

# MY THOUGHTS AND EXPERIENCE AS AN OVERSEAS EMPLOYEE ON A NEW ZEALAND DAIRY FARM

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## Introduction

Every year we have a performance appraisal and when, Greg Kirkwood, my present employer asked me what do I want in life and where are we at? I answered without hesitation “ I want to be rich, to be wealthy” and he said back to me “ you are now rich, don’t you know that ?” and I looked around and answered “no not yet”. Greg asked again? “What do you mean by rich, just look back and see what you have achieved and that is richness”. It is not all about assets you accumulate, it’s not about the car you are driving, nor is it not about how much money you have in the bank, **it’s all about reputation you have made, and it is the brand that you have created for yourself.**

## Our journey so far

We moved to New Zealand as most overseas workers do to have a better life, but after five years working here I am sure that I got more than I bargained for. I started as a dairy farm assistant at Taupiri (Waikato) armed with a couple of years of dairy farming experience from the Philippines and a degree on veterinary medicine. (One of the requirements of Immigration NZ).

### *The first year was tough*

New Zealand dairy farming is all about efficiency and profitability. It is a fast pace enterprise. Unlike the locals (farm work comes very natural to them) and although I have some experience at home, the cow numbers, the machinery and multi-tasking put me in a situation of a very steep learning curve.

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### *Environment*

The “cold factor” is one of the toughest challenges here. Half of my 25 kg of luggage was jerseys that were not even windproof, thin cotton socks and I didn’t realize that driving without gloves will make your hand frozen. I first arrived here in summer with 2 jerseys on, and my boss said “I can’t imagine how you will survive the winter! “

### *Family is thousand miles away*

Working alone in a very cold environment, fast pace work, alone in the house and thinking that your family is a thousand miles apart is the toughest emotional stress that I went through, but we have to accept the reality of life. Some workers even leave their children for the rest of their working life and just visit them once a year. I got my family here after two months.

### *Some cultural differences*

Filipinos have been influenced mainly by Americans during the World War (it’s the reason why most could speak English). They are very sensitive to yelling and swearing. Some won’t fight back when there’s a confrontation and others would even leave the farm for this reason. Encourage them to open their curtains and windows, in the Philippines we are not used to opening windows because of air-conditioning units, discouraging thieves and the air is dusty.

### *A \$10,000 debt and a \$75 cash in my pocket*

Going through the process of application and fees, we accumulated a debt of around \$10,000 NZD including airfares and only carrying \$75 dollars cash hoping that after a fortnight I will receive my first pay check.

### *Accommodation*

I am very grateful that when I arrived, the house was fully furnished with fridge, oven, washing machine, nice comfortable bed, heater and even hot food on the table. Even the bedding for my children is all ready, even though they are still months away from arriving from the Philippines.

## **Lessons learned**

After three years working in New Zealand my wife and I asked ourselves a question? “Where are we now and where are we heading to?”. We don’t have any savings and are living from one pay check to the other and this didn’t make us feel any good. So we started saving but have no idea where to go next. So one night I went to Greg’s house and asked questions about wealth creation and that time opened my eyes on the principle of compounding interest. Here’s what I’ve learned, rich people are happy to share their experiences.

Learn while earning, be grateful that you earn while learning, start saving while you learn and earn, and once you have a nest egg, start investing. Always think that money should be working for you, not you work for money all the time.

We are now very conscious on wealth creation, reading a number of self help, management and leadership books and attend seminars like SIDE and the internet. Ask questions of successful people? “How did you do it”, always remember, make the first move, as the old saying goes “when the student is ready the teacher will come” it’s never the other way around.

Never stop learning. The day you stop learning will be the start of decline of your career. Always think that you know that you don’t know. Do not be afraid to commit mistakes, they are there to make us learn, just be brave and honest to admit that you have committed them.

There should be a turnaround way of thinking if you want to attain “richness in life” (especially if you start from the bottom), like being proactive (looking at things differently), stop negativity and nurture positivity, appreciating that money is just a reward of the work you love to do, a clear vision on where you are going, and surrounding yourself with people that you think are successful in their field, be grateful of what you have, most of all practice self discipline at all times and balance your life.

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