



Turning back the tide

While financial institutions around the world are struggling to keep their heads above water in the current financial climate, a Hawke's Bay building society is proving that local is best.

editorial simon pearse / *pictures* lee warren

As you walk through the doors of the HBS Building Society you are welcomed by people who really care how your day is going, people who will go the extra mile to help you, and people who have a vested interest in making sure you receive the best possible financial advice they can offer.

Locally owned and operated, HBS Building Society is a mutual society benefiting everyone who banks with them. In fact, the friendly, family feel of HBS is what caused one elderly lady to head straight to the doors of the provincial society after injuring her leg nearby.

"She came to us because she felt comfortable and because we know her as a friend, rather than just an account number," says Chief Executive Officer, Darryn Thomas. "We took her to the local medical centre, stayed with her to make sure she was alright and even offered to pay her bill."

Left: CEO Darryn Thomas leaves no doubt as to the HBS Building Society's commitment to the Hawke's Bay.

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> HBS was set up in the pioneering days of Hawke’s Bay, some 124 years ago, and still practises the same simple philosophies today to ensure you receive competitive rates and peace of mind with your investment. The top three management positions in HBS comprise over one hundred years combined banking experience; and a Board of Directors made up of local business people with backgrounds in accounting, law and banking (to name but a few) - a perfect mix to watch over your nest egg.

The Building Society focuses on low risk loans, secured by registered first mortgages, and short term (two year maximum) investment funds. As a borrower or a saver with HBS, you become a part owner of the Society, entitling you to have your say at the Annual General Meetings - and that’s not something you get with many other organisations.

“When we make a profit it is invested back into the business to strengthen our reserves, not into private shareholders’ pockets,” says Darryn, who believes face-to-face banking is a key part of HBS’s success. “When you phone us you actually talk to a real person here in one of our local branches, not a generic call centre.”

Community involvement

But it’s not just about banking at HBS; it’s bigger than that. Mutuality gives the society a ‘springboard’ into the community of Hawke’s Bay and as a responsible member of that community they are intimately involved in local events.

HBS has sponsored everything from Napier’s ground-breaking ‘Win a Life’ competition six years ago to the annual ‘Art Deco event’. In fact, they have even won the coveted ‘Spirit of Napier’ award in recognition of their support of community events and are currently a major sponsor of the ongoing

Napier Life \$savers campaign. HBS has invested over \$1M in sponsorship of Hawke’s Bay’s worthy causes over the last 10 years.

But their quest for excellence does not end there. The Society has won many business awards as well, including the ‘Excellence in Professional Business Award’ for six years, which culminated in winning the overall award for ‘Business of the Year’ in 2007. In 2008 and 2009, HBS became the sponsor of the Hastings City Business Awards event.

The running costs of \$2.3M annually are expended predominantly through Hawke’s Bay businesses for services and products.

“HBS has never been a secret society and anyone can walk in off the street and apply for a loan or take up one of our special investment options, and generally someone will be immediately available to talk about your monetary requirements,” says Funding Manager, Kevin Smith.

“We can approve most loans really quickly, depending on the amount, as we usually don’t have to refer to advice elsewhere. All our banking is done here in Hawke’s Bay.”

Having experienced 130% growth over the last nine years, HBS prides itself on personal service given by loyal and passionate staff. Whether you are phoning for an electronic transfer or calling into the branches, you are guaranteed to receive a warm welcome.

And that’s why their customers tend to stay loyal to them over time, and even over generations. So don’t delay a visit to the friendly staff at HBS Building Society today and experience the difference of banking with a local organisation. You won’t be disappointed!

Above: When you want to earn interest and have your money at call check out a HBS Instant Access Account.

www.hbsnz.com

That's life

Internationally acclaimed photographer Lee Warren threw in a lucrative London career for the laid back lifestyle of Hawke's Bay. He's been flat out ever since! So what makes our Napier Life guest photographer click?

editorial lilly pepper / *picture* heather smith



Q&A

Favourite pastime?

Fly fishing the rivers near Napier with my father and brother.

Best barbeque dish?

Moroccan marinated lamb skewers over natural coals.

Worst thing about leaving the UK?

Having to leave my large commercial studio which was a great space with loads of atmosphere.

Best thing about living in Hawke's Bay?

Through my work I have had the chance to meet some great food and wine producers and of course enjoy their produce.

What inspires you?

I enjoy working with creative people who are passionate about their work, and watching old films that no one else has ever heard of.

Favourite type of holiday?

Although I love living a rural New Zealand lifestyle, I still like to spend days exploring interesting cities such as Paris or Barcelona. Just walking around stopping off regularly at quaint bars for a leisurely drink and some food.

Future plans?

Having a love and passion for photography it has been a dream to have my own photographic gallery. This is coming a step closer and will hopefully open this summer in The Old Church at Clive, just down the road from Napier.

What most annoys you?

Sticky labels that just won't come off and badly designed packaging.

www.photoshoot.co.nz