



TINA OVER THE GRAVEL EXPERIENCE THANKS TO NDB

Tina Mark is the owner of Pearl Clothing a second-hand clothing business in Alotau, Milne Bay Province. A single mother of two, Tina's humble beginnings began in 2013 where she was renting a room size space to keep her stock whilst selling clothes under a makeshift tent. For the first five months Tina operated her second-hand business by day and by night she would remove the canvas and spread it on the gravel for Tina and her two boys to sleep.

While business was doing well, there was an obvious need for Tina to have a permanent place of her own to operate out of, store her stock and a proper roof over their heads for Tina and her two little boys to call home.

"I looked around town and found a vacant land at Ravens Estate but needed financial assistance to buy it. The first bank that came to mind was NDB and I walked into the Alotau Branch and that was it to me. A decision I have not regretted to this day." Tina proudly said. Tina was funded her first loan of K60,000.00 to purchase the vacant land in 2014 under NDB's Women In Business Loan product. This was the start of her 9-year business journey with NDB.

In 2016 Tina obtained her second loan of K50,000 to boost her second-hand business operations and built a semi-permanent structure for business and a store room. With business booming and profits gained, Tina built a three-bedroom house at Ravens Estate, the land purchased from her first loan. This loan was also successfully repaid.

To expand her business further and move her business operations into Alotau Town, Tina approached NDB for her third loan in 2019. The funding of K240,000 was to purchase a Commercial Property in Alotau Town and Second-Hand Containers from Australia. The expansion and relocation of her business site meant job opportunities created for locals and other business opportunities for Tina to tap into. Tina said had it not been for the funding assistance from NDB over the nine years, she would not be able to experience the business success and the growth in her business. "I am indebted to NDB for the trust and continued funding assistance it has given me over the nine years which continue to present other business opportunities for me to expand and diversify," Tina stated.

What's even more encouraging is the manner in which NDB treats customers whose businesses have been affected by the tough economic conditions of the country and especially the COVID-19 Pandemic and its aftermath." Tina added. "My business was affected to the brink of collapse and near repossession of the house at Raven's Estate but the bank officers worked with me every step of the way and things have now changed for the better with my business doing well and am doing my monthly repayments as scheduled. I am indebted to NDB for helping me through thus remain committed to ensure I repay this loan. If it were another bank or financial institution, Pearl Clothing would cease to exist and my boys and I would literally be living on the streets again." Tina expressed tearfully.

With the commercial property Tina purchased, it is currently rented out generating a new income stream for her and Tina has also constructed a new location for Pearl Clothing which they recently moved into.

Amongst her employees are persons with disabilities who have been part of her business since day one. "I have two staff who have disabilities who put in the same hours and take on any responsibility they are tasked with. They are very committed workers and I appreciate and value them because they have been part of my secondhand business journey," Tina said. "Their disability has never been a hinderance to their attendance and performance and I know employing them helps their families too which gives me so much joy and satisfaction," Tina added.

Whilst operating her second-hand business, Tina started a program called K20 multiplication challenge. Under this challenge Tina gives K20 to unemployed individuals to help start a small business activity of their choice such as baking scones and making ice blocks aimed at making the K20 multiply to assist them earn an income and get by as well as become meaningful contributors in their respective communities in Alotau.

Tina is also involved in mentoring, coaching and training in business and entrepreneurship programs in Alotau and is a strong advocate of NDB and sharing her business experience.

NDB Chief Executive Officer Johnson Pundari said Tina's story is one of many customers around the country whose humble beginnings have become success stories through funding assistance from the bank. "As a government owned lending bank, NDB has a mandate to assist Papua New Guineans from all walks of life like Tina who approach NDB for funding assistance," Mr Pundari said.

"It's not only about the funding, it's also about how the funded business is impacting the lives of the people and communities. Businesses grow and diversify, job opportunities are created for the able and disabled people, livelihoods are improved and business opportunities in the informal sector are presented to individuals within the communities," Mr Pundari reiterated.

The CEO thanked the Marape-Rosso government for its continued support and funding assistance to NDB especially the MSME Credit Loan Facility which has assisted many Papua New Guineans to either start, grow or diversify their business ventures. "NDB is the government's vehicle to provide funding assistance to SME's and we remain committed to ensuring its success," Mr Pundari said.

He further reiterated that the program is creating job opportunities, creating leadership and good citizenship, postering peace and order in the communities and improving the livelihoods of our ordinary citizens by putting money in their pockets. The Marape Rosso government's mantra of Taking Back PNG and making it the richest Black Nation has commenced through this government's life changing MSME Credit Facility operated by NDB.



(R-L) Tina with her staff in front of Pearl Clothing



Tina doing pricing on a bale of clothes