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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 September Edition of the Newsletter.

September is an important month for every Papua New Guinean, as we joined hands and stood united as one people to celebrate our country's independence. Like all other state owned institutions, NDB had its own celebrations starting from the Head Office to all the Branches around the country. I hope you all celebrated well with a sense of patriotism and spared a moment or two to appreciate and salute what our forefathers and the Late Grand Chief Sir Michael Somare did to lead us into becoming a sovereign nation 47 years ago.

September also marks the end of the 3rd Quarter of the Year. The first two months recorded positive results in new business loans and especially in August where funding was k8 million, the highest figure recorded in a month over two years. Congratulations to everyone for this impressive result and

it is imperative that we stay on course to maintain this positive trend into the last quarter. Much of these new loans have come under MSME but let's not forget that it is equally important to bring in more 6.5% customers.

Continue to be good ambassadors of NDB in the discharge of your respective duties as Management values your efforts and contribution as we steer the NDB vessel forward. You all have KPI's to meet and targets to achieve so we must remain focused.

I urge you to take a few moments to read the Safety, Health and Environment (SHE) Reminders because your safety and health is paramount and helping to save K1.00 and been cost conscious should now become second nature the moment we step into the office.

I welcome a few new staff and appointments at Head Office, Hagen Branch and Lae Branch. Welcome to the NDB family and the teams they have joined, please make them welcome.

At this juncture, it is with great sadness that we have lost not one but two members of the NDB family. Credit Manager Late Arnold Pingin and Board Director Late Robert Leo. The deaths of these two men are undoubtedly a great loss to NDB especially at the Board Level and the Credit Department at Head Office. We extend our most sincere condolences to their families and ask for your prayers for comfort and strength during this time of mourning.

Thank you and God Bless you all.

Johnson Pundari
CEO

TRIBUTE TO LATE ARNOLD PINGIN



Late Arnold Pingin a month ago when he came to Marketing to get his ID Photo take. staff during the Town Hall Meeting.



Last photo taken with his two besties from Lending & Credit Lloyd Piari and Eddie Angopa during the Head Office Independence Luncheon 15th September, 2022.

A quiet and timid person would be the general perception one would have of him upon meeting him for the first time. True as it is, he was also someone who spoke his mind without fear or favour and also conducted himself professionally and was one to always go by the books. He always wore a smile on his face and had somewhat a unique way of laughing, the giddy type that get your shoulders in motion but not too much noise coming out of your mouth. He had a pleasant and respectful personality and one of the most noticeable things about him was that he was always presentable at any given time, always tucking in and if he wore a long sleeve short, he would never miss buttoning right up to his wrists.

A colleague and close friend Lloyd Piari described the late Arnold as a very strong person who liked to make others feel important about themselves and had a big heart always wanting to do good to others. He still had so much to offer NDB but it was sadly short lived as

one of our family member has left us. "In NDB we are family despite our origin, religion or ethnic background. We call ourselves a family because we share a common goal and that is for service to our people and late Arnold had done well in all fronts." Lloyd expressed remorsefully.

Late Arnold's journey with NDB began on the 1st of January, 2013 when he walked through the NDB doors as a Graduate Trainee, after Graduating from the University of Papua New Guinea.

In 2016 after successfully completing his Graduate Training, Arnold was appointed as a Loans Officer with then Boroko Branch.

Head of Credit Gary Coplin said Late Arnold was passionate about working with NDB when he joined in the Graduate program. He said from a Loans Officer, Late Arnold was promoted to Staff Lending Officer at

Head Office and then to the position of Credit Officer. And in August 2020 Late Arnold was promoted to Branch Manager, Wabag Branch.

"In February this year, he returned to NDB Head Office to continue his career with the Bank as Credit Manager until his untimely death. Late Arnold will be dearly remembered by his Bank colleagues, customers and friends." Mr Coplin added.

NDB was the late Arnold's first and only career choice after graduating from UPNG.

The late Arnold is survived by his wife Joyce, sons Bezalael and Zapaniah and only daughter Gracelyn.

Rest in God's Grace our colleague and brother until we meet on that Golden Morning when the Lord will call all who have died in his name to have eternal life.

GOROKA BRANCH ATTEND GOROKA SHOW



NDB Stall at Goroka Show prepared awaiting gate to open for crowd for begin.

The National Development Bank was a Plate Sponsor of the recently concluded Goroka Cultural Show.

Goroka Branch Manager Tim Lafana said under the sponsorship NDB set up

an Information Stall to showcase the various loan products offered by the bank.

The two-day event drew a lot of crowd from all walks of life who stopped

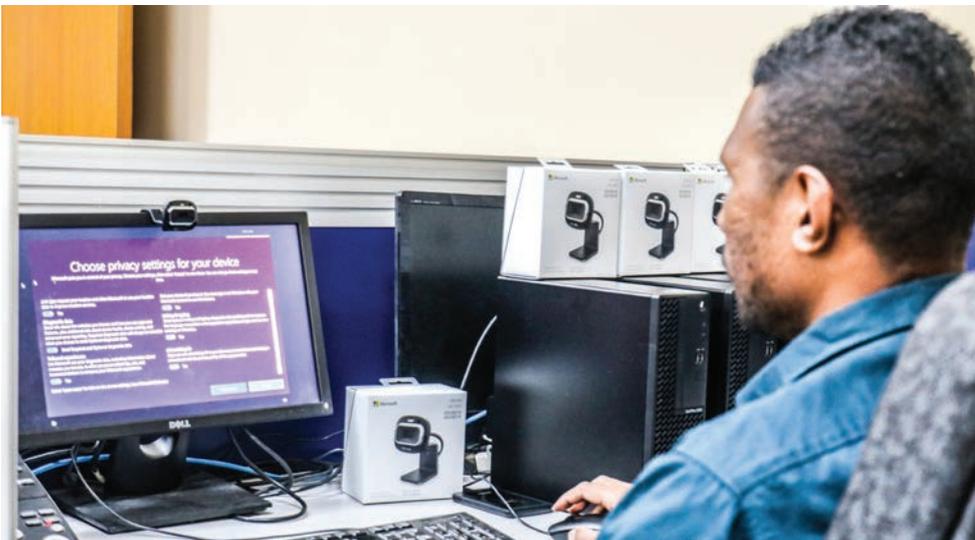
by at the stall to find out more about NDB's loan products and services. Mr Lafana spoke on NDB as a Lending Bank, its core functions and the Interest Rates offered by the bank. He also spoke on the loan requirements. Loans Officers Jerry Masse and Trina Igawa attended to queries on MSME 4% loan product and NDB's standard loan at 6.5%.

Some proud customers assisted at the NDB stall by sharing their experiences in conducting business and the funding assistance they received from NDB, which has contributed greatly in the success of their business.

One of the frequently asked questions was where the Goroka Branch Office was located as they wanted to visit for further discussions or pursue their business interests.

The two-day show held over the Independence long weekend was a success.

ICT UPGRADE & WEBCAM INTEGRATION



ICT staff, Tom Ilau doing the webcam installation for Alotau Branch.

The Information and Communication Technology (ICT) Department has begun a software and hardware upgrade to all network computers and servers as well as the integration of webcams for all branches. Head of ICT Brian Simon said this is part of the process improvement and cost cutting exercise undertaken by his department.

Mr Simon said the software upgrade is from Microsoft Office 2007/2010 to Microsoft Office 365. Office 365 is a cloud based solutions that includes

advanced Office applications like MS word document, Excel, PowerPoint, access, publisher, Visio (Diagram design tool) etc. The production also comes with hybrid (on-premise and cloud based) applications like MS Teams, OneDrive and SharePoint for effective team collaboration and information sharing from anywhere using internet. Below are brief descriptions of these applications. Microsoft Teams is a collaborative application for effective teamwork such as video conference, chats, group conversations, calendar and so forth. OneDrive is a secure and

highly available Cloud storage system for users to access. Share point is a collaborative web based information sharing and process integration.

Mr Simon said for hardware upgrade, new computers have been installed replacing the old and obsolete computers. He said this upgrade exercise is to ensure system security and higher end systems are available for efficient data processing and timely system access for the bank operations.

ICT also did a server upgrade on the Windows Server 2008/2012 to Windows 2016 /2019 for reliable and effective data center operations.

Mr Simon added that another very important service rollout is the webcam for branches. He said the webcams have been deployed to all 17 branches and installation is currently underway. The webcam integration will access branch uses for video conferences and collaborative live sessions with Head Office, Management and the Board or any other interested parties for training providers and clients.

Should you require more information the ICT Helpdesk is available.

CELEBRATING INDEPENDENCE AT HEAD OFFICE



(L-R) Evodia Palanga, Susan Unumba, Johnson Pundari and Vicky Vene join hands as a sign of unity to cut the Independence cake.

Celebrating an event or anniversary is something we always look forward to. But it adds value and purpose if one recognizes and appreciates the reason why it is celebrated.

On the same token, CEO Johnson Pundari challenged Head Office Staff if anyone had spared a moment of two to think about what our forefathers especially the Late Grand Chief Sir Michael Somare were thinking about as they witnessed the Australian flag been lowered and hoisting the PNG flag for the first time to mark Independence as a sovereign nation. "As I sat and pondered going back to the 16th of September, 1975 I wondered what was going through the minds of our forefathers. Has anyone thought about that." Mr Pundari asked. He said two things came to mind and I wanted to write a Letter to our forefathers on behalf of all of us. "One was to say "THANK YOU" for bringing us Independence and boldly say we are ready to take the next step forward for the greater

good of our people and two was to say "SORRY" if we have not progressed and developed PNG to what they had envisioned and dreamt for our unique and diverse country. Mr Pundari reiterated. He said he had not completed the Letter and needed everyone's contribution and invited staff to share their thoughts on why they were sorry or thankful, completing the NDB Letter. Mr Pundari thanked the staff for showing their patriotism by turning up for work in their colourful PNG attire. The program started with a prayer led by Malcolm Gari, a Minute of Silence as a show of respect to the Head of the Commonwealth the Late Her Majesty Queen Elizabeth II, Singing of the National Anthem led by Harry Kokiva, National Pledge led by Annabella Yabai, a brief history of PNG and NDB shared by Mataria Rupa-Tau, CEO's Address and Cutting of the Independence cake by Mr Pundari representing the Highlands Region, Evodia Palanga from the Islands Region, Suzanne Unumba

from Momase Region and Vicky Vene from Southern Region. Items were presented by Momase doing the popular two step dance, the Islands with their medley and Southern Region with the Unity Song "Eda Tano". The staff were then treated to a PNG Buffet that was prepared by the staff themselves who whipped up signature dishes from the four regions. Momase had the Nangu and Wako, NGI had the Aigir, Magit and Ku, Southern Region had the Pariva and Mona while the Highlands Region had the pork mumu. No soft drinks were served, just water and kulau. The staff put their heart into preparing these stupendous mouth watery traditional dishes and most staff went for seconds and even had plenty to take home. Surprisingly but much to the satisfaction of everyone, the gutsy few rounded up their countrymen from the Highlands in the likes of Joel Nentepa and Derry Murua to do the "wiper" and it was indeed a wonderful sight and gesture to wrap up the Independence Luncheon.

INDEPENDENCE KAIKAI HIGHLIGHTS



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MERI BLOUSE MAIDENS FROM HO



Head office ladies posing for a photo shot in their meri blouses.

More than thirty years ago wearing of meri blouses was closely associated with the women from the New Guinea Islands Region. As years passed, the Highlands and Momase Region women came in with their modification adjustments especially the women

from Morobe with their sleeveless meri blouses. Today, women from all over the country sew and wear them for almost every occasion.

On a particular Friday almost everywhere you turned you would

have noted a female wearing a meri blouse. A particular female staff decided to round up the women and get Samuel from Marketing to take a few shorts.

FAITH COLUMN

HELL - NOT CONDUCIVE FOR HUMAN HABITATION

Matthew 18:14 *Even So it is not the will of your Father which is in Heaven, that one of these little ones should perish.*

Ezekiel 18:4 *Behold, all souls are mine;*

Psalms 94:14 *For the LORD will not cast off His people, neither will He forsake His inheritance.*

If Hell was never created for human beings, then why would anyone be found there?

Who is inviting us there? Why would we want to go there? These are some questions to ponder on before we fail to master Heaven and defaulted to hell despite what would have become of our genuine reasons to avoid it.

Hell is described as a terrible place where no human being in his or her full conscious mind would want to enter. As intellectual beings, it is common knowledge that anything that would inflict pain, cause disharmony, pain and destruction to our physical, emotional, psychological aspects of our lives, we often avoid them. It's also human nature, where you cannot place your hands over the fire to burn knowingly or intentionally.

According to our three (3) Bible texts above, God created hell purposely for the devil and his angels. It was never created for any human being for it is not conducive for human habitation. We are so grateful that God in His wisdom, intended that we should never enter hell by all means. It was never His will that any of us should perish. However, as sin entered into this world through Eve and Adam, sin had contaminated the human race since sin only lives and dwells in a heart of a person. Men and women became knowledgeable about sin and sin grew as the population increased. Then God was up to His original plan which is to ensure all souls were prevented from the horrible place of gnashing teeth and pain. God in His wisdom came forth the second way out. Thank GOD Almighty for His INCLUSIVE Salvation plan for all mankind. Jesus Christ came down to earth, was 9born, died and rose again, thus paving the way for us, the sinners to access Heaven. God has never changed His original plan to get us all home and live with him forever and ever.

Therefore, my good colleagues let us pause and think about the precious gift of life and the eternity that is awaiting us. Bible declares 70-80 years for our years of dwelling here on earth. Some of us have reached the summit and are now climbing down whilst some are still climbing up. The clock is ticking away, thus moving us towards our destination. Beyond the grave, there is a judgment and life continuous as the Bible declares. Hell must be avoided and Heaven must be gained as God intended. We are here for a short time. Let's embrace love and care for one another and prepare for the better life in heaven with Jesus our LORD.

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.

