

Chnika

UNITING STRONG MINDED BUSINESS PEOPLE



Bouncing Forward
It's been a crazy few months!

From London to Titirangi

The critical lack of support for parents of picky eaters

Pay Yourself First
A great way to get into a regular savings habit

Recession Planning and Budgeting

The secret life of a chocolate taster

*"Giving up on your goal
because of one setback,
is like slashing your other three
tyres because you got a flat."*





Surviving the crazy

With so much going on over these last few months, it's been hard to keep up with the ups and downs of life, business and family life. I'm hearing so many people saying that they are not feeling very motivated at the moment, if this is you or your staff take a look at Suzanne and Sarah's article on Bouncing Forward after a seismic shift in life.

Sue, who is on the cover shares just some of her interesting story and how living and running a Pilates studio in London compares to Titirangi.

With the confirmation that New Zealand is in a recession, we've also got a couple of articles from a financial advisor and a chartered accountant to help set you up for surviving the next upheaval.

And right at the end is a fun article from Kim, a chocolate connoisseur to tell us how we should be tasting and savouring everyone's favourite treat.

I had planned on this issue being an August issue, but like everyone else, life over the last few months has thrown me many curve balls - at one point I thought my head would really explode. As someone who thrives on deadlines and hates being late to appointments and meetings I've tried to not let this bug me too much and go with the thought that it's 'better late than never'. Regardless I am forging ahead and will re-evaluate whether I put this magazine out bi-monthly or quarterly or just go random.

Catherine

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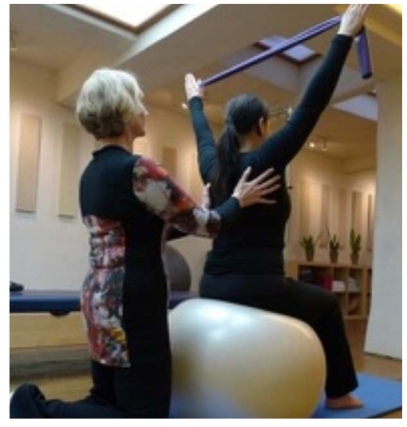
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From London to Titirangi

Sue Nash was an accomplished choreographer working in theatre and opera in London before discovering Pilates in her late 30's. This led to her managing two Pilates studios and training other instructors before moving to New Zealand with her kiwi husband in pursuit of a healthier lifestyle with a greater connection with nature.

Sue now owns a stunning studio in tranquil Titirangi in Auckland, a far cry from a hectic London life. Here's an insight into how her daily life has changed.



Looking at a typical day in the life of a Pilates Teacher in London or in Auckland the differences would start before my workday even begins.

Here in New Zealand, I wake up to birdsong and a view of the Waitakere Ranges and Huia Bay. In London I woke to the sound of the 5.30am train passing slowly and noisily along the train tracks that bordered our garden and to the already steady hum of traffic. Sometimes a solitary black bird would sit on our roof and sing loudly, I guess he was trying to be heard over the general noise. We didn't have a view except of the houses opposite and the train tracks at the bottom of our much loved garden.

My Huia to Titirangi commute is a gentle 20 minutes along the curves and hills and bumps of the Huia Road. I'm always looking out for another breath-taking sunrise at Mill Bay or across from Laingholm to the city, not forgetting that someone could suddenly appear from one of those concealed driveways. Getting to London Bridge from North

London involved strict timing and determination just to get onto your chosen train. Then two more trains and a one kilometre walk to arrive at the studio door, 75 minutes later.

The Pilates studio was based in one of the oldest wooden framed houses in the city of London and our landlord's, an architect and an artist, lived upstairs and rented out the ground floor level as a Pilates studio. Here in Auckland I have a wonderful, modern, airy and light filled space in a new business centre (South Park Business Centre). The contrast could not be bigger and yet I love both spaces.

The people are also a little different and though I loved my work and my clients in London I am so much happier here in New Zealand. Being out west is a key thing of course. The vibe here is much more gentle and relaxed and so are my clients.

The big difference would be the higher stress levels in London. I was working in the city, the business and banking district, and had a higher proportion of people in very stressful jobs who worked in a busy and stressful environment, myself included. That's a big reason why I didn't want to set up a studio in Auckland CBD and have a daily commute to get there. I'm very happy with my lower stress levels and my "village" life. I can be a better teacher and mentor when my stress levels stay low. I can support my clients through their life and work stresses with the power of the Pilates principals. And since I've been here I've also been able to develop my Pilates business to include Pilates and Wellness Retreats, health workshops and other activities for the Turning Tide Pilates studio community, like walks, 10k challenges and regular celebrations.

Being part of a wonderful supportive community of friends, neighbours, clients and other business owners is amazing. Of course, I miss my colleagues, clients, family and friends back in the UK but I couldn't be happier and more grateful for my blessed and beautiful life here in the Waitakeres. [U](#)



By Sue Nash, Turning Tide Pilates

Sue is passionate about helping people achieve their life and fitness goals through Pilates. Sue knows what it is like trying to keep your body fit and healthy in your 30s, 40s and beyond.

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The critical lack of support for parents of picky eaters

A young child with long, light-colored hair is shown in profile, looking down at a bowl of cereal. The child is wearing a dark-colored hoodie. The background is blurred, suggesting an indoor setting like a kitchen or dining area. The overall tone is warm and intimate.

Judith Yeabsley has seen first hand how stressful, exhausting and demoralising it can be living with a child who is a picky eater.

She is really passionate about food for children and has developed a range of tools to gently transform mealtimes and social occasions for your family.

Picky eating is a polarising issue

Those parents who have a child that eats well, often view those who have one who does not as “just not doing things well”. There are even whispered comments about lazy, not trying hard enough and letting the child be in charge.

On the other side of the coin, those parents who find themselves in possession of a fussy eater, especially an extremely selective one, spend many, many hours worrying about how they have arrived where they are and doing their utmost to change that.

Working closely with over 100 families with selective eating challenges per annum, has given me a unique insight into what is truly happening within these households. Contrary to popular opinion, these parents (usually mums) work far harder around food than those that have eating competent children.

It's far easier to spend 45 minutes lovingly preparing a meal that is then eaten with delight, than it is to wake in the morning and wonder what on earth you can prepare for dinner that will be accepted, and enable your 3, 7, 10 year old to go to bed with something remotely nutritious in the stomach.

Picky eating experts from around the world agree that between 5 and 10 percent of all children, have a picky eating issue so severe, that it will not resolve itself without intervention.

This is mind-boggling numbers of children who truly do struggle to eat. We are not talking here about preferring pizza to stew, in fact, there are many parents who would pop champagne corks if pizza went onto the menu. We are talking children who find the thought of a new food paralysing.

Selective eating also has considerable negative effects on all members of the family

The child that struggles to eat often finds social occasions overwhelming. I know of many children unable to go to camp, skipping sleepovers and as they get older, avoiding normal social gatherings – just because of the food.

The parents are weighed down by worry over nutrition, and guilt over not being able to perform

what is one of our core roles as a caregiver. Not being able to feed a child comfortably is a stress and frustration that is lived 5 times a day, 7 days per week. It is thought to be the second most stressful issue parents face.

Siblings are often negatively affected. Going out to eat or travel can be restricted by the eating challenges of their brother or sister. They are also often negatively influenced in their own eating competence.

Support services?


Given what an issue this is, the sheer number of families struggling and the often far reaching ramifications, it would be safe to assume that support services are in place to help children challenged around food.

In fact, it is the opposite. There is very little support available either internationally or within NZ for parents who have children who truly struggle to eat a wide variety of foods. I consistently hear tales of extreme frustration and distress as parent's concerns are dismissed. Even those with children who are only able to manage to eat a handful of foods are often unable to find support as their child is ticking boxes in terms of height and weight charts.

As picky eaters are likely to find calorie dense carbohydrates among comfort foods, weight gain is rarely an issue in the primary years.

Parents who are able to obtain a referral to a specialist often find the process long and challenging and upon reaching the end of the line are then told that there is limited funding, or there is no service available in their area.

It is my dream that every child is able to approach food from a place of safety and joy, not fear. A large part of this is going to hinge on picky eating being understood and treated as the stressful and life inhibiting challenge that it truly is.

If we have a child that struggle to walk, talk or read we understand that early intervention is critical, it's important and it's what's necessary to support children to function optimally. Eating is no different, and in fact the impact of not having services available can be enormously detrimental to those children and their wider family. 



By Judith Yeabsley, The Confident Eater

Judith is the author of *Creating Confident Eaters, The Guide for picky eaters*. The book empowers parents, showing them HOW to support a child to eat variety. Judith is also a speaker and an educator working with organisations and individual families. She writes for many local and international publications.

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Bouncing Forward

It's been a crazy few months!

Whatever your situation - a business, a family, retired, single mum, not working... we would all agree that 2020 has been the ride of a lifetime. Whether you enjoyed lockdown and deeply connected to family and yourself, or quarantine and it's knock-on effects were an ordeal, it is probably safe to say we will all remember the experience for a long time.



As we return to work, to our social lives and pick up where we left off... many of us are left wondering if we want to “return to normal”, or if we are starting on a new pathway towards reinvention and something different?

Most of us have heard of the term resilience and as we tentatively re-enter a slightly more predictable world post COVID19 many of us are keen to understand how do we ‘bounce back’ after seismic shifts in our lives? Or even how can we ‘bounce forward’ and flourish in a post-COVID19 world? Although what comes ‘after’ COVID19 is still unclear – we do know that the most resilient ‘after’ will be created by how we each show up, adapt and pull together.

How is your workplace approaching the ‘after’?

With such severe disruption and financial impact, many workplaces will be looking for ways to improve productivity and profitability to ensure survival. While employees may have a different (or additional) focus: values may have shifted; priorities may have changed; and they may even be asking if

traditional working arrangements and working 40+ hours week is what they want. Having experienced greater flexibility, working from their kitchen tables and tailoring work around their lives... many are now searching for new meanings in their working lives.





If we want employees (and ourselves) to bring their best selves to work – we are going to have to invest time and energy into making that happen. Acknowledging the enormity of what has happened globally and individually and establishing what we want from this point onwards. This is not just about re-thinking where business is done, but evolving to a more flexible culture, based around a bold vision, collaboration, empathy and creativity. One that learns from and creates new resources from our experiences – creating something positive out of the disruption and fear. That is unlikely to happen without us making it happen.

So how do we ‘bounce forward?’

How do we adopt a different state of mind, be more equipped and better prepared for the future? How do we become more innovative during this time? How do we seize the opportunity to transform our organisations from systems and processes left over from the industrial revolution (pushing towards continuous cost cutting, more policies, procedures, processes...) into a more inclusive sustainable model of abundance, equality, inclusivity, and prosperity for all? What would need to change, or to be put in place, to enable everyone to be able to leverage their unique skills, to find a sense of purpose in what they do and to tap into their full potential?

Suggested ways to activate this new potential include:

- Creating a safe work environment where people are free to be themselves, express any concerns and have a shared language to talk to colleagues about how they are truly feeling.
- Finding simple ways to be able to identify and regulate emotional and neurological states.
- Working as a team, supporting each other and fostering genuine collaboration.
- Identifying individuals unique strengths and using them on a daily basis.
- Agreement on team goals, commitment and mutual responsibility for achieving them.
- A sense of purpose and a personal why that gives work meaning and helps put individual roles into a larger context.
- Good feedback on the tangible impact of individual employees actions.
- A sense of balance where you are able to separate who you are from what you do.
- Framing work tasks as learning situations designed to trigger creativity (vs. performance situations designed to trigger anxiety).
- A feeling of safety to be able to learn from, and make, mistakes.
- A focus on wellbeing that includes, for example, space to be quiet and space to have fun.
- A mindset and culture of celebrating success across the team that rebuilds confidence and community.
- A focus on genuine acknowledgement and demonstrating value for staff achievements and effort.
- A high value being placed on learning, growth and experimentation.
- Safe environments to explore, adapt and be creative – prompting curiosity, innovation and learning through experience.
- Each person being empowered to express and question new directions.
- A sense of hope to see a brighter future. Where future plans are made again, rather than surviving in the here and now.

Once the basics are in place, we believe the real difference that will future proof and catapult an organisation from good to great – is to focus on helping everyone throughout the organisation to feel more motivated, purposeful and alive at work. This means creating an attitude and sense of being able to play and experiment at work and an environment where people are truly seen and heard. Human beings have a biologically in-built seeking system that is designed to explore, experiment and learn. When we are fearful or doing tedious work our seeking system shut downs. We lose the will to engage and our sense of purpose. However, when we can create an environment where safe play and experimentation are actively encouraged, where employees can play to their strengths, explore and be creative they are able to rediscover their sense of purpose and are free to bring their best selves to work. And the more successful an organisation will become in turn.

“The more passion people have for the work they do, the more likely they are to demonstrate positive energy and success in life.” ~ Terri Funk Graham

We rarely have the opportunity to make such big changes in business in such a short period of time – so why not take this chance to create more flexible and sustainable businesses that people are excited to be a part of. To take with us all the best of the learning from the past, leave behind what isn't working and step out even stronger and better than before.

This involves us making a clear choice. It is not for the faint hearted. It takes courage and strength to walk this path. Far from belittling what we have been through – this acknowledges the super powers of those who can make these choices despite that – to rise strong regardless of it.

Bouncing forwards


If you could see growth opportunities, changes that have enhanced you and your life in some way, through COVID19, what might they be?

- Building a closer connection to family and friends?
- Finding space for wellbeing?
- Prioritising meditation and breathing?
- Establishing a new values hierarchy for what is really important to you?
- Focusing on your own wellbeing – slowing down?
- Finding a new sense of life purpose?

What are the changes you can celebrate and choose to retain in your new routines?

This is about creating a whole new way of looking at the world moving forwards. How can we adapt and flex the workplace (and ourselves) to make it even better: for the organisation and for the employees?

Undoubtedly, this will require a different style of leadership: both self leadership and organisational leadership. Leaders of the future will have a heart focus and will be ‘rooted in a spirit of respect and inclusion’ to ensure that the entire team is pulling together in the same direction here and now – and in the future (<https://blog.jostle.me/blog/resilience-how-we-can-learn-to-bounce-forward/>). It requires a fluid system that embraces flow, adapts quickly and ensures every person is on board and strapped in.

We are indeed in interesting times. As we begin to return to work, we hope that you are bouncing forward to thrive in new ways as a result of what we have been through. 



**By Suzanne Henwood and Sarah Carruthers,
The Healthy Workplace**

Suzanne Henwood and Sarah Carruthers, together run The Healthy Workplace: A company whose Purpose is to support people to thrive at work. Through compassionate leadership, skilled coaching and expertise, Suzanne and Sarah offer exceptional support to ensure every person at work can perform at their absolute best.

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PAY YOURSELF FIRST

When it comes to Kiwis' financial stability, recent research commissioned by the Financial Services Council in March 2020 suggests 70% of us would not be able to meet basic financial commitments such as mortgage/rent and bills beyond a short period of time if we lost our jobs or our ability to earn an income. Over a third of us would not be able to last beyond a month.

Struggling to Save Money?

We all know that saving a portion of our hard-earned income makes sense, but how often do we find that there are days before the next payday with little or no money left? And this seems to occur regardless of how much income is earned! If this seems like you, don't worry, you're not alone!

So, what is the cause of too little in the way of financial reserves? It's trying to save at the end, rather than the beginning of the pay cycle. At the end means - after the bills are paid and after the discretionary spending. Continuing this practice means that nothing will change in the future, as there will always be something to pay for or treat yourself with.

So, what then is the answer?

Pay yourself first!

Paying yourself first is a great way to get into a regular savings habit. First, figure out a comfortable, sustainable level of regular savings, considering also any need to repay debt. Put this sum into a separate account.

Simple and powerful.

1. Saving first makes your future a priority. It can also empower lifestyle choices. Once you get used to the idea and see your savings start to accumulate - it becomes addictive. The more you save, the more you'll want to save! You will eventually spend and enjoy what you save, it's just that this spending is in the future, when you will need to have financial reserves to fall back on.
2. Paying yourself first encourages sound financial habits. It breaks the cashflow habit of a backlog of bills, worry about job loss or the financial impact of illness. It creates a whole new mindset about money management. It's a simple but effective technique - you are rewarding you.

How to "pay yourself first"

The best way to make saving as painless as possible is to set up an automatic transfer into a separate bank account to have the money taken from your pay before you have a chance to spend it. After all you don't miss what you don't have. It's like setting up your own fund.

The bank account needs to be accessible. So, an on-call or 'bonus saver' type of account is best. Also, the ability to get at this money easily when you need it is more important than a low rate of interest these types of accounts offer. Don't use a term deposit for this reason.


In saying that, it's important to be realistic though if you want to stick to your savings plan. If you're not sure how you will manage, start small. You can increase the amount you save as you begin to feel more comfortable that you can manage and/or your income increases.

Your future is important so why not make it a priority

You will be amazed at how quickly money can build up but the secret to achievement is discipline. Stick to your plan. Naturally, things will arise that will cause a diversion along the path, but never lose sight of the discipline. Whether the savings goal is short or medium term, this simple strategy will help motivate and empower you to achieve lifestyle choices.

Remember that KiwiSaver should also be part of 'paying yourself first'. It's just that with KiwiSaver you can only get access to KiwiSaver in limited circumstances before you are old enough to receive National Superannuation.

The future is where you are going to spend the rest of your life. Short term savings coupled with long term savings will give you a good chance of reducing money worries and being able to enjoy yourself later on in life!

Now, off you go and empower yourself! 



By David Rendell, Trustees Executors

David is a Certified Financial Planner and Authorised Financial Adviser with over 20 years of financial planning experience. Trustees Executors is one of New Zealand's oldest trustee companies, established in 1881. David is an expert in providing tailored made, easy to understand, approachable financial planning expertise.

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Recession Planning and Budgeting

The finances of small businesses and their owners are usually closely intertwined, and it is now more important than ever that business owners understand this relationship. And therefore, how to manage their finances as we head into what is predicted to be a global recession.

The impact of Covid on small businesses and families means that rather than just focusing on business finances, business owners need to understand and manage this link between the business and personal finances.

When understanding this relationship, we need to break the finances down in separate sections and see how they all work together.

STEP ONE

Establish your current financial position for both home and the business. Here we are trying to understand what you own and what you owe. You can start with two sheets of paper, head up the first page with “Personal” and then head up the second page with “business”. Then divide each page in half.

In the top section write “what we/I own” and under-

neath that “what we/I owe” as per the example below.

You will see that we have added some examples to help you with the sorts of items to go in each category. When you have a business and use a product such as Xero to manage your accounts your Balance Sheet report is a summary of what the business owns and owes at any given time.

Personal	Business
What we / I own: <ul style="list-style-type: none"> • Car • House (approx. value \$650,000) 	What we / I own: <ul style="list-style-type: none"> • Plant and machinery • Computers • Cars
What we / I owe: <ul style="list-style-type: none"> • Personal Credit Card (limit \$5,000) Balance \$3,500 • Car Loan \$10,000 • Mortgage \$500,000 	What we / I owe: <ul style="list-style-type: none"> • Business credit card • Business overdraft

STEP TWO

Understand where your business is in terms of a life cycle. What we are referring too here is the age of business, the maturity of the business for example:

Is your business new, in the first couple of years, still trying to build a client base of repeat purchases? Or alternatively are you an established business been trading for a few years, have good client base

providing you with repeat sales. Are you the type of business that constantly needs to find new clients as your offering is something people only purchase occasionally or do you have repeat business every month, year etc.

By understanding this, it helps you to plan how to achieve your sales targets.

STEP THREE

Understanding your expenses. Families, individuals and businesses all have expenses that we need to pay, and it is important that we clearly categories these into the separate headings of personal and business. So again, take a fresh sheet of paper and fold in half. On one side head up “Personal” on the other side “Business” then think about all the bills you find you are paying each week, month year etc. it often helps to split the page into these categories too. As the following example.

Again, if using a software package such as Xero your profit and loss report will show you a summary of your income and expenditure for the time period you enter.

Personal	Business
Weekly	Weekly
Fortnightly	Fortnightly
Monthly	Monthly
Annually	Annually

STEP FOUR

What are your goals, this applies to both your business and your personal goals? Do you want to grow the business, pay off the mortgage, have a family holiday, buy a new car? When writing down your goals, break them into categories, what do you want to achieve in the next 12 months, then in the

next 2-5 years and lastly 5+ years. We also want to enter, start dates, end dates, total cost of goal \$, monthly amount \$ (to see how this fits in the budget), how you will achieve this goal etc.

The table below will help you to summarise your goals.

Start Date	End Date	Total Cost	Monthly Cost	How will I achieve this	Immediate Action
Short Term Goal (12 mth): <i>EG - pay off credit card</i>					
Oct 2020	Oct 2021	\$6,000	\$500	By not adding things to the credit card and repaying an additional \$300 per month to my current payments	Stop spending on Credit Card
Medium Term Goal (2-5 years): <i>EG - save for house deposit</i>					
Oct 2020	Oct 2025	\$50,000	\$800	Set up an automatic payment to a house savings account	Set up a house savings account that I cannot access with my debit card
Long Term Goal (5+ years): <i>EG pay off mortgage</i>					
July 2020	July 2045	\$650,000	To be calculated depending on interest rates etc	Increase monthly repayments	Contact bank change payments from monthly to fortnightly and ask the maximum payment at each payment date



STEP FIVE

In this step we need to bring everything together and work out a minimum budget for the business and for home, and a maximum budget for business and home where we are achieving all our goals. By doing this we gain an understanding of the minimum amount of income you need to generate to cover

your costs and the optimal amount of income to achieve your goals.

When putting together the budget, I recommend that you create different budgets and then consolidate them at the end.

Budget (month)	Personal Budget	Business Budget	Consolidated Budget
INCOME (list income)			
PAYE income (job)	1200	0	1200
Rental income	0	0	0
Interest Income	0	0	0
Share income	0	0	0
Sales (business)		5000	5000
TOTAL INCOME	1200	5000	6200
EXPENSES			
Bank fees	10	20	30
Power	200	0	200
Rent	2000	0	2000
Rates (land & water)	200	0	200
Insurance	200	0	200
Food	1200	0	1200
School costs	100	0	100
Motor Vehicles costs	0	400	400
Medical costs	50	0	50
Accounting Fees	0	100	100
Legal Fees	0	0	0
Purchases product	0	1000	1000
TOTAL EXPENSES	3960	1520	5480
PROFIT/(LOSS)	(2760)	6520	720
Debt repayments			
Credit card (from Goals sheet)			500
			220


This is obviously a very simple model as we have not taken into account taxes such as GST or income tax in the business, however it shows that the shortfall to cover the minimum costs for home each month is \$2,760. Therefore, as the owner you need to withdraw a minimum of this amount from the business each month to survive. These withdrawals are known as drawings and drawings are taxable income in the hands of the shareholder/owner.

It also shows that you can make the credit card payment if the business has \$5000 in sales in each month and it still leaves \$220 left over. This could be used towards another goal such as saving for the house deposit.

It is critical that you have separate bank accounts for

your personal living costs and your business costs. Your personal income and costs (such as those in the personal column above) need to come out of your business account.

The business income and costs need to go through the business account. This will enable you to clearly separate the two. (even if you are operating as a sole trader rather than a limited company). Then you can take drawings on a weekly or monthly basis to cover the shortfall above.

Your accountants should be able to help you put together your budgets and explain the link between your business and personal finances. We recommend you work with them to ensure that you achieve the best results for your business. 

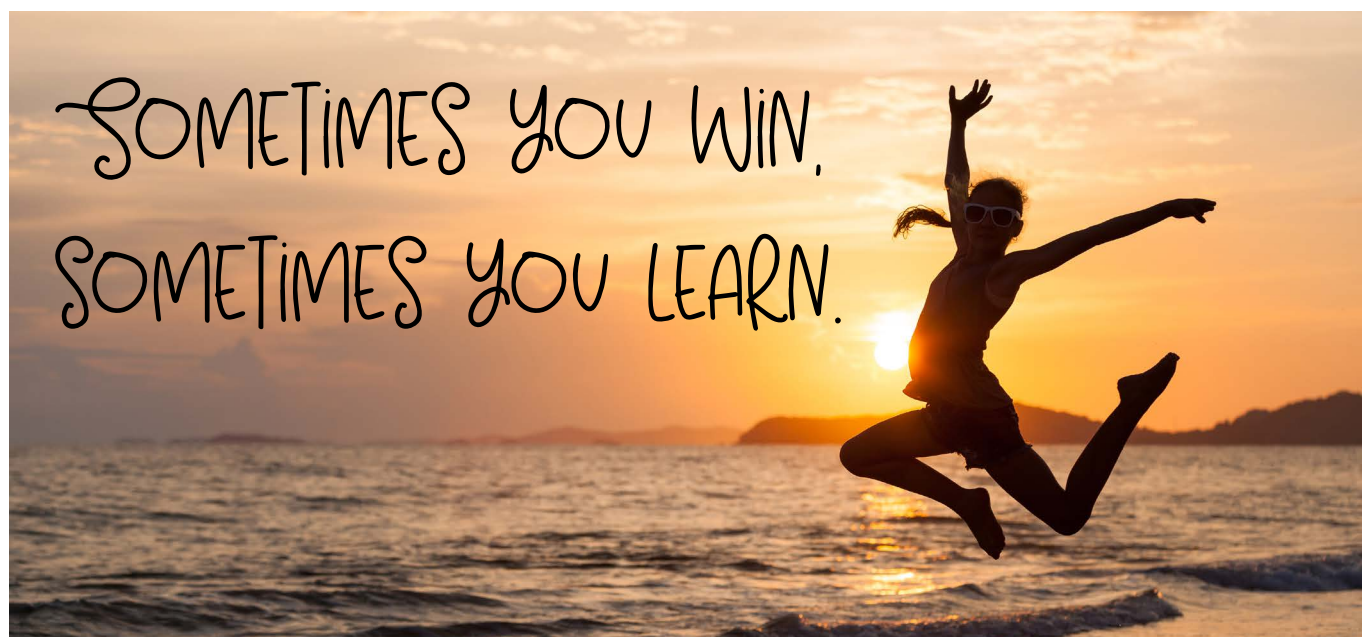


By Natasha McDowall, Tael Solutions Ltd

Natasha McDowall is a qualified Chartered Accountant with a strong background in business and not-for-profit management. Natasha has 20+ years of experience in the corporate world helping organisations with their business growth and strategic financial management.

Seeing the need to help New Zealand businesses structure their finances properly and succeed, Natasha set up Tael Solutions - an independent, ethical accountancy practice focused on the people behind the numbers. Through close interaction with her clients, Natasha is able to bring added value in the areas of resources (how to get the best out of your systems and staff), business structuring and regular management reporting.

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The secret life of a CHOCOLATE TASTER

As I child I always wanted to eat chocolate for breakfast, lunch, and dinner. It was the perfect combination of sweet, sticky, and deliciousness. My favourite used to be a milk chocolate with hazelnuts.

Now as an adult, and running a chocolate business, my palate has 'matured' and I have learned to enjoy chocolate as a treat, a moment of pleasure and relaxation. Okay that might sound a bit too corny and fluffy for some people, but for me it is what it is.

Chocolate tasting is a proper process, you don't just pop it in your mouth and chew. Firstly you examine the wrapper and the bar itself. Then you smell the bar, inhale the scent and let it transport you into deep thoughts for a moment. Once you break off a piece you smell it again, as the scent will change once broken. Now you may finally place the chocolate in your mouth, but don't chew yet! Let it melt on your tongue for a good 10 seconds, this is the hardest part! You will start to notice the flavour changing as it melts. Then you chew and enjoy.

After every taste I write notes, I train my palate to pick up on different flavour notes, by writing down

what I tasted, compared to what the packaging told me that I should be tasting. Keep in mind that most of us will taste things differently due to our own palates being different. This is normal.

In between each taste I cleanse my palate with a piece of plain bread and water. Once I feel like the taste is completely gone I will move onto the next chocolate, and repeat the process. You will be amazed at the difference in taste that a chocolate bar can have, purely because the cacao beans come from a different country!

Do I still prefer hazelnut chocolate? It is still one of my favourites, but there is so much more to taste other than the hazelnuts, for example; where did the cacao beans come from, did they use sugar or other types of sweetener such as agave syrup or coconut sugar?

One of the most unexpected flavour combinations I have tried was a chocolate bar that was blended with pink peppercorns! Surprisingly the bar was not spicy, but instead the peppercorn gave it a beautiful earthy and herb like flavour. [u](#)



By Kim Oliver, *The Chocolate Tour*

Kim is obsessed with chocolate. Her chocolate obsession started as a young child. Growing up in The Netherlands they had some of the best chocolate in the world, or so she thought!

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If you want to improve your posture, flexibility and strength or regain mobility then come visit us at Turning Tide Pilates.

Our bush-set, serene studio space will not only help you transform your physical health, but your mind and spirit also.

Contact Sue - 027 232 5051
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www.turningtidepilates.co.nz



A totally unique book that is essential for any parent wanting to know how to gently add food to their child's diet or navigate the toddler fussies.

The book uses proven strategies used by The Confident Eater, working with over 100 families a year.

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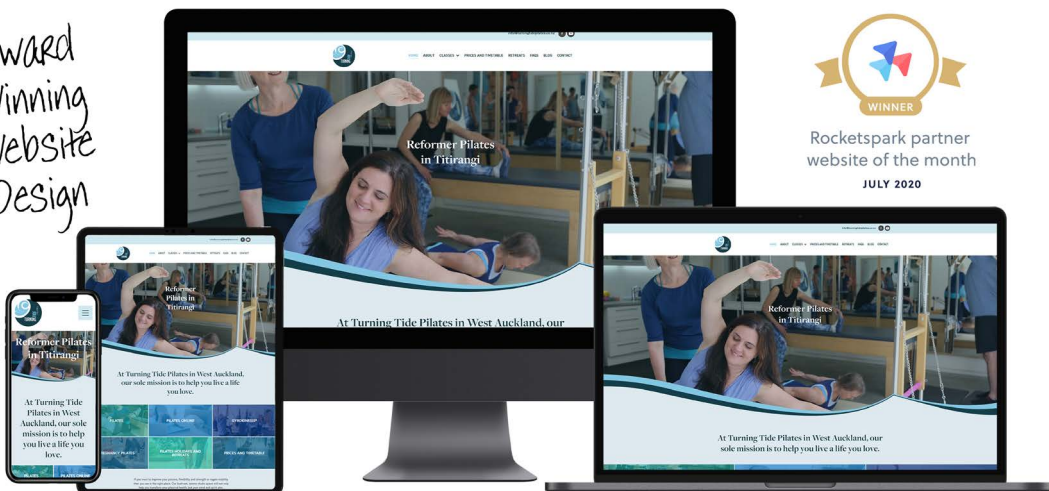
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