



Haus Moni Bilong Yumi

NATIONAL DEVELOPMENT BANK

THE INSIDER

MONTHLY NEWSLETTER | JUNE 2022 | ISSUE 01

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 and welcome to the first edition of the Staff Newsletter for 2022.

It is almost a month since I took office as the CEO and we are also weeks into the 90 day Diagnosis Exercise. A project team made up of Senior Managers is in place and is led by Head of Risk and Compliance Phillip Isu with me being the Project owner are carrying out an Organizational Review to identify gaps and recommend solutions which is progressing well. We hope to identify gaps through this review and address them through a short term turnaround strategy which will be implemented from September 2022 to December 2022. We will need all your support in addressing the gaps and issues that will be identified through the business review that's currently underway.

The above exercise will position us to develop our long term (10 year) strategy to provide long term direction and purpose for NDB. It will capture NDBs Vision, Mandate and the Strategy to achieving them.

Whilst the review is being done we also

need to pick the low hanging fruits. One key initiative we have taken is a cost cutting strategy which is called "Operation Savim K1" headed by a Cost Committee. The Committee will do monthly reviews for each cost center's expenses. All Managers and staff are urged to take ownership and be responsible in reducing wastages and expenses and improve your Branch profitability. Simple acts of responsibility and common sense will lead to greater savings for our organization. For example, how many of you turn off your air conditioning or maybe your light when stepping out of the office to attend a meeting. If you do, good on you as you are actually saving K1.

NDB is a development bank and our core function is to lend, so we should all start thinking like sales persons. Let's work together to promote our loan products and bring or refer potential customers to grow our loan book. Let's add value to each other and continue to work as a team to achieve our KPI's and overall targets set for this year.

I would like to reiterate that all staff play a very important role in the organization in whatever capacity you are employed as by the bank and together, we can help NDB deliver on its mandate for our people and country

Lastly, on the 8th of July, the Half Yearly Staff Performance Appraisals are due and all Heads of Departments and Managers must be take note and adhere.

Thank you and God Bless you all.

Johnson Pundari
CEO

COLLECTIONS & RECOVERIES TEAM MEETS TARGET IN SIX MONTHS



(L-R) Melvin Unumba, Samson Relgan, Manuel Koldup, Thomas Dai (Head of Branch Network), Phillip Isu (Head of Risk and Compliance), Titus Wrakonei (Manager Collections & Recovery), Gary Coplin (Executive Manager & Head of Credit), Johnson Pundari (CEO), Stephanie Kanya, Bobby Niga, Nialyn Karpo, Steven Johns. Back: Joel Nentepa and Laho Oki.

“The Collections and Recoveries Team from Head Office have achieved their annual target in just six months.” Manager Collections and Recoveries Titus Wrakonei proudly announced to the Management.

Mr Wrakonei said the Collections and Recoveries Team had a target to collect K7.8 million from bad debts over twelve months but his team worked tirelessly to achieve this target in just six months. “It’s not an easy job running after bad debt customers to clear their debts and make collections from defaulting customers but someone has to do it and this team has done just that. They’ve gone the extra mile and were able to meet their 2022 target in six months and as the Manager I couldn’t be happier as their KPI’s have been met.” An elated Mr. Wrakonei added.

Head of Risk and Compliance Phillip Isu said they had been working very hard to change the perception of the Board and the stakeholders have on recoveries efforts in the Bank and for the team to hit the target in just six months can only be described as a milestone achievement. “Since taking on the Head of Department role, I have

found the Recoveries Team to be dynamic and hardworking and am not surprised with them reaching their target.” Mr Isu commended.

Samson Relgan formerly with Collections and Recovering now Acting Commercial Manager with Lending described as the “Engineer” behind the team’s success thanked the Management for recognizing the tireless efforts and commitment of the Collections and Recoveries Team. “It’s not an easy job been a recovery or collections officer as the experiences they go through in dealing with default or doubtful debt customers to get them to clear their debts or at least do partial payments requires one to be patient, bold, vigilant and

persistent. All these things combined makes a good Collections and Recoveries Officer and these bunch are a make-up of these qualities to be able to achieve this result.

Chief Executive Officer Johnson Pundari congratulated the team for achieving the target and that their efforts duly noted. “Congratulations team, you’ve done well and know that your efforts are noted. I urge you to continue to work diligently as you have as we have another six months to close of the year with more cleaning up to do with the non-active accounts, accounts over 180 days in the active loan book and maintaining our arrears position.

The Collections and Recoveries Team was awarded with a Cake.



CEO Johnson Pundari cutting the cake, while Mr Wrakonei looks on.



The cake that tasted as good as it looked.

MOCK EMERGENCY EVACUATION DRILL - HEAD OFFICE



CEO Johnson Pundari commending staff for their quick response upon hearing the fire alarm.

Staff at the Head Office conducted an uninformed mock emergency evacuation drill in collaboration with the PNG Fire Brigade.

The exercise was carried out by the Emergency Response Team (ERT). The ERT is headed by nominated Fire Wardens from respective business units responsible for each department with the Chief Executive Officer Johnson Pundari as the Emergency Controller.

Security Manager Kewai Kulin said the intention of the drill was to test and assess the effectiveness of the emergency response system and the

responsiveness of staff as well as customers and visitors.

All staff and external occupants evacuated the building led by the respective Fire Wardens upon hearing of the fire alarm and evacuation prompts. All staff evacuated smoothly and promptly with a response time of five to six minutes which is considered a good time. "The safe and smooth evacuation is a reflection of all staff and occupants understanding the emergency response system", Mr Kulin added.

On clearing the Building Mr Pundari thanked all the staff for participating

in the uninformed drill stressing that safety in the workplace is paramount. He added that the response systems and know exactly what to do in an actual emergency situation.

The event was also an opportunity for PNG Fire Brigade to test one of their newly donated fire trucks with capabilities to fight high rise buildings. While participating in the exercise the NDB Building was chosen as its test building. The building evacuation mock exercise and testing of the fire truck ran simultaneously which was beneficial for both PNG Fire Brigade and NDB.



CEO Johnson Pundari, Security Manager Kewai Kulin and Waigani Fire Station Commander Sedrick Luwai having a chat after the successful Fire Drill.



Rescue drill showcasing trapped staff on 3rd floor carried out on a stretcher.

FAITH COLUMN

CHOOSE LIFE – SECURE FUTURE THROUGH POLLS

Deuteronomy 30:19

God said to Moses, "I have set before you life and death, blessing and cursing; therefore choose life, that both you and your descendants may live."

Proverbs 14.34

Righteousness exalteth a nation: but sin is a reproach to any people.

Firstly, let me thank our CEO for allowing God to become the Captain of this great organization, MV-NDB according to his profound opening remarks during the end over-takeover ceremony. It is wise to acknowledge and allow God to chart the way into the unknown future with all-knowing God. The great men and women have found successes and secured future for themselves and their people in God alone. Even the former US President George Washington, quoted that It was impossible to rightly govern a nation without God and the Bible. The CEO's speech had set a direction and NDB will never be the same going forward partnering with God Almighty.

Our text above is timely as we go into polls next week in determining our future through the elected leaders. Life is full of choices. We will reap exactly what we sow. Here, God gave the power of choice to Moses and his people to choose life and blessings instead of death and curses. This warning comes directly to us now.

We do not want to mortgage our future and that of our children through the hands of womanisers, corrupt, greedy and self-centred candidates who would ruin the country and rob us of our blessings, joy and importantly our future. Let us not take sides with tribal alliances, our affiliations with other interested parties. Let us think our children, our future, the unprecedented debt levels which had greatly plagued the nation with. Let's choose wisely and elect good leaders who have high moral standing and are merited. Let us not trade our votes in exchange for money and favours as is the trend today. These things will only destroy us as we will be paving the way for curses to flow into our lives and trickle down to our children. Further, apart from curse, we will be "dead" people moving around according to our Bible reading above. It would be a sad scenario. Let us be warned and act responsibly now whilst in the polling booth trying to transfer that power of choice.

Therefore, let us choose Life and blessing through electing good leaders.

Eddie Angopa

HEALTH TIPS

10 TIPS FOR STAYING HEALTHY AT WORK

Are you struggling with staying healthy while working a 9-to-5 lifestyle? Check out our tips below:

- 1. Avoid snacks.** You know, those delicious snacks that your co-workers bring in or your customers drop by? Having one once in a while won't hurt anything, but day after day those calories add up and can add a few extra pounds before you know it. Try the "out of sight out of mind" method and avoid those temptations.
- 2. Drink water.** Make sure that you are drinking enough water throughout the work day. Many foods, such as fruits, can also provide a good source of water. You know that 2 o'clock slump? Well, that can sometimes be due to dehydration.
- 3. Exercise.** Taking a walk during your lunch break is a great way to exercise at work. Not only are you burning calories, but walking also reduces stress and helps you re-focus. If you aren't able to walk during lunch, try parking farther away than you normally would, this way you have a short walk in the morning and the evening.
- 4. Eat a healthy lunch.** Eating healthy options is an important part of a balanced diet, and eating balanced portions is an important part of your health.
- 5. Stretch.** Make sure to take a few breaks throughout the day to stretch. For example, if you talk on the phone most of the day, take time to perform some simple neck stretches to decrease the risk of tightness and pain.
- 6. Distance your screen.** If you work at a computer all day, make sure your computer screen is arms distance away. This can reduce the risk of eyestrain and headaches.
- 7. Avoid consecutive long days.** Avoid working long hours several days in a row. Your body needs time to re-charge and re-focus.
- 8. Clean your equipment.** Whether that includes a keyboard, phone, mouse, etc. make sure the items you touch daily are clean.
- 9. Be smart.** Make sure you are aware of any health risks in your work surroundings. Ex. wear a mask, ear protection, etc.
- 10. Know your limits.** Listen to your body, and take breaks as needed.