



Haus Mori Bilong Yumi

NATIONAL DEVELOPMENT BANK

THE INSIDER

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The NDB INSIDER is a monthly publication to keep NDB staff abreast with what is happening with NDB and from the banking. Please send your comments, stories and/or pictures with descriptions to: newsletter@devbank.com.pg

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CEO'S CORNER



Hello everyone and welcome to the July & August Edition.

Performance has been evidently good with Lending over the last seven months recording increases in funding figures compared to last year with funding by end of July at k150 million. By mid-August another k5 million was funded and I congratulate everyone from Head Office down to the Branches for your tireless effort and contribution towards the bank showing these positive results. I urge you to continue your efforts in meeting the funding target of k200m in the remaining months.

A Town Hall meeting was held with all Head Office staff at the IBBM Auditorium which was basically for Management to report on achievements over the first half of the year and what each department's plans were for the

remainder of the year in line with their respective Annual Operating Plans and KPI's. It was also an opportunity to get a feedback from the staff. Details of the event are captured in the Newsletter.

By now you should all have received your Corporate Uniforms. Wear them with pride in the discharge of your duties inside and outside of the office every Monday and Thursdays. All staff have been given a pair each so please take responsibility and care of them.

Operation Savim k1 is in place and monitored closely by the Cost Committee. Let's continue to be cost conscious and continue to be responsible with the little things we do in the office that are either saving or adding costs. Little things like those in Head Office to walk up to the next level instead of using the lift. It's saving power, saving cost and extremely good for your health.

We are working on our Revenue Strategy now and we hope it will ensure us working together to reach our key target of K200m loan book by the end of the year. We appreciate your participation in filling and sending back the questionnaires. Your views and suggestions are important to us as it will help us chart MV NDB slowly but surely in the right direction as a team.

Thank you and God Bless you all.

Johnson Pundari
CEO

NEW CORPORATE UNIFORMS FOR STAFF



Recoveries & Collections team with their new uniforms.

Having a sense of identity instills pride and knowing you are part of an organization raises one's self-esteem and to want to go the extra mile in any given task or responsibility aimed at providing results. This surmises how many staff felt when wearing their new Corporate uniforms.

HR Manager Grace Andrew said by

now all staff around the country would have received their uniforms and have started wearing them. She said because everyone has been given only a pair each, we must all be responsible and take care of our uniforms and ensure to wear them every Monday and Thursday.

Observation has shown wearing

the uniforms has had some positive behavioral changes. Some staff who are known to be habitual chewers are opting to wait until lunch time to have one and some have even stopped chewing buai during official work hours. Some staff who've never tucked their shirts in are now doing so with an overall step up in grooming and presentation from head to toe.



Lending staff, striking a pose.



Kokopo Branch Staff in their new uniforms

TOWN HALL MEETING



CEO, Johnson Pundari talking to the staff during the Town Hall Meeting.

Chief Executive Officer Johnson Pundari has reminded staff that in order for anyone to be successful in whatever you choose to do or are faced with, we must always remember to put God first. "If we are to succeed, we must put GOD FIRST." Mr Pundari accentuated this in his opening remarks to Head Office staff during the Town Hall Meeting.

Mr Pundari said the purpose of the Quarterly meeting referred to as Town Hall Meeting is to report on achievements over the last six months and give an over view of what is expected over the next sixmonths as we all work towards meeting our KPI's and targets for the year."It's an opportunity for us to look at how far we've come in our branches and respective departments against our Annual Operating Plans and budgets, the challenges we faced and strategies on how to move forward." Mr Pundari reiterated.

The CEO said there are undoubtedly gaps in our policies, processes and procedures and strategic planning has been ongoing by the Project Team to come up with strategies to try and fix the business. Mr Pundari told staff that this can only happen if we all work together and importantly

do it ourselves. He said we must set a target and a vision and work towards it. "If today's loan book is k150 million, how much would we want the loan book to be in five years' time. We must have a purpose, set our goal and know which direction to take." Mr Pundari highlighted.

The CEO said he had just been to a meeting for Heads of Organizations and the government is serious about what NDB has been doing and where we will be in the next five to ten years. He assured the staff that we are already on the right track. "Everyone plays an important role in NDB starting from the cleaner up and we must all do our part to reach our mandate. Let's make NDB great," the CEO reaffirmed.

Mr Pundari thanked all staff around the country for the efforts put in to achieve positive lending figures over the past seven months and urged everyone to maintain their performance as we all draw close to the end of the year.

Department Heads and Managers did presentations on their performance,

what they are working on and an overview of what to expect in the remaining months of 2022.

The staff were given an opportunity to ask questions, raise issues and concerns affecting them and some even offered suggestions which were all noted by management. Some of these issues included Staff Housing Loan Repayment increase from 2.5% to 4%, Staff training (internal and external) and 5% CPI Adjustment.

Many staff expressed their gratitude and appreciation to the CEO for the opportunity to be able to interact with Management as it has been long overdue. They said for far too long there has been a communication gap between staff and management and now there is hope for good and better things to come for the staff and organization as a whole.

Also during the Town Hall Meeting a number of staff were recognized for their outstanding performance in the first six months as listed below. The staff were awarded K200's worth of Shopping Voucher and a Certificate of Recognition.

BRANCH NETWORK		
1	Annabella Yabai	Branch Network
2	Veari Makara	Waigani Branch
3	Rebecca Manihoru	Waigani Branch
4	Trina Igawa	Goroka Branch
5	Jerry Masse	Goroka Branch
6	Jamaiel Wanpis	Madang Branch
7	Elon K'Tumusi	Maprik Branch
8	Sakias John	Hagen Branch
9	Rose Marina	Hagen Branch
10	Bob Klevi	Kimbe Branch
11	Kumie Raphael	Banz Branch

HEAD OFFICE		
1	Maureen Ya'ato	Lending
2	Carolyn Wal	Lending
3	Melvin Unumba	Risk & Compliance
4	Samson Relgang	Risk & Compliance
5	Esther Chee	A&F
6	Sisco Tabu	A&F
7	Tom Ilau	ICT

CUSTOMER THANKS NDB FOR LOAN FUNDING ASSISTANCE



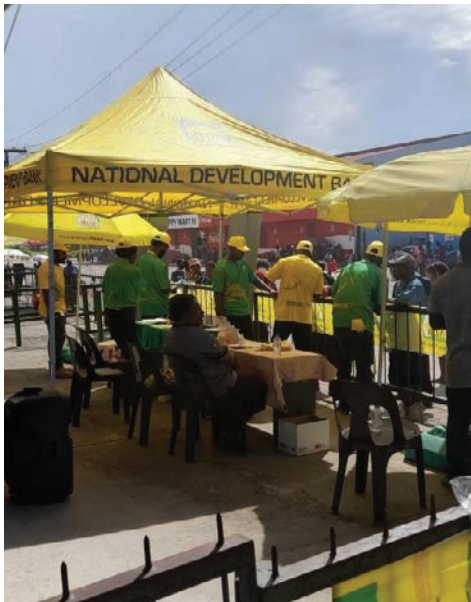
Owner of LRD Electricals Ltd Roselyn Banrogo dropping off a cake for Waigani Branch just to say "Thank You" to NDB for the funding assistance. Rebecca Manihoru received the cake on behalf of the Branch.

For every loans officer the satisfaction of seeing a loan application written for a customer to get funded is an achievement. He or she is content that they have done their job well to assist someone get their loan approved for startup, business expansion or diversification. The happy customer now refocuses on his/her funded business, reports are updates to add one more to the funding statistics and the loans officer is commended for this and reverts to writing new loans.

Rebecca Manihoru is the administration officer at Waigani Branch but has been trying her hand at writing loans under the mentoring, guidance and supervision of Branch Manager Charles Evi. "I saw the potential in Rebecca and encouraged her to give it a go. She took up the challenge and has since written some good loans for the branch." Mr Evi attested.

One such loan was for LRD Electricals which is an Electrical and Air Conditioning Service Provider owned and managed by a woman Roselyn Banrogo from West New Britain Province based in Port Moresby. Roselyn obtained a loan to purchase a vehicle for her company which was funded a week ago. An elated Roselyn stopped over at the Branch Office unannounced with a cake in hand as a gesture of appreciation to NDB. Roselyn said this was her first time to get a business loan and choosing to partner with NDB was the best decision she has made for her company. Roselyn said the cake was just her way of saying thank you to NDB for trusting her enough to give her the loan and gave her assurance to uphold her responsibility to repay the loan as she has plans to come back to reflect her aging vehicles. Rebecca and her colleagues from Waigani Branch feasted on the cake with cups of coffee and tea before heading home for the weekend.

MADANG BRANCH STAGE SUCCESSFUL AWARENESS & PROMOTIONAL EVENT



Madang Branch Staff setting up for the Awareness & Promotion.

Madang Branch Manager Maryanne Uraiwa says there has been a notable increase in the number of people walking through the Branch Office after conducting some awareness and promotion on the banks loan products.

Ms Uraiwa said since the introduction of the Governments MSME 4% Loan Product in November last year, the Branch has been dealing with walk in customers and branch enquiries only. "This is the first outdoor marketing activity carried out by the Branch and the response from the public has been overwhelming." Ms Uraiwa said.

The Madang Staff set up tents outside their Office on Friday 5th August from 9:00am to 3:00pm doing their product awareness and promotion drawing a large crowd all throughout the day. Ms Uraiwa said it was also good publicity for them as most people didn't seem to know that the Branch Office was relocated to the Yahoo rented property. PMBL's Madang Branch was invited to join who showcased their loan products and services and assisted customers to open accounts. Ms Uraiwa said this was a bonus as having a PMBL Account is one of the requirements of the MSME Product. Also joining the team were four Divine Word 3rd Year Business Informatics students. The students assisted in handing out loan product

brochures, loan requirement leaflets and recording potential customers on the CEL form. Ms Uraiwa said through this marketing drive, eighteen people showed a genuine interest and were recorded in the CEL form for further contact and discussion. "We have noticed more customers coming to the office showing interest to obtain a MSME loan. PMBL's Madang Branch Manager also reported a similar trend at their office with many wanting to open Accounts because they want to get a MSME loan with NDB.

Ms Uraiwa thanked the CEO and Head of Branch Network Thomas Dai for supporting their Marketing Drive and the Marketing Team for providing promotional merchandise and brochures to complement their effort.

Ms Uraiwa commended her staff for a job well done adding that they will continue their marketing drive on a monthly basis as they endeavor to meet the 2022 lending target.

TOWN HALL MEETING HIGHLIGHTS



FAITH COLUMN

REPENT IN ORDER TO LIVE

Hosea 4: 1 Hear the Word of the LORD, ye children of Israel: for the LORD hath a controversy with the inhabitants of the land, because there is no truth, nor mercy, nor knowledge of God in the land. v2. By swearing, and lying, and killing, and stealing, and committing adultery, they break out, and blood toucheth blood.

The Book of Hosea 4: 1-2, reflects the current situation and we need to repent and turn away from our wicked ways, turn to God for desperate forgiveness and healing that is needed right now throughout our beautiful nation of Papua New Guinea.

The lawlessness seen/witnessed in recent times is beyond control. Innocent mothers, children, elderly have been murdered and properties worth of millions have been lost. Moral decline in society, lack of respect for the laws, policies, systems, process, etc have resulted in chaos. Therefore, we will beg our good LORD to have mercy on us through His Word. As attested to 2Chronicles 7:14, If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land.

Sin is often committed through the mediums which are not limited to our eyes, tongue, hears, mind, feelings, etc. Now looking into our personal sins and confessions, repentance must come from our genuine hearts. We need to get ourselves free from being encumbered in sin's invisible chords which drag us down. For example, if having unforgiving heart, better let it go. Unforgiveness is like a cancer that is slowly eating us away. Eyes may watch all the bad stuff which then simply contaminates the minds. Likewise to our ears which hear all the bad stuff and as we meditate, it also pollutes our minds. Greed and selfishness have taken toll in our daily lives. Let's start to love one another and have respect for our neighbors and others. Let us be the agents of change to transforming PNG.

May our prayer be that God forgive our sins and heal our land – PNG.

SAFETY, HEALTH AND ENVIRONMENT (SHE) REMINDERS

- If your office or workstation is close to the window, try using natural lights. If the natural light is sufficient to get by several hours of the day take the opportunity and do so. If you have blinds, try raising them and see how it goes. The less dependent we are on artificial light during working hours ensures we are promoting sustainability and not just been cost conscious but it's also the right thing to do.
- When you leave your office or work area for a meeting, customer visitation, inspection or lunch, switch your lights and air conditioning off.
- Print in Black and White on both sides if more than a page. Print in colour only if it is absolutely necessary.
- Take extra precaution when traveling to and from work. Whether commuting on public transport, private vehicles or Bank vehicles. Use main roads and avoid hot spots. If walking, avoid unfamiliar short cuts. Your safety is paramount.
- Drivers must be mindful not to use your mobile phones whilst driving. It is now considered a Traffic Infringement with a penalty of K1,000.00 spot fine.
- Head Office Staff: Use the stairs if it only a level up, instead of using the elevator. It saves power and importantly it is good for our health.

