## Bakani's say NDB is their bank of choice.

Owning and managing a Public Motor Vehicle (PMV) Business has become extremely popular amongst many Papua New Guineans around the country today. Once a male dominated industry, today women have risen to the challenge and are now becoming just as competitive and successful.

One such woman is Gabriella Bakani from Garu village in Talasea, West New Britain Province who owns and operates A1 Transport Services. She provides transport services along Route 1 from the coastline of Garu Village and Kimbe Town and has proven to be phenomenally successful. Garu village is the point of discharge where people ferrying in from Kali-Kove District, Siasi and Lae to catch PMV's to Kimbe Town and vice versa.

Gabriella obtained her first PMV loan from NDB in 2019 for an Isuzu LWB Truck under Large Equipment Finance. After successfully repaying the loan, she got her second loan in 2021 for the same vehicle but this time under the Women in Business loan product. Gabriella is now servicing her third PMV loan.

NDB Loans Officer at the Kimbe Branch Bob Klevi said Gabrielle is an exemplary customer who has never missed a loan repayment since obtaining her first loan in 2019. She runs her business well and her loan accounts with NDB are always in order and up to date.

Gabriella had always wanted to own her own PMV and so started to save from proceeds from farming oil palm and other vending activities to build her equity. "When I saved enough, I went to the NDB Kimbe Branch to seek funding assistance. I felt right at home because the staff were very friendly and helpful. Having met all the loan requirements, I funded my first PMV loan," Gabriella said. "With the success of my first PMV, I went back for the second PMV and now I am happily servicing my third PMV loan. I am incredibly grateful to NDB for trusting me and supporting me with funding assistance to build my PMV business. My fleet has all been funded by NDB and I value and appreciate the business partnership I have with the bank," Gabriella added.

Last year, Gabriella introduced her eldest son Eddie Bakani to NDB Kimbe Branch this time not for a PMV but a dump truck. Eddie, who is only 25 years old had secured a contract with New Britain Palm Oil (NBPOL) to cart oil palm harvested Fresh Fruit Bunches from NBPOL oil palm plantation fields to the Oil Mill at Haella. Eddie's loan for an Isuzu 3.5 ton Dump Truck was funded in December last year. Eddie said while oil palm transportation is different from running a PMV business, the experience drawn from it and with the assistance of his mother Gabriella and father Nick, he is confident of repaying this loan with plans to purchase a second one. "I have seen my mother's business grow and be successful with NDB's support and funding assistance. I have only just become a customer but someday I hope to introduce one of my children to NDB to start their business, just like what my mother did," Eddie proudly stated.

Now, both mother and son are successfully servicing their respective loans with plans to introduce more of their family members to NDB to continue doing business in their chosen business ventures with NDB as their family's bank of choice.

Acting Chief Executive Officer Vicky Vene commended the Bakani's for choosing to partner with NDB to do business. "The Bakani's are an example of what NDB can do to assist ordinary Papua New Guinean families to venture into business activities of their choice. NDB is the people's bank to seek funding assistance. Work to meet the lending requirements and the bank will assist to either start or grow your business and even diversify," Ms Vene reaffirmed.

NDB Chairman Darrell Seeto, commended Acting CEO Ms Vene and the management team for showing initiative to go looking for customers and to get the message out to the public that NDB is there to assist all PNG citizens so long as the Lending criteria and procedures are met. NDB is there to service the People of PNG and to lend and recoup its funds at costs so it can assist more Papua New Guineans. The board of NDB has a mandate to drive the Marape Government Agenda, under the leadership of Minister Duma and KCH.



Caption: Gabriella Bakani and son Eddie Bakani standing in front of mother's two NDB funded PMV's in Kimbe town.



Caption: Eddie Bakani in front of the NDB funded 3.5t dump truck.