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Acting CEO's Corner



Warm Wishes for a Joyous Holiday Season

Dear NDB Family,

As we approach the end of another incredible year, I find myself reflecting on the many challenges, achievements and successes we've shared as a team. The holiday season is a time for gratitude, reflection and celebration, and I wanted to take a moment to express my heartfelt appreciation to each and every one of you.

This year has presented its unique

set of challenges, yet together, we have shown resilience, determination and teamwork that sets us apart. Our collective efforts have not only driven our company's success but have also strengthened the bonds that make NDB a truly exceptional place to work.

As we embrace the spirit of Christmas, let us also embrace the values that define us, teamwork, collaboration, innovation and a commitment to excellence. May the holiday season bring you moments of joy, warmth and peace, surrounded by loved ones and cherished memories.

I want to express my deepest gratitude for your hard work, dedication and passion throughout the year. Your contributions have been invaluable, and I am excited about the opportunities that the coming year holds for us as a team.

Wishing you and your loved ones a Merry Christmas and a Happy New Year filled with prosperity, good health and continued success.

Warm Regards,

Vicky Vene
A/CEO



MESSAGE FROM THE ACTING CEO

In December, we said farewell to some of our colleagues in Head Office who have either resigned or after long deliberation of our ongoing requirements including Peoples' Micro Bank's new mandate and growth trajectory as a full commercial bank, have been retrenched. Whilst a difficult decision, it is in line with KCH's instruction to reduce costs and we wish our departing colleagues all the best in their future endeavors.

With this, a number of staff movement have taken place at Head Office which include the following:



Property Department **Lisa Polum**

Acting Manager Properties
(Replacing YY)

Ms Polum will be reporting directly to the Acting CEO.



Human Resources **Kwasy Wamakoru**

Acting Manager Human Resource
(Replacing Ms Grace Andrew)

Mr Wamakoru will be reporting directly to the Acting CEO.



Recoveries & Collections **Samson Relgang**

Manager Recoveries & Collections
(Replacing Mr Titus Wrakonei)

Mr Relgang will be reporting to EM-Head of Credit Mr Garry Hersey.

A few changes in Reporting Lines have been made which include:

- Lending Securities and Recoveries & Collections are now reporting under Mr Garry Hersey, Executive Manager-Head of Credit.
- Legal is now reporting under Damian Bondi, Head of Risk & Compliance.

This year, two new members of the Executive Management were recruited and in the discharge of your duties, some of you will have already had the opportunity to communicate with them via telephone or email. Lets meet them.



Executive Manager - Head of Credit **Mr Garry Hersey**

Garry brings senior corporate leadership experience as an investment and corporate banker with strong credit, corporate advisory, debt and equity structuring expertise gained in Australia, Papua New Guinea and South-East Asia.

His focus has included credit and business analysis, transaction

structuring, loan origination and management, project financing, equity and debt origination, M&A, and domestic and international business development in a diverse range of industries.

He has public and private sector senior management experience as Managing Director, CEO and CFO within government, publicly listed and private companies in Australia, PNG and South-East Asia.

He is married with two sons.



Head of Risk & Compliance **Mr Damien Bondi**

Mr Bondi joined us in Q1 with a wealth of experience and expertise been in the Banking industry for 25 years. The 25 years were served with the Bank South Pacific Financial Group. Mr Bondi has experience in Retail banking, Treasury & Foreign Exchange Trade and International Operations, Corporate and Commercial Lending, Credit and Risk Management. The last position Mr Bondi held was with BSPFGL Group's Risk Management Unit as the Head of Asset Management Business Unit prior to joining NDB.

Mr Bondi said his key aspiration is to contribute meaningfully to the transformation of NDB to be able to compete with the local commercial banks and other financial institutions in PNG. "I would like to help pursue improvement in the banks quality in existing assets (Loan Book) and change the culture and corporate governance to be on par with other competitors. Mr Bondi added that developing a quality asset writing strategy is key to archiving this objective with promoting team work as an important step.

Mr Bondi is from Sepik and has three teenage children who are all doing their final year of studies at various universities.

ANDREW LEAVES NDB AFTER 18 YEARS



The first name that comes to mine regarding HR is none other than the lady in charge Ms Grace Andrew. Infact Grace has been amongst the first people in NDB everyone meets regarding employment opportunities and many if not all of us had our employment journey with NDB begin with Grace.

But with every individual, there will come a time when one decides that it is time to move onto the next chapter in their career. Like so for Ms Andrew who has now decided that it is time to leave NDB after eighteen (18) years, a decision which she said was not easy.

Ms Andrew joined NDB in November,

2005 as the Senior HR Officer. In 2007 she was appointed as Acting HR Manager and in 2009 Ms Andrew became the Manager Human Resources. In 2018, Ms Andrew was appointed NDB Group HR Manager a position she served for four years and on Friday 15th December, 2023 Ms Andrew formally departed NDB as Manager HR.

Some of the achievements for Ms Andrew while serving in the HR Department included:

- Graduate Development Program
- Leader Development Program
- CHRIS Payroll
- Improved Employee Records
- Policies
- Employee Welfare Program

Whilst Ms Andrew was with HR for 18 years, there was occasions under former Managing Director Richard Maru who required her to carry out administrative functions for Marketing Department because there was only one staff and also with Legal Department which then had only two staff so Grace would assist with administrative matters for the former Board Directors.

Ms Andrew said it was a challenge but also fun as she and her team were involved in other events. "HR was greatly involved in organizing events such as the NDB Family Day, Dedication Service and Graduation of Graduate Trainees, Christmas

Parties, Independence Celebrations, Managers Conference and Awards Nights and we learnt a lot whilst having a lot of fun in the process," Grace said.

"I can recall what Mr Maru would say when we traveled to outside centers for Conferences. Grace, you must have a Plan B. That plan B was a big green suitcase that used to be in the old MIS Office but am not sure where it is now. In that green suitcase was a printer, papers, toner, extension cords etc which could be described as a mobile office. Wherever we travelled, we took it with us and my hotel room served as an office." Grace recalled smiling.

Ms Andrew said all these experiences helped her become more organized especially when it came to arranging events outside of Port Moresby.

Drawing from the cherished 18 years with the bank Ms Andrew said NDB is where you learn to become a "Jack of all Trades" so I am grateful for the opportunity of working in this organization.

In her parting message to all staff Ms Andrew said, "I leave with great memories of you all. I grew professionally here and NDB will always have a place in my heart."

We wish Ms Andrew all the success as she moves on with her career after NDB.



Haus Moni Bilong Yumi

MSME LOANS

- Agriculture Loans
- Bougainville Enterprise Loans
- Youth & Small Enterprises Loans
- Women In Business Loans



GENERAL LOANS

- Small Business Loans
- Agriculture Loans
- Tourism Loans
- Fisheries Loans
- Credit Schemes
- Commercial Loans



EMPOWERING Local Businesses since 1967

"One Team, One Vision"

NEW EXECUTIVES FOR RDB SAVINGS & LOANS SOCIETY

New Executives of the RDB Savings & Loans Society have been elected. This follows the successful election process conducted this week. The election process was conducted by the Electoral Commission with the team lead by Returning Officer Desmond Timia ably assisted by RDB S&L Office Manager Vasita Vue and Treasurer/Secretary Hilla Mega.

Following the nomination process, polling took place on Monday through ballot box voting for Port Moresby based members and electronic voting for members in other provinces. Counting was conducted on Tuesday,

with the winning candidates declared and announced at Head Office on Wednesday this week.

The election was to vote new members for the Directors, Supervisory Committee and Lending Committee positions.

Speaking after the declaration former President and re-elected Director Lloyd Piari thanked the Electoral Commission for assisting to conduct a successful election, the hard-working staff of RDB S&L Office and the members who voted. "This is a historical occasion as this is the first

time this type of election has been conducted especially with opening up our membership to the general public," Mr Piari said.

Mr Piari said the Society has grown from strength to strength since its establishment where membership involved only during the Rural Development Bank days now NDB and with the new executives coming on board, the bar will be raised higher for the benefit of the Society and its members.

The new Executives will serve a term of 3 years.



RURAL DEVELOPMENT BANK SAVINGS AND LOAN SOCIETY LIMITED

NEW DIRECTOR'S



NEW SUPERVISORY COMMITTEE



NEW LENDING COMMITTEE

ALOTAU BRANCH DOES AWARENESS IN ESA'ALA



Caption: Alotau Loans Officer Dianna Kawi presenting Certificates to a participant of the SYB Training conducted in Esa'ala District, Milne Bay Province.

Alotau Branch successfully participated at a two week training on Start Your Business at Esa'ala District Normanby Island, the last for 2023.

NDB was among other banks and

financial institutions in Aloatu who were invited to do presentations on their organization and what sort of financial services they provide.

Loans Officer Dianna Kawi braved the seas and travelled to Esa'ala Station on

a four-hour dinghy ride to do just that. Although getting herself prepared to do a power point presentation, Ms Kawi was not able to do so due to power issues on the remote island but said the interaction with the participants still served the purpose of her visit.

Ms Kawi's discourse was on NDB as a financial institution, loan facilities, lending requirements and the District Credit Facility. Whilst there, Ms Kawi had the opportunity to meet potential customers who run a Guest House and Trade Store who made an undertaking to visit Alotau Branch in the new year for financial assistance from NDB.

Ms Kawi's visit was made possible by the Milne Bay Provincial Governments Commerce Office who organized the SYB Training for 50 islander's from Duau, Dobu, Fergusson and Boselewa Islands.

WEARING OF CORPORATE UNIFORMS

In the third Quarter of this year, all staff were issued with one bottom (skirt or trouser) and two pairs of shirts (green & yellow). In addition to this, all staff should by now have one Corporate Polo.

HR issued a notice advising staff on what colour shirt to wear on which specific day of the week. Observation has shown especially at Head Office a number of staff some who have

become habitual offenders tend to wear what they prefer at any day of the week.

This now serves as a reminder to all staff that effective as of January, 2024, all staff must adhere to the specified days and which of the Corporate uniforms we should all wear.

Wearing corporate uniforms creates a sense of identity as employees of

an organization and a sense of unity amongst ourselves. It also enhances brand recognition and trust among customers.

If and when we wear our Corporate Uniforms on the designated days we must feel a sense of purpose, professionalism and accountability, which can and should improve our performance and productivity in the new year.



MONDAY



WEDNESDAY



FRIDAY

NAMEY!

I'm sure many of us have experienced this once or twice already but have shrugged it off narrowing it down to accidentally adding the wrong person to an email group, putting a call through to the first person who crosses your mine after hearing the first name or maybe been told you have a visitor at reception only to find out you don't even know the person you were asked to see. This is because there is another person in the office who shares the first name as you.

Here at Head Office, there are several staff who share the same first name and I'm sure while it is a unconscious human error on the part of others they have experienced receiving a call intended for the other person by the same first name, went to the reception because they were advised they have a visitor only to find out it's the other person or have been copied on emails

intended for someone else. And there are occasions when attending to someone at reception who wants to see a staff who shares the same first name, the next two obvious question are Sir name please or which department does he/she work in.

Let's see how many of these pairs at Head Office who share the first name,

who if you are in this category refer to the other person as "Name, Name Sake, Namey, Biggy, Smally etc."

Two pairs of name sakes missing are: Moses Omae (Insurance) and Moses Tapia (Credit Schemes) and Joel Nentape (Lending) and Joel Kaki (Legal)



The **Samuel's**



The **Jason's**



The **Carol's**



The **Grace's**



The **Jessica's**



The **Betty's**



The **Junior's**



The **Steven's**

Well if you think that's a thrill, image having three people in the same department with the same first name. Yes, we also have this at Head Office and in Properties Department to be exact. I went to Properties to see Junior Carl. I noted that he was not at his desk so I asked Betty-rose, "Is Junior at work?" With a huge grin on her face and a bit of sarcasm she

asked "Which One?" Confidently I said "Junior, why is there another Junior here?" The other two Junior's looked up from their workstations smiling and Betty-Rose said, "We don't have two but three Juniors, Junior Carl, Junior Abraham and Junior Tumu so which one do you want to see?" still having that smack on her face. I told Betty-rose the Junior I want to see

is not at his desk. I walked back up to Marketing still trying to work out the other two Juniors and thought to myself, "OMG, the name Junior must have been a criteria to fill those three positions at Properties." No it wasn't, just me been cynical but definitely a pleasant coincidence.

JANUARY BIRTHDAY GREETINGS

Andane Miape	01/01	Jason Gaitu	16/01
Bulda Kupal	01/01	Allanah Awasano	17/01
Godfrey Lasai	01/01	Theresea Ovia	13/01
Rex David	01/01	Roger Kilembe	31/01
Winn Mayor	01/01		
Samuel Monugai	06/01		
Garry Hersey	07/01		
Daniel Salu	08/01		



FAITH COLUMN

These days, the true meaning of Christmas gets absorbed and being diverged from its initial meaning and purpose. The companies have seized the opportunity to increase their sales volumes. Obviously, the Christmas and its purpose has been soaked up in the tide of commercialization.

The common people have also slotted so many of their programs line up during Christmas. This has also drifted them miles away from the initial purpose of celebrating Jesus' birthday. May our good Lord help us to remember our Saviour & King Jesus Christ who has been the perfect gift for this Christmas.

Christmas Message

Mat 1:21 And she shall bring forth a Son, and thou shalt call His Name JESUS: for HE shall save His people from their sins.

Friends, did we not know that by default we were positioned hell-bent or hell-bound? Yes, because we were conceived and raised in sin, there was no way the trend be reversed. However, the news of all news in Christmas is that JESUS came to bail us out from the power of sin and give us eternal life. He came to give us the total freedom, the hope, the peace that is not identified with the world. Thank God the Father for the inclusive Salvation plan for all mankind. We were not in a position to help ourselves as we were stuck in the deep miry clay, hopeless, condemned and unclean. This Christmas lest we forget that Heaven's Best was given to save us from our sins. Precious, blameless life was presented to the World. In reciprocal, we as individuals need to surrender our lives to God and have it secured whilst breathing.

May I wish all our staff a Merry Christmas & prosperous 2024.

God bless

Eddie Angopa

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.

