Ahurei
Unique selling proposition / unique selling point	Kaupapa hokohoko ahurei / Whakaritenga hokohoko ahurei
Unit	Wae
Unit holder	Kaipupuri wae
Unit price	Utu wae
Unit pricing	Ututanga taonga hoko
Unit title	Mana whakahaere wāhanga whare
Unit trust	Rōpū kaitiaki wae
Unjustified dismissal	Pana hē
Unlimited liability	Taunaha herenga kore
Unpresented cheques	Haki kāore anō kia tae atu ki te pēke
Unsecured	Tatere
Unsought goods	Taonga kāore e āta whāia

V

Vacancy rate	Taupāpātanga tūranga wātea
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Vehicle insurance, auto insurance	Inihua waka
Vendor bid	Tono ā-kaihoko
Vendor financing	Pūtea taurewa a te kaihoko atu
Venture capital	Pūtea pakihi
Venture capital fund	Tahua pakihi hōu
Verification	Whakatūturutanga
Versatile	Ringa raka
Vertical integration	Rautaki tupuranga tūmāhoehoe
Vigorous activity	Ngohe haukori

Warranty	Tuhinga taurangi
Water	Wai
Wealth	Rawa, whairawa
Wear on the head	Pōtae
Weaving, to weave	Raranga
Web browser	Mata ipurangi, pūtirotiro, pūtiro
Web hosting	Kaiwhakahaere whārangi ipurangi
Website	pae tukutuku, wāhi ipurangi
Website address	pae tukutuku, wāhitau tukutuku
Weighted plate	Pōria maitai
Weightlifting, weight training	Hiki maitai
Wellbeing economics	Ōhanga orange
Wholesale business, wholesaler	Pakihi hoko rarawe, kaihokorau
Will	Kupu ōhāki
Williams syndrome	Manaakiao
Wind-up process	Hātepe kati pakihi
Wireless technology, wireless, wireless (radio)	Hangarau waeakore, waerehe, waeakore, reo irirangi
Wireless (radio), wireless technology	Waerehe
Withholding payments	Utu mahi motuhake

W

Wage	Utu ā-haora
Wage book	Pukapuka tuhi utu kaimahi
Wage records	Whakaaturanga utu kaimahi
Wage subsidy	Moni tāpiri ki te utu kaimahi
Wages and salaries	Utu kaimahi
Waka ama	Waka ama
Walking	Hikoi
Warm-down	Whakamakaka
Warm-up	Whakatangatanga

Withholding tax	Tāke kaipono, tāke kaipono kainoho, tāke moni haumi
Withholding tax, resident withholding tax	Tāke moni haumi
Wood, tree	Rākau
Word of mouth advertising	Pāpāhotanga ā-waha
Word processing programme	Pūmanawa tāri kupu
Work and income (WINZ)	Te Hiranga Tangata
Work permit	Tohu whakaāetanga ki te mahi
Workstation	Tēpu mahi
Working capital	Haupū rawa wātea
Working conditions	Āhuatanga mahi
Workplace fatigue	Mate rūhā wāhi mahī
World Trade Organisation	Te Kirimana Rōpū Hokohoko o te ao
World wide web	Tukutuku ao whānui

Wrap account	Ratonga whakaraupapa pūtea
Write	Tuhi
Written agreement	Kirimana ā-tuhi

X

Xdsl / cable modem	Pouwhanga waea
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Y

Yield, rate of return	Pāpātanga whakahokinga huamoni
Yoga	Tauhōkai
Younger sibling of the same gender	Teina (tēina – pl)
Younger sibling of the same gender	Taina (tāina – pl)

Z

Zero coupon bond	Herenga utu ā-uepū kūpane kore
Zero-based	Mai i te kore
Zero-rated supplies	Taonga kāore e tākehia
Zoning regulations	Ture whakarohenga

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