

PACIFIC BUSINESS INSIGHTS REPORT

2019-2026



Prepared By :
The Pacific Business Hub

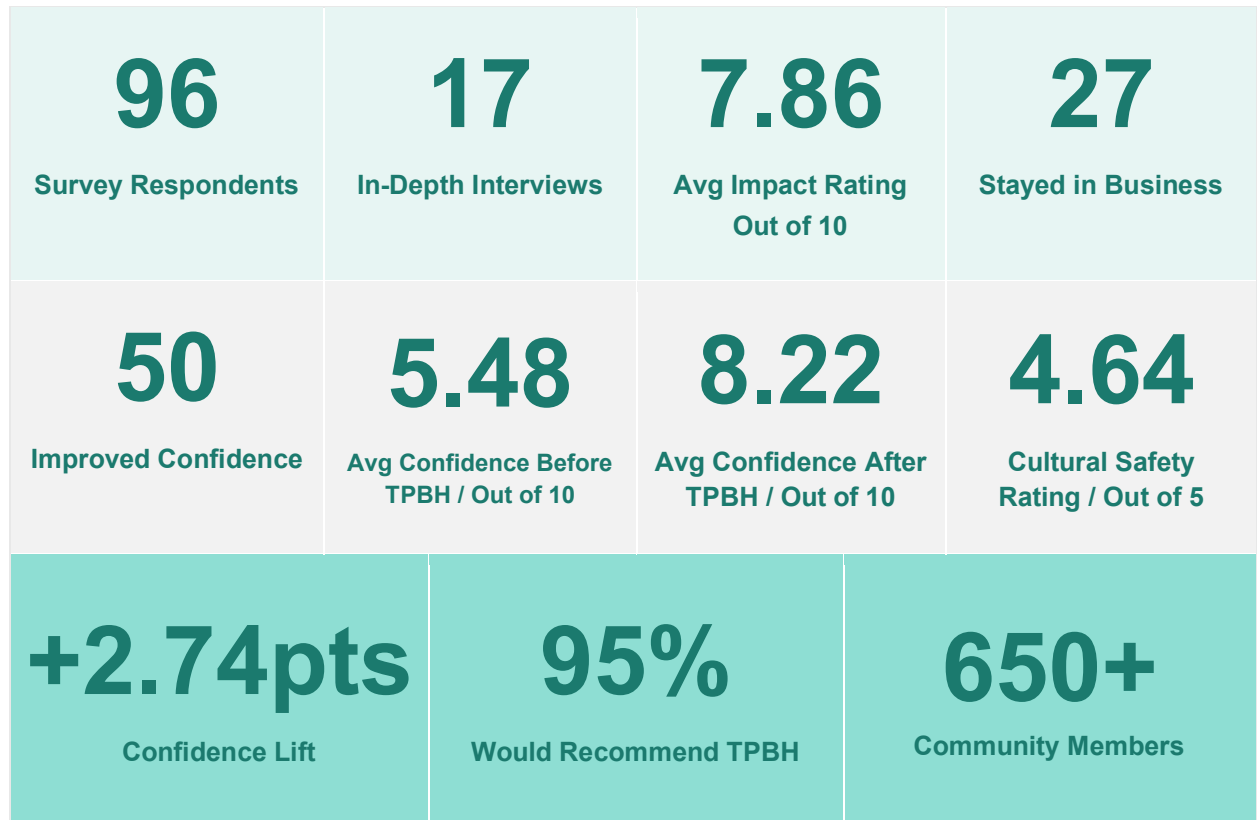
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THE PACIFIC BUSINESS HUB

Pacific Business Insights Report

A Seven-Year Retrospective | 2019–2026

Tāmaki Makaurau – Auckland, Aotearoa New Zealand



Enabling Businesses · Empowering Entrepreneurs · Enriching Lives

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Acknowledgements

Te Tiriti o Waitangi

The Pacific Business Hub acknowledges Te Tiriti o Waitangi and recognises the Crown's obligations under it. We acknowledge the tangata whenua of Tāmaki Makaurau, Auckland on whose whenua we are privileged to carry out our work. We do so with gratitude and respect.

The Pacific Business Hub is committed to operating in a manner consistent with the principles of Te Tiriti o Waitangi – partnership, participation, and protection.

We recognise that the wellbeing of Pacific peoples and the wellbeing of Māori are not competing interests. Both are strengthened when the Crown invests equitably in communities who have too often been required to succeed in systems that were not built for them.

This report is offered in that spirit.

Survey Respondents and Interviewees

This report is the result of a collective effort and would not exist without the generosity, honesty, and trust of the people whose stories it contains.

We offer our deepest gratitude to the seventeen Pacific business owners and community leaders who gave their time to participate in in-depth interviews for this study: Kristy Morgan, Muliagatele Siatua Gabriel, Pamela and Jason Venu, Olivia Taouma, Tuiloma Gayle Lafaiali'i, Ahuuranui Pasa, Sina Tagiilima, Salā Pafitimai Tagoilelagi-Leota, Saunoamaali'i Karanina Sumeo, Jennifer Matano, Taupea Vaetolo-Semu, Fuimaono Martin Anae, Freya Bullock, Mandy Si'itia, Ana Ma'ilei Savio, Anita Va'afusuaga and Afamasaga Jackie Curry. You shared not just your business journeys but your struggles, your faith, your families, and your dreams. That trust is not taken lightly.

We also thank all 96 survey respondents whose voices form the quantitative foundation of this report, including the 17 who generously gave additional time to share their stories in depth. Your willingness to reflect honestly on your experiences, including the hard ones, makes this evidence credible and complete.

The in-depth interviews for the case studies were conducted by Afamasaga Jackie Curry of Spacific Consultancy, contracted by The Pacific Business Hub for this purpose. Afamasaga Jackie brought skill, cultural competency, and a genuine commitment to

Pacific communities to each conversation. Afamasaga Jackie is also a TPBH client who contributed to the survey and whose own story appears as a case study in 10.0 Voices from the Community.

The Pacific Business Hub was born from a passion and a dream. Salā Laura Keil-Hall recognised, from her years in finance and banking, that Pacific entrepreneurs deserved a professional home built for them – a space that understood their world, their values, and their potential. She saw the gap, and she built something to fill it. That vision became The Pacific Business Hub (TPBH) in 2019, and this report is its first formal account. Leota Walter Hall has worked alongside her throughout – not as a footnote, but as a foundational presence whose contribution to building and sustaining this organisation is woven into everything TPBH has become. Together, their persistence and perseverance through every season, including the hard ones, has made the Hub what it is today. Caroline Bell, TPBH’s Network Navigator and Office Administrator, has been the warm and consistent front face of the Hub for the many clients who have walked through its doors in the last couple of years.

This study is, ultimately, a record of what this Hub *aiga* – a word used here to reflect the Samoan concept of family, and one that resonates across Pacific cultures in its many forms: kainga (Tongan), kāiga (Niuean), vuvale (Fijian), and ‘O’pu hō’e (Cook Island Māori) – Salā Laura, Leota Walter, and Caroline, have built together by showing up, day after day, for Pacific people in business.

Every effort has been made to use participants’ full names and titles correctly and consistently throughout this report. We sincerely apologise to anyone whose chiefly title, honorific, or preferred name has been omitted or used inconsistently. This was not intentional. The mana of every person in these pages is recognised and honoured.

Research Limitations

This study is the first formal impact evaluation conducted by The Pacific Business Hub, and it should be read with an understanding of its scope and inherent limitations.

First, participants in both the survey and the interviews are current or former TPBH clients and members. This is not a random sample of Pacific business owners in Aotearoa – it is a study of people who have already chosen to engage with TPBH. This means the findings speak to TPBH’s impact on those it has reached, rather than to the broader Pacific business population. The barriers facing those who never accessed any support are not captured here.

Second, this is a single-provider study. It documents what TPBH specifically offers and what its clients specifically experience. It is not a comparative study of Pacific business support providers, and the findings should not be read as an assessment of any other organisation.

Third, the qualitative case studies are based on interview accounts provided by participants. While interviews were conducted by a researcher contracted by The Pacific Business Hub and transcribed for analysis, the findings reflect participants’ own assessment of their business journey. Where business outcomes are described, such as income growth, new hires, or premises changes, these are included as meaningful indicators of direction and experience, understood within the relational and qualitative nature of this research.

Fourth, this report is a seven-year retrospective, not a longitudinal study. It draws primarily on data collected in early 2026, supplemented by case study narratives that span TPBH’s full operating period. There is no year-on-year data tracking change over time, and the findings should not be read as a verified longitudinal trend. They represent a rich and credible point-in-time assessment – the strongest evidence base TPBH has yet produced – and establish a baseline from which future reports will track progress. The Hub’s commitment to ongoing evaluation is designed to build that longitudinal picture over time.

Fifth, this study does not disaggregate findings by ethnicity within the Pacific cohort. Participants include Samoan, Tongan, Cook Island Māori, Fijian, Niuean, Tokelauan, and other Pacific peoples, each with distinct cultural contexts, migration histories, and economic circumstances. Pan-Pacific averages are meaningful but they flatten important differences. Future research should seek to report outcomes at the ethnic group level where sample sizes allow.

Sixth, the seventeen participants selected for in-depth case studies were chosen through a purposive process designed to reflect diversity of gender, sector, business stage, and Pacific ethnicity. They are not a random sample of TPBH clients, and their stories – while genuine and representative of broader themes – may reflect more sustained engagement with TPBH than is typical. Readers should interpret the qualitative findings as illustrative of what is possible, rather than as typical of every client experience.

These limitations do not diminish the findings. They define the claim being made: that for the Pacific business owners who engaged with TPBH, the evidence of a meaningful, positive contribution to their journeys is clear, consistent, and compelling. The success documented here belongs to them. TPBH's role was to walk alongside them.

Executive Summary

Seven years ago, The Pacific Business Hub opened its doors with 15 businesses, a handwritten client list, and a conviction that Pacific entrepreneurs deserved a professional home built for them. This report tells what happened next – across three distinct phases: Starting (2019–2021), when the foundations were laid and the first businesses found their footing; Surviving (2022–2024), when 27 businesses stayed open that might otherwise have closed and confidence began its transformation; and Thriving (2025–2026), where 79% of the community is now planning to grow and the evidence of what Pacific-led support produces is undeniable.

This report presents the findings of the first formal impact study conducted by The Pacific Business Hub (TPBH) since its founding in 2019. It draws on 96 survey responses from Pacific business owners, advisers, and community leaders who have engaged with TPBH across its seven years of operation. The 96 voices in this study represent a formal evidence layer drawn from a broader community of 650+ individuals across TPBH's network – a community built over seven years, captured initially in handwritten records and manual paperwork before a formal CRM system was established in 2023. Seventeen of those 96 respondents also participated in in-depth interviews, whose stories form the qualitative heart of this report.

This research was led by The Pacific Business Hub. The in-depth interviews for the case studies were conducted by Afamasaga Jackie Curry of Spacific Consultancy, who was contracted by TPBH for this purpose. The interviews were conducted as Talanoa – genuine Pacific conversations grounded in mutual trust, and the findings reflect not just what participants said, but what they felt safe enough to say.

The headline findings are unambiguous. Key metrics are summarised in the table below – *Key Findings at a Glance*. What they collectively show is this: Pacific business owners who engaged with TPBH arrived with moderate confidence, faced real structural barriers, and left with the capability, understanding, and resilience to keep going – and to grow.

This report is a seven-year retrospective. The quantitative data was collected in early 2026; the case studies span TPBH's full operating period from 2019 to 2026. It establishes the first formal evidence baseline for TPBH's work. Future reports will build on this foundation to track year-on-year change.

But the numbers only tell part of the story. What emerges most powerfully from the interviews is a set of themes that no survey instrument fully captures. Pacific business

owners are not simply seeking information or funding – they are navigating a unique constellation of challenges: the cultural obligation to give generously to family, church, and community even at financial cost to themselves; the identity shift required to see oneself as a legitimate business owner; the absence of trust in parts of the formal Pacific business support ecosystem; the invisibility of Pacific women’s economic contribution in national data; and the persistent undervaluing of Pacific knowledge systems by funders who measure worth in Western economic terms. TPBH navigates all of these with fluency.

The current government has signalled a preference for universal service delivery, away from ethnic-specific and gender-specific investment. The evidence in this report provides a grounded perspective on this position, highlighting the importance of culturally specific approaches alongside broader service models. Universal support, by definition, is designed for the average. Pacific business owners are not average in their challenges, their obligations, their relationships with money and community, or their history with institutions. A model that does not account for those specificities does not serve them – it serves a version of them that does not exist. TPBH works precisely because it starts from where Pacific people actually are. That is not a niche offering. It is effective public investment.

Table 1: Key Findings at a Glance

A complete summary of quantitative findings from the 96-respondent survey.

Finding	Data
Survey respondents	96
In-depth interviews (drawn from within the 96)	17
Average impact rating	7.86 / 10
Average confidence before TPBH	5.48 / 10
Average confidence after TPBH	8.22 / 10
Average confidence lift	+2.74 points
Overall satisfaction across 14 dimensions	4.49 / 5
Cultural safety rating	4.64 / 5
Would recommend TPBH (rated 4–5 out of 5)	95% – 91 of 96
Improved confidence – most-cited outcome	50 respondents (52%)
Stayed in business when they may have closed	27 respondents (28%)
Registered their business as an outcome	30 respondents (31%)

Finding	Data
Planning to still be operating in 12 months (rated 4–5)	77 respondents (80%)
Planning to grow in the year ahead (rated 4–5)	76 respondents (79%)
Total community members in TPBH network (CRM)	650+
Survey respondents as % of total community	14% – a rigorous evidence layer within a larger ecosystem

Taken together, these findings show that TPBH’s impact is not marginal – it is structural to the survival and growth of the businesses it supports.

1.0 About The Pacific Business Hub

The Pacific Business Hub is a Pacific-owned, faith-based, purpose driven business support organisation based in Tāmaki Makaurau – Auckland.

Over seven years, TPBH has operated as a multi-faceted business support organisation, and an ecosystem in itself – offering mentoring, workshops, startup support, financial guidance, marketing and branding advice, networking opportunities, co-working office space, and a thriving community of practice for Pacific business owners. It has served clients across a wide range of industries, from creative arts and professional services to construction, freight, legal services, technology, and community development.

This report marks the first time TPBH has formally captured and collated the contribution of its work. It is both a record of what Pacific business owners have achieved, with TPBH as part of their journey – and a foundation for what comes next.

Year One in Numbers – 2019

In TPBH's first year of operation, Salā Laura Keil-Hall built the foundations of what this Hub would become – largely alone, alongside running the space and supporting clients from day one:

- 15 businesses based in and actively supported by the Hub
- 3 Pasifika Pop-Up Markets supporting 20+ Pacific businesses
- 2 overseas businesses launching into New Zealand hosted at the Hub
- 8 Pop-Up Shops enabled for individual business owners
- 30+ one-on-one business consultations delivered
- 3 networking events hosted
- Visiting groups welcomed including MBIE officials and New York University students
- Folauga – The Pacific Business Journal – launched

The launch of Folauga in TPBH's first year signalled an intent that went beyond individual business support: to build and share Pacific business knowledge as a community asset.

Seven years on, TPBH's community has grown to 650+ individuals across its CRM – a network spanning every Pacific ethnicity represented in Aotearoa, every major industry sector, and every stage of the business lifecycle. The 650+ individuals recorded in

TPBH's community database represent seven years of relationships – many of them captured initially in handwritten notes and manual records during the Hub's first four years of solo operation. The formal CRM system was introduced in 2023, made possible by government funding secured that year. The data in this report is the first time that community has been systematically counted. It is, almost certainly, an undercount.

1.0.1 Identity, Values and Foundation

The Pacific Business Hub operates proudly as a business that is 'Of Pacific, By Pacific, For Pacific.' It is a faith-based organisation, driven by purpose and grounded in Pacific values that are lived, not merely stated.

Respect shapes how every relationship is held – faka'apa'apa in Tongan, a value that encompasses reverence, humility, and the honouring of others' dignity. Compassion and love for people guide how support is given and received – alofa in Samoan and Tongan, inangaro in Cook Island Māori – not as sentiment, but as active commitment to the wellbeing of those in your care. Reciprocity and service follow naturally: support is offered freely, and the community grows stronger through contribution as much as individual effort. Transparency and integrity underpin every interaction, with TPBH committing to honest communication in all that it does – and asking the same of its clients, members, and networks.

At the heart of it all is the careful tending of relationships and the spaces between people. In Samoan this is teu le va ; in Tongan, tauhi vā . Different words, the same deep truth: relationships are not incidental to the work. They are the work.

While TPBH's primary focus is Pacific businesses, it is explicitly inclusive. Its doors are open to all businesses and entrepreneurs who share its values and seek a collaborative, empowering environment – Pacific and non-Pacific alike. This openness is intentional: it reflects a belief that diversity of participation enriches the community, broadens opportunity, and creates a richer exchange of ideas, networks, and growth. The philosophy is simple and enduring: rising tides lift all boats. When one business succeeds, the whole community benefits. When the Pacific business community thrives, Aotearoa New Zealand is stronger for it.

1.0.2 The TAUTAI Business Framework

Over seven years of supporting Pacific business owners, The Pacific Business Hub has developed a body of knowledge about what works – not as abstract theory, but as lived practice. TAUTAI is the framework being built to capture and formalise that practice.

TAUTAI takes its name and its central metaphor from Pacific navigation. The entrepreneur is the tautai – the navigator. The business is the canoe. The market is the ocean. And The Pacific Business Hub is the safe harbour: the place where direction is reset, lessons are shared, and the journey continues.

At the cultural heart of the framework sits a Samoan proverb: *E poto le tautai ae sese lana atu i ama* – even the most skilled navigator can make mistakes. TAUTAI takes this as its foundation: mistakes are part of learning, reflection is part of progress, and the goal is not perfection but sound navigation over time.

The framework is currently in development. The evidence documented in this report – the confidence transformations, the business outcomes, the cultural safety ratings, the graduation stories – is part of what is informing and shaping it. TAUTAI is being built from the ground up, grounded in Pacific values and the real experiences of the people whose stories fill these pages.

2.0 Research Methodology

This study was conducted and delivered by The Pacific Business Hub between January and February 2026 - a comprehensive report on Pacific businesses supported by the Hub, including economic contributions, industry representation, case studies, and broader insights into the Pacific business community in Auckland.

This study employed a mixed-methods approach, combining quantitative survey data with qualitative interview findings to produce a comprehensive picture of TPBH's impact.

2.0.1 Survey

An online survey was distributed to current and past TPBH clients and members between January and February 2026. Ninety-six complete responses were received. The survey covered business demographics, challenges, support received, outcomes, and ratings across a range of impact dimensions. Of the 96 respondents, 84 consented to their anonymised data being included in aggregate analysis in this report; the remaining 12 are not represented in any form in the findings. A separate question asked whether respondents consented to their stories or quotes being used for qualitative purposes; 73 respondents (76%) provided this additional consent. The 23 respondents who did not provide this consent are included only where their anonymised data forms part of the 84-respondent aggregate. Of the 73 who consented to qualitative use, 17 were selected for in-depth case study interviews. The remaining 56 were not interviewed due to capacity constraints and the tight timeframes of this research engagement – not for any reason related to their suitability or the value of their experience.

2.0.2 Interviews

Sixteen of the seventeen in-depth interviews were conducted by Afamasaga Jackie Curry of Specific Consultancy, contracted by The Pacific Business Hub for this purpose. As Afamasaga Jackie Curry is herself a TPBH client and case study participant, her interview was conducted separately by Caroline Bell on behalf of The Pacific Business Hub. All participants were drawn from within the 96 survey respondents and selected for their depth of engagement with TPBH. Interviews ran for approximately 45–60 minutes and explored participants' business journeys, their engagement with TPBH, and the specific impact of that support. Interviews were recorded with consent and transcribed for analysis. Case studies featuring named participants are included in this report. Each

named participant has been provided with their case study for review prior to distribution.

2.0.3 Analysis

Quantitative data was analysed using descriptive statistics. Qualitative data was thematically analysed inductively to identify common threads across the survey open-text responses and interview transcripts. Thematic analysis was conducted by The Pacific Business Hub, drawing on the full set of transcripts and open-text responses. Themes were identified through repeated reading of the data, with draft themes reviewed against the dataset to ensure they were grounded in participant language and experience rather than imposed from outside. Named case study participants were provided with their individual case studies for review prior to publication, providing an opportunity to correct factual inaccuracies. Where quotes are used in this report, they are drawn from the interviews and have been lightly edited for clarity only.

2.0.4 Pacific Cultural Methods

This research was grounded in two Pacific cultural methodologies that shaped how data was gathered, how relationships were held, and how findings were understood.

Teu Le Va is a Samoan concept centred on the careful tending of relationships and the spaces between people; the related concept in Tongan is *tauhi vā*. In this study, *Teu Le Va* guided the research process by ensuring that every interaction with participants was approached with respect, care, and cultural sensitivity. Rather than treating participants as data sources, the research recognised each person as a whole human being embedded in family, community, and cultural identity.

Talanoa, a cultural practice of talking without concealment is used today as a Pan-Pacific research methodology. It is rooted in inclusive, open, and honest conversation, creating a space where people can share experiences, build understanding, and arrive at collective meaning together. The in-depth interviews at the heart of this study were conducted in the spirit of Talanoa – not as structured interrogations but as genuine conversations between Pacific people, grounded in shared experience and mutual trust.

2.0.5 Future Evaluation

The Pacific Business Hub is committed to strengthening the rigour and credibility of its impact evidence over time. It is our intention to have future iterations of this report independently reviewed, audited, and evaluated by a reputable research and evaluation

agency, ensuring that our findings meet the highest standards of accountability and integrity.

2.0.6 Use of AI

In the preparation of this report, The Pacific Business Hub used AI writing assistance as a tool to support data analysis, drafting, and editing. All content was reviewed, directed, and approved by The Pacific Business Hub. The research design, participant relationships, cultural framing, and all final decisions remain entirely the work of TPBH and its contracted researcher.

3.0 The Policy and Research Landscape

This report does not exist in isolation. It enters a growing body of research on the Pacific economy in Aotearoa – and its findings must be read alongside some of that work.

3.0.1 What the Data Tells Us

In November 2025, Auckland Council and the Ministry of Business, Innovation and Employment released *Quantifying the Pacific Economy* – the most comprehensive quantitative picture of Pacific business activity in Aotearoa to date. Produced by Nicholson Consulting using ten years of Statistics NZ and Inland Revenue data (2013–2023), the report found that there were 5,271 economically significant Pacific businesses in New Zealand in 2023, representing a 61 percent increase over the decade. Pacific-owned businesses in Auckland alone generated \$1.798 billion in sales in 2023. Auckland is home to more than half of all Pacific private businesses in the country, and Pacific peoples account for 25 percent of Auckland’s population under 15 – the demographic that will shape the region’s economic future.

The same report identified a persistent and striking gap: despite this growth, Pacific people remain significantly underrepresented as business owners relative to their share of the population and workforce. Significant employers of Pacific people were around thirteen times more likely to be Pacific-owned – a finding that underscores both the economic potential of Pacific-led enterprise and the structural barriers that continue to limit it.

The Treasury’s 2018 report, *The New Zealand Pacific Economy*, established an earlier quantitative and qualitative baseline, noting that Pacific New Zealanders were contributing significantly to the economy despite facing substantial challenges and inequities in health, education, housing, and employment.

3.0.2 The Funding Context

The policy environment has changed materially. The current government has signalled a preference for consolidating public investment into fewer, larger providers in the interests of administrative efficiency and value for money. Within that context, the Ministry for Pacific Peoples’ budget was reduced by nearly \$26 million in 2024 and a further \$36 million in Budget 2025. As part of these cuts, the Tauola Business Fund – which supported Pacific business development outside the Pacific Business Trust model – was closed. The remaining \$6.3 million per year for Pacific economic and

business development is now channelled exclusively through the Pacific Business Trust. The Tupu Aotearoa employment and training programme has had \$22 million cut across four years. These decisions have concentrated Pacific business support funding into fewer channels at precisely the moment when demand for culturally grounded, community-embedded support is most evident. It is worth acknowledging that these changes reflect broader fiscal constraints and a policy intent to reduce fragmentation in how Crown funding is deployed – goals that are not unreasonable in principle. The evidence in this report does not argue against efficiency or coordination. It argues that cultural proximity and community trust are themselves efficiency gains, and that a funding model which preserves both is achievable.

Government funding that TPBH received in 2023 enabled it to build genuine organisational capacity – hiring two full-time and one part-time staff member, and establishing the CRM system that now underpins the evidence base in this report. The contraction of that funding, combined with the broader economic conditions of 2024–2025, reduced that capacity significantly. TPBH currently operates with one full-time paid staff member, supported by committed voluntary contribution from its core team. The organisation is actively transitioning toward a self-sustaining model centred on its co-working space – building the commercial foundation that ensures its work is no longer contingent on the decisions of any single funder.

3.0.3 What Is Still Missing

What neither the Auckland Council report, the Treasury analysis, nor any existing government data can tell us is what it actually feels like to be a Pacific business owner navigating these conditions from the inside. The quantitative picture tells us how many Pacific businesses exist, what sectors they operate in, and what they contribute in sales. It cannot tell us about the 3am moments of doubt, the cultural obligation to give what you cannot afford to give, the shame of asking for help from an institution that does not understand you, or the transformative power of being seen and believed in by someone who does.

This is the gap this report fills. It is qualitative, relational, and deeply human in character – by design. Read together with the quantitative research, these bodies of work make a complete picture. The quantitative reports tell us the scale of the opportunity. This report tells us what it takes to realise it.

4.0 Who Are Pacific Businesses in Aotearoa?

Understanding who Pacific businesses are – their industries, their structures, their sizes, and their economic realities – is foundational to understanding the support they need. The profile of TPBH’s client community reflects the diversity and dynamism of Pacific entrepreneurship in Aotearoa.

4.0.1 Demographics and Location

The vast majority of respondents (over 85%) operate in or around Auckland, New Zealand’s largest city and home to the highest concentration of Pacific peoples in the world outside the Pacific Islands (Statistics New Zealand, 2023). Several respondents also operate nationally, with a small number working across Aotearoa, Australia, Samoa, and further afield.

Samoans represent the largest ethnic group among respondents (62%), followed by Tongan (11%), Cook Islander (9%), Niuean (4%), and Tuvaluan (3%) communities, with smaller representation from Tahitian, Fijian, Māori, and Melanesian communities.

Table 2: Respondent Ethnicity

Samoan respondents represent the largest single group. The cohort spans nine Pacific ethnicities; six are shown individually, with smaller groups combined in the last row.

Ethnicity	Respondents
Samoan	60 (62%)
Tongan	11 (11%)
Cook Islander	9 (9%)
Niuean	4 (4%)
Tuvaluan	3 (3%)
NZ Māori	3 (3%)
Tahitian / Fijian / Other	6 (6%)

4.0.2 Industries

Pacific businesses at TPBH span a remarkable range of industries. Creative arts is the largest sector with 18 respondents, followed by professional services (17), education and training (11), retail (10), construction and trades (6), and technology (6).

Table 3: Respondent Industries

Pacific businesses engage across 11 industry sectors, led by creative arts and professional services.

Industry	Respondents
Creative / Arts	18
Professional Services	17
Education / Training	11
Retail	10
Construction / Trades	6
Technology	6
Health / Wellbeing	4
Food & Hospitality	4
Finance	2
Other sectors	18

This diversity is significant. Pacific businesses are not concentrated in any single sector. They are present across the economy, bringing Pacific values, perspectives, and networks into every corner of the business landscape.

4.0.3 Business Stage and Structure

The TPBH community spans the full business lifecycle. The largest cohort is established businesses aged 3–5 years (28 respondents), closely followed by early-stage businesses aged 1–3 years (26). Thirteen businesses are in a scaling phase (5–10 years) and seven are mature businesses operating for more than a decade. Seven respondents are in a pre-startup or idea stage, reflecting TPBH’s role in nurturing businesses from the very beginning.

In terms of structure, 46 respondents operate as limited liability companies and 39 as sole traders, with six operating as registered charities, trusts, or incorporated societies.

4.0.4 Size and Employment

Pacific businesses are predominantly small. Forty-five respondents (47%) are solo operators, and 35 (36%) employ between 2 and 5 people. Only 3 respondents employ 6–10 staff, and 3 employ more than 20. This micro and small business profile has significant implications for support needs: these businesses often carry the full weight of all business functions on one or two sets of shoulders.

4.0.5 Financial Reality

The economic picture is sobering. Forty-two respondents (44%) report an average annual turnover of less than \$50,000, with 18 earning between \$50,000 and \$100,000. Only 18 respondents report turnover above \$250,000. This is consistent with the micro-business profile of the community and underscores the financial vulnerability that characterises many Pacific businesses.

In 2025, 32 respondents (33%) reported that their income had decreased compared to the previous year, while 28 reported no change and 26 reported an increase. Five respondents had stopped trading altogether. This data reflects the difficult economic conditions many small businesses faced in 2025, including rising costs, reduced consumer spending, and in some cases, the impact of changes to government funding for community organisations.

This financial picture must be read in the context of a changing policy environment – one examined in full in the Policy and Research Landscape section of this report. The withdrawal of regional Pacific business support funding since 2024 has created conditions where fewer organisations remain to catch businesses that are struggling. TPBH is one of the last standing.

4.0.6 The Pacific Women's Economy

The majority of interview participants in this study are women. This is not incidental – it reflects both the composition of TPBH's client base and a broader reality: Pacific women are a significant and largely uncounted driver of economic activity in Aotearoa. They run businesses. They employ staff. They pay tax. They mentor others. They sustain households, serve communities, and build institutions – often across multiple roles simultaneously. And yet, unlike Māori women, whose economic contribution has been formally analysed by Treasury, Pacific women have no equivalent study.

“Treasury has done an analysis on the value that Māori women bring to the economy. I haven't seen one for Pacific women. Perhaps we need that, so we can speak the data language to people like Treasury, to people like MSD, who make the calls about where to channel investment.” – Saunoamaali'i Karanina Sumeo, Karanina Sumeo Consultancy

Quantifying the contribution of Pacific women in business is not just a research exercise; it is a precondition for making the investment case in the economic terms that influence government decisions.

4.0.7 Alignment With Government Strategic Priorities – Ministry for Pacific Peoples and Ministry of Business, Innovation and Employment

The Ministry for Pacific Peoples' Strategic Intentions 2025–2029 identifies Pacific business growth as a priority area, alongside employment and education, housing, health, and Pacific languages, cultures and identities. The Ministry's overarching vision – to weave the needs and aspirations of Pacific peoples into a New Zealand where everybody thrives – sits directly behind the work documented in this report.

The Strategic Intentions note that Pacific business ownership rates sit at approximately 2%, significantly below the national rate of 8%, and that supporting Pacific businesses contributes to the Government's wider goals of growing the economy and reducing unemployment. TPBH's seven-year evidence base speaks precisely to this gap. Of the 96 respondents surveyed, 30 registered their business as a direct outcome of TPBH support, 29 reported increased income, and 27 said TPBH's support was part of what helped them stay in business. These are not peripheral outcomes – they are measurable contributions to the exact priority the Ministry has identified.

The findings also align with the four Lalanga Fou goals that continue to underpin MPP's strategic direction. Goal 2 – Prosperous Pacific communities – is evidenced by the business formation, income growth, and employment outcomes documented here. Goal 3 – Resilient and healthy Pacific peoples – is reflected in the 4.64 out of 5 cultural safety rating, and in the 72% of respondents who said TPBH's support helped them keep going when they wanted to stop. Goal 4 – Confident, thriving, and resilient Pacific young people – is foreshadowed in the 76 respondents planning to grow their businesses in the year ahead.

The Ministry of Business, Innovation and Employment has similarly identified Pacific economic participation as a priority area, most recently through its co-commissioning of Quantifying the Pacific Economy (Nicholson Consulting, 2025) – the most comprehensive quantitative picture of Pacific business activity in Aotearoa to date. The findings of this report sit directly alongside that work: where Nicholson Consulting documents the scale of Pacific business activity, this report documents what it takes to sustain and grow it.

TPBH does not deliver on these goals by accident. It delivers on them because it was built by Pacific people, for Pacific people, from the ground up.

5.0 The Economic Contribution

5.0.1 The Economic Contribution of TPBH's Client Community

Behind every survey response in this report is a real business: paying invoices, employing staff, filing GST returns, and generating income for Pacific families across Tāmaki Makaurau. This section brings together what the data tells us about the collective economic contribution of the 96 businesses that participated in this study – and what TPBH's support has meant for that contribution in measurable terms.

5.0.2 Tax Contribution: Formal Participation in the Economy

Sixty-four of the 96 respondents (67%) are GST registered, meaning they are operating formally within the New Zealand tax system, collecting and remitting GST on their sales. A further 22 respondents (23%) have received government or other grants, demonstrating engagement with formal business development channels. Across the client base, the collective GST contribution – even conservatively estimated from the turnover bands above – represents a material contribution to the public revenue base.

Table 4: Tax Contribution – Formal Participation

67% of TPBH clients are GST registered, contributing formally to the New Zealand economy.

This compares with a national Pacific business GST registration rate that the broader research suggests remains lower than for non-Pacific businesses, reflecting the earlier stage profile of many Pacific enterprises. Each new business that TPBH helps register and formalise adds a new taxpayer to the economy.

5.0.3 What TPBH's Support Has Meant in Economic Terms

The most direct measure of TPBH's economic contribution is what its support has enabled. The outcomes reported by survey respondents are not soft metrics – they are economic events with real consequences for households, communities, and the wider economy.

Table 5: Economic Outcomes – Respondent-Reported

29 respondents reported increased income; 27 stayed in business when they may otherwise have closed.

Economic Outcome	Respondents	Economic Significance
Increased income	29	Direct household wealth gains; increased tax contribution

Economic Outcome	Respondents	Economic Significance
Stayed in business (may have closed)	27	Sustained employment, sales, and GST – prevented economic loss
Hired staff	7	New employment created within the Pacific business ecosystem
Moved into own premises	12	Increased commercial footprint; rent and lease payments entering the economy
Secured funding	10	Capital injection enabling investment, growth, and job creation
Registered business	30	Formalisation; entry into the tax system and official economy
Launched new product or service	20	New revenue streams and market participation

The figure that demands the most attention here is 27 – the number of businesses that say they stayed in operation when they might otherwise have closed. This is not a neutral outcome. It represents income retained within Pacific households, jobs that were not lost, and continued economic participation within communities.

In economic terms, this is loss prevention at scale.. When a Pacific business closes, the income it generated for its owner stops. The staff it employed lose their jobs. The GST it was paying disappears from the revenue base. The supplier relationships it had built are severed. The confidence it demonstrated to the next generation of Pacific entrepreneurs – that this is possible, that we can do this – is extinguished. TPBH helping 27 businesses stay open is, in purely economic terms, a significant intervention.

“Year one: one staff member, shared office space, two insurance partners, revenue \$60,000. Year six: 70 staff, our own 300 square metre office plus a second office in the Philippines, ten insurance partners, and revenue of \$1.5 million and growing.”

– Pamela and Jason Venu, Coversure

Thirty respondents reported registering their business as an outcome of working with TPBH. Business registration is the entry point into the formal economy – the moment a Pacific entrepreneur moves from informal activity into a structure that enables invoicing,

hiring, GST registration, and access to funding. Each of those 30 businesses represents a new participant in the formal economic system, with all the tax contribution and economic activity that entails.

5.0.4 The Confidence Dividend

The 2.74-point average increase in self-reported business confidence documented in this report deserves to be understood as an economic outcome, not merely a wellbeing measure. Research in small business economics consistently identifies owner confidence as one of the strongest predictors of investment, hiring, and sustained operation. A business owner who moves from 5.48 to 8.22 on a confidence scale is statistically more likely to pursue new contracts, take on staff, invest in capability, and remain in the market when conditions are difficult. Across 96 businesses, a shift of that magnitude represents a substantial change in the economic potential of this community.

Table 6: Confidence Transformation

Self-reported confidence rose from 5.48 to 8.22 – a +2.74 point lift across 96 respondents.

5.48 Avg confidence before TPBH out of 10	+2.74 Average confidence lift points gained	8.22 Avg confidence after TPBH out of 10	50 Improved confidence as reported outcome
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Confidence is not a soft outcome.

Across 96 businesses, this shift represents increased likelihood of investment, hiring, and sustained operation – making it a direct contributor to economic growth.

For comparison, the national research base shows that Pacific-owned businesses grew by 61% between 2013 and 2023, yet remain only 1.9% of all businesses nationally – well below Pacific peoples' share of the population. The gap between Pacific economic participation and Pacific population size is, at its core, a confidence and capability gap as much as a structural one. TPBH's documented impact on confidence is not peripheral to closing that gap. For many clients, it is the starting point.

5.0.5 Economic Resilience in a Difficult Year

2025 was a hard year for small businesses in New Zealand. Rising costs, reduced consumer spending, and the withdrawal of government funding from several Pacific-specific programmes created conditions that tested even well-established enterprises. Against that backdrop, the financial data from TPBH's client community is notable. Thirty-two respondents (33%) reported that their income decreased in 2025, 28 (29%)

reported no change, and 26 (27%) reported an increase. Five had stopped trading altogether.

Despite the difficult economic conditions of 2025, the data shows resilience across the cohort:

Table 7: Economic Resilience in a Difficult Year

Despite challenging 2025 conditions, 26 businesses grew income and 27 stayed open.

<p style="text-align: center;">26</p> <p style="text-align: center;">businesses grew their income in 2025 – despite a difficult economic environment.</p>	<p style="text-align: center;">28</p> <p style="text-align: center;">businesses held steady – maintaining their economic contribution when contraction was widespread.</p>
<p style="text-align: center;">27</p> <p style="text-align: center;">businesses stayed open – preserving employment and economic activity that would otherwise have been lost.</p>	<p style="text-align: center;">79%</p> <p style="text-align: center;">are planning to grow in 2026 – a forward-looking indicator of sustained economic contribution.</p>

Looking forward, 77 of 96 respondents rated their likelihood of still being in business in 12 months at 4 or 5 out of 5. Seventy-six rated their intention to grow at 4 or 5 out of 5. These are not aspirational statements – they are indicators of expected economic activity. The businesses TPBH supports are not just surviving. They are building toward the future, and the economic contribution they make will grow with them.

Across all measures, the data shows that TPBH is not simply supporting businesses – it is stabilising and growing economic participation within the Pacific business community.

6.0 The Challenges Pacific Business Owners Face

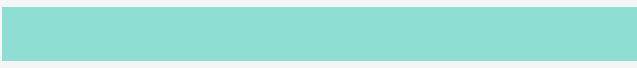

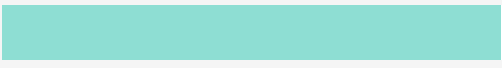
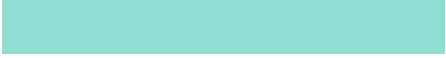


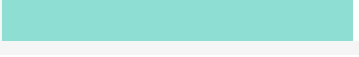



These challenges have remained consistent across the seven-year journey of TPBH – emerging in the Starting phase, intensifying during the Surviving years, and continuing to shape how businesses approach growth in the current phase.

Running any small business is challenging. For Pacific business owners, those challenges are often compounded by structural barriers, cultural expectations, and a business support ecosystem that was not designed with Pacific people in mind.

6.0.1 The Top Challenges

Chart 1: Top Challenges Faced by Pacific Business Owners

Financial pressure and access to funding are the two most widely cited challenges, each affecting over 60% of respondents | Number of respondents (out of 96) citing each challenge.

Financial pressure		69
Access to funding		63
Systems & administration		54
Family responsibilities		48
Time		47
Marketing		40
Understanding compliance		38
Mental wellbeing		38
Confidence		36
Isolation		34

Financial pressure (69 respondents) and access to funding (63 respondents) dominate the list. These are not simply business challenges – they are life challenges for people who have often invested everything into their businesses. Systems and administration (54 respondents) reflects the steep learning curve for professionals-turned-business-owners who may excel in their field but have had little exposure to the operational requirements of running a company.

Time (47) and family responsibilities (48) appear with equal frequency, and they are deeply connected. For Pacific business owners, the expectation to contribute to family, church, and community obligations sits alongside – and often competes with – the demands of building a business. This is not a complaint; it is a reality, and one that effective support must acknowledge.

Mental wellbeing (38) and isolation (34) are perhaps the most important findings in this section. Building a business alone – without colleagues, without a Pacific peer community, without anyone who truly understands your world – can be profoundly lonely. This is a structural gap that culturally grounded spaces like TPBH are uniquely positioned to address.

6.0.2 What Interview Participants Said

“If I hadn’t had a professional space and the network, I would have continued to see myself only as a lawyer, never as a business owner. That mindset shift came from being at the Hub.” – Kristy Morgan, Kristy Morgan Barrister

“When I first started, I was completely stumped. There was family support, yes, but they’re not the professional, business support catered for Pacific Islanders. That’s what I get from the Pacific Business Hub.” – Muliagatele Siatua Gabriel, Pacific Express (NZ) Company Limited.

“I had no motivation to go to any of those mainstream places. Primarily because they were Pālagī [non-Pacific/European] places. I couldn’t see how they would understand what I was doing or why I was doing it.” – Olivia Taouma, Lima Productions Trust

“It was a bit scary, me going out on my own. I’ve always wanted to do business, but I took a leap of faith – and faith has always been the drive for me.” – Jennifer Matano, JMA Success Limited

“I wake up every morning just like: what am I doing? How am I going to get through? But I know by the grace of God I’m able to be grateful for what I have.” – Taupea Vaetolo-Semu, Taliah

“The challenges I was facing prior to the Hub would be structure – not knowing how to put the business together in a way that would allow it to grow.” – Fuimaono Martin Anae, Bluwave Galumoana

6.0.3 The Cultural Taxation of Pacific Business

One challenge that rarely appears in business surveys but runs consistently through the interviews is what might be called *cultural taxation*: the invisible cost of being Pacific in business. Pacific business owners are expected by family, church, and community to give – their time, their expertise, their money, their presence – in ways that their non-Pacific counterparts are not. These obligations are not resented – they are part of what it means to be Pacific. But they carry a real business cost that is almost never named.

“Laura helped me understand that my time is worth something. We’re always taught to give and live a life of service – but sometimes that comes at our own cost. She showed me you can still do that and not have it cost you and your family.”

– Pamela Venu, Coversure

“We have a tendency to give even though we don’t have enough ourselves. That cycle starts when we’re young. Having someone relatable who has gone through those challenges and can speak to that honestly – that’s what makes the difference.”

– Jennifer Matano, JMA Success Limited

Cultural taxation is not a personal failing and it is not a complaint. It is a structural reality – the invisible cost of being Pacific in business – that every Pacific business owner navigates, and that no mainstream business support system has ever formally acknowledged or designed around. The TAUTAI Business Framework represents the first systematic attempt to name it, quantify it, and build support practice that accounts for it.

6.0.4 Five Systemic Barriers Facing Pacific Businesses

1. Structural exclusion from capital (banks, grants, procurement)
2. Cultural taxation – tautua and āiga obligations as uncounted business costs
3. Compliance and systems complexity for first-generation business owners
4. Geographic and digital exclusion outside Auckland
5. Invisibility in national data – Pacific economic contribution undercounted

Seven years of evidence from 96 Pacific business owners point consistently to five structural barriers that operate beneath and beyond individual capability – and that no mainstream business support framework currently addresses:

Barrier 1: Structural exclusion from capital

Banks, grant bodies, and procurement processes require credit histories, collateral, and formal track records that first-generation entrepreneurs building from nothing rarely possess. Only 10% of the 96 respondents reported securing funding as an outcome of TPBH support – not for lack of capability, but for lack of accessible pathways.

Barrier 2: Cultural taxation

The obligation to give time, money, and presence to family, church, and community ('tautua', āiga responsibility) runs alongside the demands of building a business. This invisible obligation is real, cumulative, and entirely absent from every existing Pacific business support framework.

Barrier 3: Compliance and systems complexity

GST, payroll, IRD obligations, and business administration represent a steep learning curve for first-generation business owners who may excel in their field but have had no prior exposure to the operational infrastructure of running a company. Cited by 56% of respondents.

Barrier 4: Geographic and digital exclusion

Pacific business support infrastructure is heavily concentrated in Auckland. Fifteen percent of TPBH's respondents are based outside Auckland and describe being structurally excluded from most Hub services. Online and after-hours access is consistently requested but under-resourced.

Barrier 5: Invisibility in national data

Pacific businesses contribute \$1.798 billion in Auckland sales alone – yet this figure required a dedicated commissioned study to surface. Pacific women's economic contribution has never been formally analysed by Treasury. You cannot advocate for what you cannot measure.

These are not individual capability gaps. They are structural conditions that require culturally grounded, relationship-based support models to address effectively.

7.0 The Impact of The Pacific Business Hub

The core question of this study is whether and how TPBH has made a difference. The data is unequivocal: it has played a meaningful role. Across every dimension measured, Pacific business owners who engaged with TPBH report significant, positive change in their businesses and their lives – change they drove themselves, with TPBH alongside them.

7.0.1 Overall Ratings

Across fourteen dimensions measuring the quality of TPBH's support, respondents rated their experience consistently and highly. The overall average satisfaction score across all dimensions is 4.49 out of 5. Scores of 4.5 or above are highlighted. The dimensions where TPBH scores highest are those most directly connected to cultural safety and relational trust – feeling welcome (4.66), being recommended by others (4.68), and feeling culturally understood and safe (4.64). The two dimensions that score comparatively lower – relevance of support (4.28) and whether the support helped respondents keep going when they wanted to stop (4.07) – still saw 81% and 72% of respondents respectively rating them at 4 or 5 out of 5.

Notably, cultural dimensions – safety, belonging, welcome, and respect – score between 4.59 and 4.70, consistently above the 4.49 overall average, confirming that cultural safety is not incidental to TPBH's model – it is the foundation of engagement and impact.

Table 8: Satisfaction Across 14 Dimensions

Cultural safety (4.64/5) is the highest-rated dimension; 'helped keep going' (4.07/5) presents the greatest opportunity for improvement.

Satisfaction Statement	Avg / 5	% Rated 4–5
The support you received was relevant to your situation	4.28	81%
The support you received was practical and realistic	4.33	85%
I felt understood as a Pacific business owner	4.54	89%
I felt culturally understood and safe when engaging with TPBH	4.64	94%
The support was easy to access	4.47	86%

Satisfaction Statement	Avg / 5	% Rated 4–5
I would recommend this support to others	4.68	95%
I felt this support was accessible to me	4.50	89%
I felt welcome	4.66	94%
I felt like I belonged	4.62	94%
I felt seen and heard	4.56	91%
I felt respected	4.62	92%
I trusted the people supporting me	4.59	91%
This support changed how I think about business	4.33	82%
This support helped me keep going when I wanted to stop	4.07	72%
Overall average across all 14 dimensions	4.49	–

7.0.2 Where the Numbers and the Stories Converge

The following table maps five key statistical trends from the 96 survey respondents against direct voices from the 17 case study participants. Where the data and the stories say the same thing, the finding is at its strongest.

Table 9: Joint Display – Statistics Mapped to Voice

Where the quantitative data and qualitative testimony converge, the finding is at its strongest.

Note: This table presents a simplified view.

Dimension	Key Finding and Representative Voice
Felt culturally understood and safe	4.64/5 · 94% rated 4–5 · Highest-scoring dimension across all 96 <i>“You do not have to justify who you are and why you do things – culturally it is understood. They can help you more meaningfully without making you feel de-valued, belittled or educationally inept.”</i> – Survey respondent
Helped me keep going when I wanted to stop	4.07/5 · 72% rated 4–5 · Lowest-scoring dimension; largest gap between case study (4.58) and broader cohort (3.95) <i>“In the early days of building Coversure, Laura provided real, tangible support and flexibility that gave us the space to stay focused and continue building momentum during a critical growth phase.”</i> – Pamela Venu, Coversure

Dimension	Key Finding and Representative Voice
Changed how I think about business	4.33/5 · 82% rated 4–5 · Second-largest gap between case study (4.74) and broader cohort (4.23) <i>“I gained a mindset shift from being a professional to being a business owner. I acquired business acumen and confidence. I felt supported and never alone.”</i> – Kristy Morgan, Kristy Morgan Barrister
Trusted the people supporting me	4.59/5 · 91% rated 4–5 · 100% of case study participants rated this 4–5 <i>“I felt immediately that this was a place focused on the wider collective – offering the best customised solution. Laura wasn’t trying to claim anything for herself or the Hub. That, in my experience, is rare.”</i> – Tuiloma Gayle Lafaiali’i, Former CEO – Centre for Pacific Languages
The support was relevant to my situation	4.28/5 · 81% rated 4–5 · Lowest practical dimension; highest opportunity for improvement <i>“A filter – to cut through all the red tape, noise and jargon. Just a clear pathway forward, with knowledge of who across the ecosystem can help with what.”</i> – Survey respondent

7.0.3 Five Lived Experience Themes

Five themes emerge consistently across the qualitative evidence from 73 respondents. Three of these – the trust deficit (documented in 8.0), cultural obligation versus commercial survival (Theme 2 below), and the identity shift from practitioner to business owner (earlier in this section) – are examined in full elsewhere in this report. Two themes are distinctive to the qualitative strand and warrant specific attention here.

Theme 1: The trust deficit

Pacific business owners describe mainstream support as bureaucratic, inaccessible, and culturally foreign. Trust at TPBH is earned through shared experience rather than credentials. (Examined in full in 8.0.1: The Trust Gap and 8.0.2: Trust – Earned, Not Given.)

Theme 2: Cultural obligation versus commercial survival

Financial pressure is compounded by the expectation to give to family, church, and community before reinvesting in the business. Cited by 50% of respondents. (Examined in full in 6.0.3: The Cultural Taxation of Pacific Business.)

Theme 3: From ‘I don’t belong here’ to ‘I am a business owner’

The most consistent mindset change is a self-concept shift. Respondents arrived as practitioners and left identifying as business owners. Cited as a specific outcome by 42%. (Examined in full in the Identity Transformation in 7.0.5.)

Theme 4: The weight of going it alone.

Isolation is cited by 35% of respondents – but the qualitative responses show it runs far deeper. Respondents describe the specific loneliness of being Pacific in a mainstream business world: no peers who understand your context, no mentors who share your experience, no space where you don’t have to explain yourself first. This is a structural gap that culturally grounded spaces like TPBH are uniquely positioned to address.

Theme 5: Small steps, large lives – the compound ripple of culturally-grounded support.

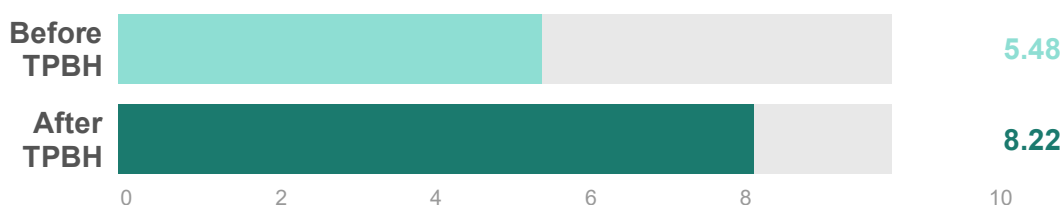
The most striking pattern across the qualitative data is the disproportionate multiplier effect of relatively small interventions. A single conversation about pricing. A month’s breathing room on rent. One networking event. These moments recur throughout the data as turning points – not because they were large, but because they happened in a context of genuine cultural safety and relational trust. The results belong to the clients. TPBH’s role was to create the conditions.

7.0.4 Confidence: The Biggest Transformation

Before TPBH: 5.48 out of 10. After TPBH: 8.22 out of 10. The +2.74-point lift in self-reported confidence is the single most-cited outcome in this study – and it deserves to be understood as an economic result, not merely a wellbeing measure. Research in small business development consistently links owner confidence to investment decisions, client acquisition, and business longevity.

Chart 2: Business Confidence Before and After TPBH

A summary of the confidence transformation documented across the 96 respondents | Scale 1-10



+2.74 point lift – the single most cited outcome across 96 respondents, and the most consistent transformation linked to long-term business survival and growth..

Fifty respondents – more than half – named it specifically, making it the outcome that most directly connects the quantitative lift to lived experience. This is not a soft result. Confidence drives investment decisions, client acquisition, and the willingness to push through the difficult seasons that every business encounters.

“The constant support gave me encouragement and the drive to keep going. I wouldn’t be here today if I had not stepped foot into the PBH.” – Survey Respondent: Sao Timaloa, Timaloa Law

“Through the Pacific Business Hub, we reached our first million in revenue within two years. We quickly learned that making your first million doesn’t mean you have a million in the bank – it means you’ve built a real, functioning business.” – Fuimaono Martin Anae, Bluwave Galumoana

“At the time I didn’t know who I could trust. In the Pacific space, there are not many people you can trust with confidence. Laura was someone I trusted, and I knew she would help me.” – Taupea Vaetolo-Semu, Taliah

7.0.5 From Practitioner to Business Owner: An Identity Transformation

The numbers capture a shift in confidence, but the interviews reveal something deeper: a transformation in how participants see themselves. Many came to TPBH as skilled professionals – lawyers, designers, freight forwarders, teachers – who simply did not think of themselves as business owners. What they found at TPBH was not just knowledge or systems, but the space and support to discover a new way of understanding who they were and what they were capable of.

“I gained increased visibility, professional confidence, and access to networks that directly supported my business growth. The Hub provided a safe, culturally supportive environment to learn, connect, and professionalise my business.” – Survey respondent

“A space where I didn’t have to separate my cultural identity from my business identity. Being challenged to grow commercially while also being understood culturally – that is something I don’t often see in mainstream business environments.” – Survey respondent

“The Hub helped me believe in my business and take action, and the support being tailored for Pacific women made me feel seen and understood.” – Survey respondent

7.0.6 Self-Reported Business Outcomes

Survey respondents were asked to identify which outcomes they had experienced as a result of working with TPBH. Respondents could select more than one outcome. The results below reflect the number and proportion of the 96 respondents who selected each outcome.

Table 10: Self-Reported Business Outcomes

52% of respondents report improved confidence; 28% report their business stayed open due to TPBH support.

Outcome	Respondents	% of 96
Improved my confidence	50	52%
Clarified my direction	40	42%
Improved systems or processes	38	40%
Registered my business	30	31%
Increased income	29	30%
Stayed in business when I may have closed	27	28%
Launched a new product or service	20	21%
Moved into my own premises	12	12%
Secured funding	10	10%
Hired staff	7	7%

Notably, more than one in four businesses attribute their continued operation to TPBH support – reinforcing its role as a stabilising force during periods of economic pressure.

The range of outcomes is notable. From the foundational (registering a business, setting up systems) to the transformational (staying in business, hiring staff, moving into premises), TPBH's support touches every stage of the business journey. Particularly significant is the finding that 27 respondents – more than one in four – say that TPBH's support was part of what helped them stay in business during a difficult period.

7.0.7 An Incubator, Not a Dependency: The Graduation Model

The graduation model is perhaps the most compelling evidence that TPBH builds capability rather than dependency. Unlike support models that risk creating reliance, TPBH has been a launchpad: businesses come in, build their foundations, and leave stronger – often returning as mentors, referrers, and advocates for the next cohort.

“We started in 2020 at the start of Covid – an extremely tough time to launch a business. But we managed three million dollars in turnover in our first year, thanks to advice and introductions from Laura.” – Survey respondent

“A lot of the businesses that started with us have grown and gone on to do awesome things – Bluwave, Makaanet. The Hub gave us connections, business opportunities, and a professional space. But more than that, Laura had genuine invested interest in seeing us succeed.” – Pamela Venu, Coversure

7.0.8 Support Accessed

Respondents were asked to identify which types of support they had accessed through TPBH. Respondents could select more than one type. Business advice and mentoring, and networking, were the two most commonly accessed services – each selected by 60 respondents (62%). This reflects the dual role TPBH plays: a practical capability-building organisation and a community of practice for Pacific business owners.

Table 11: Services Accessed

Business advice and mentoring is the most-accessed service (62%); networking is joint-highest.

Type of Support	Respondents	% of 96
Business Advice / Mentoring	60	62%
Networking	60	62%
Startup Support	35	36%
Office or Co-working Space	32	33%
Workshops / Training	27	28%
Programme Participation	20	21%
Financial Guidance	17	18%
Marketing / Branding	17	18%

The breadth of support accessed – from startup foundations through to marketing, financial guidance, and programme participation – reflects the range of TPBH’s offer across the business lifecycle. It is notable that co-working and office space ranks fourth: for many home-based Pacific business owners, access to a professional, culturally welcoming physical environment is not peripheral to their business development. It is part of it.

8.0 What Makes Pacific-Led Support Different?

The data shows that TPBH's support produces outcomes. The question this section answers is why – what specifically Pacific-led support offers that mainstream providers structurally cannot replicate.

8.0.1 The Trust Gap

A less visible but deeply felt challenge is the trust gap that exists between many Pacific business owners and parts of the formal business support sector. This is not unique to Pacific-led organisations – it reflects a broader pattern in which Pacific communities have historically encountered support systems that felt bureaucratic, inaccessible, or disconnected from their realities. The quotes below reflect individual participant experiences of that broader landscape, and should be read as such.

“There is so much mistrust out there. And it is founded on truth. Having organisations that are genuinely engaged, connected to our Pacific people, and support them in a hands-on, culturally led way – that is a much better use of money for real impact.”

– Olivia Taouma, Lima Productions Trust

“The reputation has been a significant issue. That lack of trust within our own community has led people to look elsewhere. This model – the Hub model – works. It is not in competition. It fills a gap that exists regardless of what else is on offer.”

– Saunoamaali'i Karanina Sumeo, Karanina Sumeo Consultancy

“I was never a fan. To me, there is a significant difference. We had the option – we chose the Hub, 100%. Because I do not think we could trust the alternative. How sad is that? But unfortunately, that is the reality.”

– Tuiloma Gayle Lafaiali'i, Former CEO – Centre for Pacific Languages (reflecting on her experience navigating the broader support landscape).

8.0.2 Trust – Earned, Not Given

Across the interviews, trust emerges as the foundational element of effective support. Not trust in the abstract, but trust that is earned through shared experience, shared values, and the lived understanding that comes from being Pacific.

“I trust them. I think that's really important. We often hear of stories of people going for help in other places and it doesn't always pan out. I go to Laura and her team because I trust them.”

– Saunoamaali'i Karanina Sumeo, Karanina Sumeo Consultancy

“Laura knew who you were. She knew exactly what you needed – it’s kind of like when you go to the same person every time: they know exactly what’s needed before you even say it. That’s how I felt.” – Taupea Vaetolo-Semu, Taliah

The willingness of Laura and the TPBH team to share their own struggles, setbacks, and hard seasons – rather than projecting a facade of constant success – is repeatedly named as a defining quality. In a Pacific context, where collective accountability is understood and pretence is quickly read, this authenticity carries particular weight.

“I like the honesty of her journey and the sharing of the hard times. For me, that spoke most to my feeling of trust in her. I don’t want to be part of a group where everything is great and wonderful. Something’s not right when that’s all you see.” – Tuiloma Gayle Lafaiiali’i, Former CEO – Centre for Pacific Languages

8.0.3 Cultural Safety as Foundation, Not Add-On

For Pacific business owners, walking into a space and seeing Pacific art on the walls, hearing Pacific languages, being greeted by someone who understands their family obligations and their cultural responsibilities, is not a bonus. It is a precondition for engagement.

“It just felt so warm and welcoming. A beautiful mixture of professionalism with Pacific flair – not tokenistic, but real high-end Pacific art. My culture, at the forefront of my professional workspace. That changed everything for me.” – Kristy Morgan, Kristy Morgan Barrister

“People get us. We don’t have to continue to assimilate to colonised world views.”
– Survey respondent

“I’ve always felt such a sense of belonging in Māori and Pacifica spaces rather than the Western world. Being at the Hub reinforces that. You walk in and you feel seen.”
– Freya Bullock, Kuaka Kōhatu

8.0.4 The Sisterhood: Pacific Women Supporting Pacific Women

A theme that no mainstream business support framework captures is the specific power of Pacific women supporting Pacific women. Multiple interviewees used the word ‘sisterhood’ to describe what they experience at TPBH – and what they could not find

anywhere else. Although in recent times we are seeing the rise of networks and spaces created specifically for Pacific women in business.

“Knowing that I have someone like Laura and her team gives me the courage and support to continue my work in financial services – a field that is otherwise dominated by European men.” – Survey respondent

“There’s an element of mafana in a business situation. You steer towards women, you can immediately create a bond. And it’s that sisterhood – women who are already set up, helping those of us who are trying to set up.” – Salā Pafitimai Tagoilelagi-Leota, Aoga Amata Transnational Aotearoa Limited (AATA)

8.0.5 Practical, Tangible, Real

TPBH is not primarily a networking or events organisation. It delivers practical, hands-on support that translates directly into business outcomes.

“Laura and the Pacific Business Hub provide real and tangible support. Like any growing business, timing of payments can vary. Laura’s flexibility in those early stages ensured we maintained momentum and continued to grow – Pamela Venu, Coversure

“She never made me feel dumb or like I was asking a dumb question. She walked me through the invoicing step by step. I’ve got my flow now, and it’s because I started right.” – Saunoamaali’i Karanina Sumeo, Karanina Sumeo Consultancy

8.0.6 Faith, Spirit, and the Whole Person

TPBH engages with the whole person – including faith. For many Pacific business owners, faith is not separate from business; it is the foundation of it. The Hub’s willingness to hold that reality, rather than bracket it out, is named repeatedly as a defining quality.

“Get started. The learning is in the doing. You only need to be sixty percent ready – be willing to learn, pivot, accept constant challenges, and put in the work. Have faith to start and courage to keep going.” – Survey respondent

“As Pacific entrepreneurs, we don’t come from inherited wealth – we come from humble beginnings, strong values, and a drive to build something better for the next generation.” – Fuimaono Martin Anae, Bluwave Galumoana

8.0.7 Pacific Knowledge Systems as Economic Assets

A thread running through several interviews is a challenge to a narrow view of what Pacific businesses are and what they offer. Pacific-led businesses – particularly those in education, the arts, cultural practice, and wellbeing – carry knowledge systems: ways of navigating the environment, understanding community, building relationships across generations, and seeing the world that are distinct, sophisticated, and genuinely valuable.

“Our people were masters of STEM – the wa’au waka we constructed were extraordinarily intelligent. If you don’t understand our knowledge system, you cannot see the intelligence we offer in strategic thinking, in the way we see the world differently.”

– Freya Bullock, Kuaka Kōhatu

“We are not all the same. We have culturally different tikanga, languages, and ways of seeing the world. It is those ways of seeing the world that make our businesses and our offerings unique, different, and incredible.” – Olivia Taouma, Lima Productions Trust

8.0.8 A Note on the Broader Pacific Business Support Ecosystem

This report documents the work of The Pacific Business Hub specifically. It does not position TPBH as a replacement for Pacific Business Trust or any other organisation working to support Pacific economic participation. Both PBT and TPBH as a community service provider serve Pacific communities, and both matter. The evidence here makes a case for diversity within the ecosystem – community-embedded providers alongside statutory bodies reach different clients through different pathways, at different stages of the business journey – their roles are equally important. A well-functioning Pacific business support ecosystem needs both. This report asks only that the contribution of community-embedded providers be recognised, resourced, and sustained alongside the larger structures that surround them.

9.0 What Pacific Businesses Need Going Forward

As TPBH enters its next phase, these findings point clearly to what is required to sustain and scale the progress already achieved.

9.0.1 Contextualising the Findings

The evidence base is clear – a 95% recommendation rate, 7.86/10 impact rating, 27 businesses kept open – establishes what TPBH has achieved. This section addresses the next question: what do Pacific business owners still need to reach their full potential, and where does the gap between current support and future need lie?

9.0.2 Three Future Barriers – What the Cohort Is Still Navigating

1. The funding ceiling – capital access does not scale with business growth
2. Scaling without losing the cultural foundations that produced success
3. Sustained accountability – avoiding plateau without consistent relational support

79% of respondents are planning to grow. 61% are planning to formalise or scale. The cohort has crossed the survival threshold. But growth brings its own set of challenges – and the data reveals three barriers that Pacific business owners are still navigating as they move from sustainability toward scale.

Future Barrier 1: The funding ceiling.

The advice has taken them this far – but capital is what takes them further. At scale stage, the need shifts from ‘help me stay open’ to ‘help me invest in the next stage of growth.’ Pacific business owners have not grown up with access to family capital, investment networks, or the financial literacy to navigate equity, debt, or grant instruments at scale. Only 10% of the 96 reported securing funding as an outcome. The capability is there. The pathways are not.

Future Barrier 2: Scaling without losing the cultural foundations that made them successful.

Pacific businesses built on āiga, tautua, and relational trust are being asked to scale – and scaling in the Western sense means systemisation, delegation, and standardisation. But the qualities that make Pacific businesses exceptional are resistant to systemisation. How do you hire staff who embody your values? How do you expand geographically without losing the cultural safety that is your competitive advantage? This is the strategic question no mainstream business framework addresses.

Future Barrier 3: Sustained accountability – the fear of plateauing without someone to keep them moving.

The single most consistent request in the forward-looking data is not a new programme or a new service. It is a person. A regular mentor. A monthly check-in. An accountability partner who has walked the same path. The nervousness here is not about whether the business can grow – it is about whether the business owner can sustain the personal discipline and momentum required to get there without consistent, relational support alongside them.

9.0.3 Financial Literacy and Funding Access

The most frequently cited need across both the survey and the interviews is greater financial capability, particularly around understanding cash flow, managing taxes, accessing funding, and navigating compliance. Many Pacific business owners have deep professional expertise but limited exposure to business financial expertise and knowledge before starting out.

Respondents consistently asked for clearer, simpler pathways through financial and compliance complexity – a filter, as one put it, through the red tape and jargon, with a clear pathway forward and knowledge of who across the ecosystem can help with what.

9.0.4 Mentoring, Coaching, and Capability Building

Mentoring and coaching were consistently identified as the most valuable form of support, and as the type of support most commonly accessed through TPBH. The desire for longer-term, sustained business mentoring and coaching relationships – rather than one-off consultations – was a recurring theme.

“I wish I had a mentor that didn’t cost the earth. This should be a free service for at least 3 months, then negotiate.” – Survey respondent

“It helps to talanoa with someone who understands the complexities of serving your community while navigating difficult funding environments – and all the hoops we’re expected to jump through.” – Tuiloma Gayle Lafaiiali’i, Former CEO – Centre for Pacific Languages

9.0.5 Networks and Community

Isolation is a real and serious challenge for Pacific business owners. Networks – particularly Pacific networks – are a critical antidote. Survey respondents consistently cited networking as one of the most valuable services they accessed through TPBH.

“You become part of this little family of people who’ve got a lot at stake. You’re not by yourself. You’re not the only one who’s not having a lot of income coming in. That’s such an important emotional backup.” – Saunoamaali’i Karanina Sumeo, Karanina Sumeo Consultancy

9.0.6 Physical Space

For home-based business owners in particular, access to professional, culturally welcoming co-working and meeting space is not a luxury. It is a business enabler. Several interviewees described how having access to the TPBH space transformed how they presented themselves to clients and how they felt about themselves as business owners.

“As a startup, we needed to validate ourselves as a Pacific Island owned technology business and having an office in TPBH enabled us.” – Survey Respondent

“TPBH allowed us to start our business by having an office space that clients could visit.” – Survey Respondent

9.0.7 More Success Stories

Multiple survey respondents asked for more visibility of Pacific business success stories. Representation matters in business as in every other sphere of life. Seeing people who look like you, who share your background and your values, succeeding in business is itself a form of support.

“I feel like we need more of that auditorium feel – Pacific top business people at the front, 3 up-and-coming businesses in the audience. Real success stories told live. That’s what ignites the fire.” – Taupea Vaetolo-Semu, Taliah

“Go first to the Hub. It’s a family.” – Survey respondent

10.0 Voices from the Community

The seventeen case studies that follow are the human evidence at the heart of this report. Each participant was interviewed in depth, reviewed their story prior to publication, and consented to it being shared. To help navigate seventeen distinct journeys, six profiles have been identified as a Representative Portfolio – each embodying a distinct story arc that reflects the broader patterns documented across the 96.

Start-up Success: Taupea Vaetolo-Semu (Taliah, Samoan): informal work to a waiting list; the clearest start-up arc in the dataset.

Resilience: Pamela and Jason Venu (Coversure, Samoan): Year 1 revenue \$60k; Year 6 revenue \$1.5m+, 70 staff. The most quantified resilience story in the dataset.

Community Impact: Olivia Taouma (Lima Productions Trust, Samoan): one sole trader's vision, now a national arts organisation with 60+ artists supported and 1,200+ people employed.

Service Transformation: Kristy Morgan (Kristy Morgan Barrister, Cook Islands Māori): confidence 1→8, the largest lift in the entire case study cohort; one identity reframe that unlocked everything.

Rebuild from Crisis: Ana Ma'ilei Savio (Gia's Grab & Go, Tongan): survived the loss of a major film industry contract and rebuilt; represents the resilience of Pacific women in hospitality.

Cultural Entrepreneur: Ahuuranui Pasa (Ahuuranui Tahiti, Mā'ohi/French Polynesian): New Zealand's first Tahitian arts school, on the verge of closing before a single session restored clarity and confidence; represents Francophone Pacific communities and the impact of TPBH at the point of near-exit.

The following case studies offer the stories behind the data. Each participant was interviewed in depth and has reviewed their story prior to publication.

CASE STUDY 1: Kristy Morgan, Kristy Morgan Barrister | *Legal Services*

Legal services; Cook Islands Māori; confidence 1→8.

Kristy was a practising lawyer when she took the leap into self-employment in 2019. She knew her law; she knew nothing about running a business. Walking into TPBH for the first time was a turning point.

“I absolutely loved the space. A beautiful mixture of professionalism with Pacific flair. And I learned that I wasn’t just a lawyer – I was a business owner. That identity shift changed everything.” – Kristy Morgan, Kristy Morgan Barrister

Through the Hub, Kristy accessed office space, business mentoring, workshops, and a network of Pacific business owners that generated referrals and opportunities. She credits TPBH with the confidence that enabled her to grow her practice.

CASE STUDY 2: Muliagatele Siatua Gabriel, Pacific Express (NZ) Company Limited | *Freight Forwarding*

Freight forwarding; Samoan; confidence 3→9.

Muliagatele Siatua’s family freight forwarding business had deep roots in Samoa but needed a New Zealand partner. After registering in 2021, Muliagatele Siatua spent time ‘stumped’ – not knowing how to push forward. Finding TPBH changed that.

“We picked up three clients through our connection with the Hub. Those customers are still with us today, three years later. And the Hub itself – being able to use the meeting rooms professionally – it makes us feel credible to our clients.” – Muliagatele Siatua Gabriel, Pacific Express (NZ) Company Limited.

CASE STUDY 3: Pamela & Jason Venu, Coversure | *Insurance*

Insurance; Samoan; revenue \$60k→\$1.5m+; staff 1→70+.

What began as a sole-operator start-up in 2019 has grown into one of the standout success stories in the Pacific business community. Coversure now employs over 70 staff across New Zealand and the Philippines, has surpassed \$1.5m in revenue, and is recognised as multi award-winning insurance brokerage.

“Laura’s support in those early stages gave us the space to stay focused and keep building. That’s what real support looks like.”

– Pamela Venu, Coversure

CASE STUDY 4: Olivia Taouma, Lima Productions Trust | *Performing Arts*

Performing arts; Samoan;

Olivia had been running Pacific performing arts education for years as a sole trader when she decided to formalise the work as a charitable trust. Laura’s encouragement and advice were pivotal in making that happen.

“Part of that motivation to formalise as a legal entity was the help and motivation I got from Laura at Pacific Business Hub. She was really key in that advice.” – Olivia

Taouma, Lima Productions Trust

Lima Productions Trust now runs multiple programmes nationally and is developing its first international offering.

CASE STUDY 5: Tuiloma Gayle Lafaiali’i, Former CEO – Centre for Pacific Languages | *Pacific Development Consultant*

Pacific development; Samoan; 30+ years expertise.

When Tuiloma Gayle’s organisation needed temporary office space during a building transition, TPBH opened its doors. What began as a two-week arrangement extended to more than ten weeks – and generated connections that lasted years.

“She wasn’t trying to get us to fill her hub. She was genuinely thinking: what is the best solution for you? That heart behind it – that’s where trust begins.” – Tuiloma Gayle

Lafaiali’i, Former CEO – Centre for Pacific Languages

CASE STUDY 6: Ahuuranui Pasa, Ahuuranui Tahiti | *Tahitian Arts & Cultural Education*

Cultural education; Mā’ohi; confidence 5→8.

When Ahuuranui came to The Pacific Business Hub in January 2026, she was on the verge of stepping away from her business entirely. Burnout, isolation, and years of doing everything alone had taken their toll. What she found was not just a business adviser, but someone who understood the weight she was carrying – as a mother, a

cultural keeper, and an entrepreneur building something that had never existed in Aotearoa before.

“With that one session, I just was full of confidence.”

– Ahuuranui Pasa, Ahuuranui Tahiti

That renewed confidence unlocked momentum Ahuuranui had not experienced in years. Within weeks, a vision board led to land opportunities in Tahiti, three to four planned collaborations with her cousin at Heiva Tahiti, a partnership with Alliance Française, and invitations from Samoa and other Pacific nations. New Zealand’s first Tahitian art school is now preparing to go international.

CASE STUDY 7: Sina Tagiilima, TruColors | Contemporary Samoan Design on Acrylic & Glass

Contemporary Samoan design; faith-driven; confidence 4→8.

Sina carried her vision for twenty years before she found the support to act on it. She had seen, in a moment of spiritual clarity, Samoan patterns rendered on glass – and spent two decades searching for the path to make it real.

“I had a discussion with Laura about my dream and my business, and that’s why I registered the business as a sole trader. Popping in and knowing it’s Pacific – you feel a deeper connection. It’s like going back, seeing family.” – Sina Tagiilima, TruColors

Since that first conversation, TruColors has become a real enterprise. Sina has registered her business, completed commission work – including a piece gifted to a Member of Parliament – and grown steadily in confidence.

CASE STUDY 8: Afamasaga Jackie Curry, Spacific Consultancy | Business Consultancy & Education

Business consultancy; Samoan; revenue +1,000%.

Afamasaga Jackie had been in business for over a decade when she entered a significant transition period in her career, requiring her to reset, refocus, and rebuild both personally and professionally. As the interviewer for the other case studies in this report, Afamasaga Jackie’s own interview was conducted by Caroline Bell on behalf of The Pacific Business Hub. Laura at Pacific Business Hub provided personal coaching,

supported the relaunch of Afamasaga Jackie's web and social media presence, and offered office space with a grace period while she regained momentum.

"She supported me to relaunch not only my business, but to sept into a new level of clarity, confidence, and direction in my life."

– Afamasaga Jackie Curry, Spacific Consultancy

From that foundation, Afamasaga Jackie secured a contract with Ministry for Pacific Peoples, grew three interlinked businesses – a Business Consultancy & Education business, a Business Network for women and a Virtual Assistant business. She became a listed service provider for Pacific Business Trust and Business Link Pacific, delivered a MSD self-employment programme, a women's entrepreneurship programme through TPBH. With the support of TPBH, she established a women's business network that has grown into one of New Zealand's few dedicated platforms for Pacific business women..

CASE STUDY 9: Salā Pafitimai Tagoilelagi-Leota, Aoga Amata Transnational Aotearoa Limited (AATA) | Pacific Early Childhood Education

Pacific ECE; Samoan; first government contract secured.

Salā Pafitimai co-founded AATA with two fellow academics, bringing over 30 years of Pacific ECE experience across New Zealand and Samoa. When the founders decided to formalise the enterprise, they turned to Laura and The Pacific Business Hub – because they trusted Laura's genuine desire to support them.

"All women are business people. Running a family is a business. That's where your resilience is grounded. If we'd got stuck and gone to a man, we probably wouldn't have gone back."

– Salā Pafitimai Tagoilelagi-Leota, Aoga Amata Transnational Aotearoa Limited (AATA)

AATA has since secured a multi-year research contract and multiple contracts supporting Pacific early childhood services across Auckland and Christchurch.

CASE STUDY 10: Saunoamaali'i Karanina Sumeo | Karanina Sumeo Consultancy

Advisory services; Samoan; launched 2024.

Saunoamaali'i Karanina launched her consultancy in late 2024 after 30 years in health, education, and public sector roles. She came to the Hub completely new to business

mechanics – having given her expertise informally for years without knowing how to price, structure, or protect her work.

“Being able to speak Samoan when I go in there – both Laura and Caroline speak Samoan, and that is really helpful. When we talk, we understand each other more.”
– Saunoamaali’i Karanina Sumeo, Karanina Sumeo Consultancy

In just seven months, Saunoamaali’i Karanina secured advisory work both in New Zealand and in Samoa. All clients have come through word of mouth – a reflection of the relationships and integrity she has built over a career spent serving her community.

CASE STUDY 11: Jennifer Matano, JMA Success Limited | Mortgage Adviser

Mortgage advisory; faith-driven; income increased.

Jennifer stepped into self-employment when her previous employer was winding down. The first three to four months produced no income, requiring a personal loan to bridge the gap. She first encountered The Pacific Business Hub through a women’s networking event in late 2024.

“I took a leap of faith – and faith has always been the drive for me. Connecting with like-minded people who shared my values helped me find the courage to keep going.”
– Jennifer Matano, JMA Success Limited

Jennifer has since joined the Hub as a member and is building a mortgage advisory practice with a focus on helping Pacific first-home buyers into property ownership.

CASE STUDY 12: Taupea Vaetolo-Semu, Taliah | Digital Communications & Marketing

Digital communications; Samoan; from informal work to waiting list.

Taupea (Pea) founded Taliah from a place of necessity – designing graphics for friends informally until the scope expanded into full communications, web, and strategy work. The decision to formalise was Pea’s own – and she credits the encouragement and support she found at The Pacific Business Hub as part of what made it possible.

“Laura definitely saw a light in me that I didn’t see in myself. She helped me formalise my business and improved my confidence and clarity – yeah, that was a massive one.”
– Taupea Vaetolo-Semu, Taliah

Taliah has since taken Pea to university campuses in America, to Samoa, and to contracts she once thought impossible. She has gone from informal social media work to a full communications business with a waiting list.

CASE STUDY 13: Fuimaono Martin Anae, Bluwave Galumoana | *Digital Media*

Digital media; Samoan; confidence 5→10.

Fuimaono Martin founded Bluwave Galumoana – a digital media company providing services, production, and internet solutions – after years of employed roles that constrained his creativity. It was through Laura and The Pacific Business Hub that Bluwave Galumoana was officially registered and formalised. Starting from two hot desks, the business grew into a dedicated office and eventually several rooms within the Hub – before graduating to its own premises.

“I would say graduating from the Pacific Business Hub – because those three years we had there were foundational. We started from two desks; now we’re in our own building with a full team.” – Fuimaono Martin Anae, Bluwave Galumoana

Fuimaono Martin credits the Hub not just with registration and systems, but with the professional standard it set. His lawyer is Kristy Morgan; his insurer is Jason Venu. Both connections came through the Hub.

CASE STUDY 14: Freya Bullock, Kuaka Kōhatu | *Cultural Education & Professional Development*

Cultural education; Māori; confidence 5→8.

Freya named her business after the Māori story of the Kuaka – the migratory bird said to carry a stone from Aotearoa that guides it home across the Pacific each year. A former PE teacher completing a Master of Indigenous Studies, Freya built her business from a deep personal calling.

“My bigger goal is to influence the education system – helping teachers authentically integrate Māori and indigenous principles. The Hub helped me see myself as a business owner, not just a consultant.” – Freya Bullock, Kuaka Kōhatu

Following an initial consultation with Laura, Freya developed a clearer strategy for her

LinkedIn presence and service positioning. She is now attracting consistent professional development work.

CASE STUDY 15: Mandy Si'itia, PolyX Limited & Pacific Settlement Support Services | Charitable Trust

Social enterprise; West Auckland; migrant community focus.

Mandy operates two enterprises in West Auckland: PolyX Limited and Pacific Settlement Support Services Charitable Trust – a charitable trust supporting Pacific migrant families as they navigate life in New Zealand. Both are grounded in faith, community, and a deep commitment to Pacific wellbeing.

“Having a business adviser who could hold space for both the formal business challenges and the community realities I navigate – Laura understood all of that. That made all the difference.” – Mandy Si'itia, PolyX Limited & Pacific Settlement Support Services Charitable Trust

CASE STUDY 16: Ana Ma'ilei Savio, Gia's Grab & Go | Allergy-Friendly Catering & Corporate Food Services

Allergy-friendly catering; Tongan; survived post-contract crisis.

Ana is the founder, owner, and head chef of an Auckland catering business specialising in allergy-friendly, vegan-friendly, and health-conscious corporate catering. The business grew from a personal family experience with food allergies – a lived challenge that became a professional mission.

“Laura has always been uplifting. She supported us with catering gigs, connections, and mentoring at a time when we really needed it. Access to networks and improved confidence – those are the two main things I found at the Hub.” – Ana Ma'ilei Savio, Gia's Grab & Go

In 2022, Ana's business landed its best year yet – a six-month catering contract with the film industry, secured through Hub connections.

CASE STUDY 17: Anita Va'afusuaga, DNA 1st Solution | 3rd Party Logistics

3PL Service and Staffing Agency; Niuean; Central Auckland.

Anita came to entrepreneurship through circumstance, community connection, and deep faith. Based in Central Auckland, she first connected with The Pacific Business Hub through a fellow Pacific entrepreneur already in the TPBH community, who invited her to one of the Hub's early events.

"You inspire me – you and Laura. When I can't come in person, I follow the posts, and I take it as my inspiration for the week. The Hub keeps the fire going when things get hard." – Anita Va'afusuaga, DNA 1st Solution

11.0 Recommendations

Based on the findings of this study, the following recommendations are offered to The Pacific Business Hub and Pacific business stakeholders.

11.0.1 For The Pacific Business Hub

- Continue to prioritise the cultural safety and relational quality of the support environment. The consistently high cultural safety ratings in this study – 4.64 out of 5 for cultural safety specifically, and 4.49 out of 5 on average across all fourteen dimensions – confirm that this is not incidental to TPBH’s model. It is the model.
- Accelerate the development and implementation of the TAUTAI Business Framework. This report provides the evidence base that validates every design principle embedded in TAUTAI – from the navigation metaphor and the Samoan proverb at its centre, to the principles and the five elements that map directly onto what participants described needing.
- Explicitly name and address cultural taxation within the TAUTAI framework and in adviser practice. The pressure Pacific business owners face to give generously to family, church, and community – at financial cost to themselves – is one of the most consistent and under-documented challenges this study found.
- Invest in systems and processes to sustain ongoing impact measurement, enabling future reports to track change over time. This inaugural study establishes a baseline.
- Continue to build and share Pacific business success stories – both within the TPBH community and publicly. Each graduate is a proof of concept, a role model, and a node in a growing Pacific business network.
- Actively pursue and develop formal partnership opportunities with government agencies and existing Pacific business support providers.

11.0.2 Strategic Recommendations for Government and Corporate Partners

STRATEGIC RECOMMENDATIONS – GOVERNMENT AND CORPORATE PARTNERS

1. Fund relationships, not transactions – move to multi-year relationship-based investment
2. Commission a Pacific women's economic contribution analysis (Treasury / Ministry for Pacific Peoples / Ministry for Women)
3. Diversify the Pacific business support ecosystem – both community providers and statutory bodies are needed
4. Restore and protect dedicated funding for Pacific-led regional business support organisations.
5. Agencies to commission further research into the structural barriers facing Pacific businesses.
6. Partner with The Pacific Business Hub to expand Pacific business support.

Based on seven years of evidence, six strategic recommendations are directed at government agencies and corporate partners:

Recommendation 1: Fund relationships, not transactions.

Move Pacific business development funding from project-by-project grant cycles to multi-year relationship-based investment. The evidence is clear: sustained engagement produces outcomes that short-term funding cannot. Restore funding pathways for community-embedded providers alongside statutory bodies, and measure cost-per-outcome rather than cost-per-activity.

Recommendation 2: Commission a Pacific women's economic contribution analysis.

Treasury has produced this analysis for Māori women. The absence of an equivalent for Pacific women – who lead the majority of TPBH's client businesses – is not a data gap. It is a policy choice with funding consequences. Making Pacific women's contribution visible would transform the investment case from an equity argument into an economic one.

Recommendation 3: Diversify the Pacific business support ecosystem.

Community-embedded providers and statutory bodies reach different clients through different pathways. A well-functioning ecosystem needs both. The evidence in this report makes the case for restoring the diversity of access points that consolidation has reduced.

Recommendation 4: Government agencies to restore and protect dedicated funding for Pacific-led regional business support organisations.

The consolidation of Pacific business development funding through a single statutory body has reduced – not increased – the reach, accessibility, and cultural responsiveness of support available to Pacific businesses. A diversified funding model is both more equitable and more effective.

The economic case is documented in full in 4.0. In summary: 27 businesses kept open, 30 formalised, 7 new employers, a 2.74-point confidence lift across 96 respondents. The policy question is not whether community-embedded Pacific business support works. It is whether the funding settings allow it to continue.

The Ministry for Pacific Peoples Strategic Intentions 2025–2029 acknowledge that Pacific business ownership sits at 2% against a national rate of 8%, and that closing this gap is a government priority. Community-embedded providers with deep cultural trust reach clients that larger centralised structures do not. The evidence in this report makes the investment case. What is now needed is the policy will to act on it.

Recommendation 5: Agencies to commission further research

Agencies to commission further research into the structural barriers facing Pacific businesses, particularly around access to capital, and develop targeted responses.

Recommendation 6: Partner with The Pacific Business Hub to expand Pacific business support.

Government agencies and existing Pacific business support providers are encouraged to explore formal partnership with The Pacific Business Hub to extend its proven model into other high-concentration Pacific communities across Aotearoa.

TPBH acknowledges and respects the valuable work already being done by support providers across the country. The goal is not to replace what exists, but to complement it. The Pacific Business Hub brings seven years of evidence, cultural trust, and a demonstrated track record. Partnership rather than duplication is the most effective pathway to expanding what works.

12.0 What Happens Next

The findings of this report do not point to incremental change – they point clearly to what comes next.

Over the past seven years, The Pacific Business Hub has demonstrated what works: culturally grounded, relationship-based, and practical support that enables Pacific businesses not just to start, but to sustain and grow.

The evidence is now established. The next phase is not about proving the model, but about whether it is supported to grow, reach more businesses, and deliver impact at the scale the evidence now shows is possible.

For The Pacific Business Hub

- Continue developing and implementing the TAUTAI Business Framework
- Expand access through digital and remote delivery
- Strengthen its self-sustaining business model through commercial activity

For Government and Funders

- Ensure funding models support culturally grounded, relationship-based delivery
- Recognise Pacific-led organisations as essential infrastructure, not supplementary services
- Invest in further research, including Pacific women's economic contribution

For Partners and Stakeholders

- Partner with TPBH to extend reach and impact
- Co-design and co-deliver initiatives grounded in community trust
- Commission services that directly support Pacific business capability

This report is not simply a reflection on the past seven years.

It is a clear signal of what works – and what should happen next.

13.0 Conclusion

This report is, above all, a record of what happens when Pacific people are given the support they need, in the way they need it, by people who understand them. Over seven years, The Pacific Business Hub has demonstrated that culturally grounded, Pacific-led business support works. Not because it lowers the bar – but because it removes the unnecessary barriers that prevent talented, motivated Pacific people from reaching it.

The numbers tell part of the story. A 2.74-point self-reported increase in business confidence. A 7.86 out of 10 impact rating. Twenty-seven business owners who say TPBH's support was part of what helped them stay open. Seventy-nine percent planning to grow in the year ahead. A cultural safety rating of 4.64 out of 5. Ninety-five percent who would recommend TPBH to another Pacific business owner. These are not soft outcomes. They are the achievements of Pacific business owners who did the hard work – and who found the right support alongside them.

But the stories reach further than the numbers can. They show a lawyer who stopped seeing herself only as a lawyer and started seeing herself as a business owner. A Tahitian art school – the first in Aotearoa – rooted in culture and growing. A freight company with a base in Samoa and ambitions across the Pacific. A young woman reconnecting people to their indigenous identity through education, one student at a time. These are not edge cases. They are Pacific businesses, doing Pacific things, in a Pacific way – and they are here because someone saw them, believed in them, and walked alongside them.

The TAUTAI Business Framework, currently in development at TPBH, translates the values and practice documented in this report into a replicable navigation model for advisers and mentors working with Pacific business owners. Grounded in the Samoan proverb that even the most skilled make mistakes, and structured around the Pacific navigator as its central metaphor, TAUTAI is not an adaptation of a Western framework. It is an original contribution – Pacific in origin, rigorous in application, and built from the same evidence that fills these pages.

The findings answer that question directly. Universal support, by definition, serves the average. The Pacific business owners documented here are not average in their challenges, their obligations, their relationships with money and community, or their history with institutions. TPBH works precisely because it starts from where Pacific people actually are. That is not a niche offering. It is effective public investment. And the evidence is here.

Pacific businesses are not on the margins of the New Zealand economy. They are woven through every sector, every community, every city. With the right support – practical, culturally grounded, relational, and sustained – they will grow. And as they grow, so do their families, their communities, and the country they are building alongside everyone else. The 96 voices in this study are the formal evidence. The 650+ in TPBH’s network are the full community. And the thousands still to come are the reason this work matters.

The evidence is clear. The model works. The question now is whether it will be supported to continue.

Appendix: Survey Data Summary

Appendix 1: Case Study Companion Documents

Full individual case study profiles for all 17 in-depth interview participants are available as a companion document set to this report. Each profile documents the participant's business background and journey, their engagement with The Pacific Business Hub, the specific impact and outcomes of that engagement, and their forward vision.

All 17 participants reviewed and approved their individual profiles prior to publication. The profiles are provided as standalone documents to allow for individual sharing with the participant's consent.

The 17 case study participants are: Kristy Morgan (Kristy Morgan Barrister), Muliagatele Siatua Gabriel (Pacific Express (NZ) Company Limited), Pamela and Jason Venu (Coversure), Olivia Taouma (Lima Productions Trust), Tuiloma Gayle Lafaiali'i (Former CEO – Centre for Pacific Languages), Ahuuranui Pasa (Ahuuranui Tahiti), Sina Tagiilima (TruColors), Afamasaga Jackie Curry (Spacific Consultancy), Salā Pafitimai Tagoilelagi-Leota (Aoga Amata Transnational Aotearoa Limited - AATA), Saunoamaali'i Karanina Sumeo (Karanina Sumeo Consultancy), Jennifer Matano (JMA Success Ltd), Taupea Vaetolo-Semu (Taliah), Fuimaono Martin Anae (Bluwave Galumoana), Freya Bullock (Kuaka Kōhatu), Mandy Si'itia (PolyX and Pacific Settlement Support Services), Ana Ma'ilei-Savio (Gia's Grab & Go), and Anita Va'afusuaga (DNA 1st Solution).

The companion case study documents are available at the discretion of The Pacific Business Hub and in accordance with each participant's individual consent. For enquiries, contact: laura@pacificbizhub.co.nz

Appendix 2: Respondent Profile

Table 12: Appendix 2: Respondent Profile

Summary demographics of the 96 survey respondents.

Category	Detail	Count
Total respondents		96
Primary location	Auckland / Tāmaki Makaurau	~85%
Largest ethnicity	Samoan	60
Business stage	Established (3–5 years)	28
Business stage	Early (1–3 years)	26

Category	Detail	Count
Structure	Limited Liability Company	46
Structure	Sole Trader	39
Employment	Solo operator	45
Turnover	Under \$50,000	42
GST registered	Yes	64

Appendix 3: Key Impact Scores

Table 13: Appendix 3: Key Impact Scores

Summary of the 14 satisfaction dimension scores.

Measure	Score
Average impact rating (1–10)	7.86
Confidence before TPBH (1–10)	5.48
Confidence after TPBH (1–10)	8.22
Cultural safety (1–5)	4.64
Felt understood as a Pacific business owner (1–5)	4.54
Trust in supporting people (1–5)	4.59
Would recommend (1–5)	4.68
Support helped keep going (1–5)	4.07
Support changed thinking about business (1–5)	4.33

All survey data, interview transcripts, and primary research materials are held by The Pacific Business Hub and are available on request for the purposes of verification, audit, or further research.

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