



FAMILY BUSINESS PARTNERS WITH NDB FOR OVER 30 YEARS

Beikis Transport Services is a name that is synonymous with the people of Kiorota Village in Sohe District, Northern Province. It is a family business that has been providing transport services to this part of the province for more than three decades.

Beikis Transport Services was started in 1985 by late Silas Mimari through funding assistance from the National Development Bank, then known as Agriculture Bank. The late Mr Mimari bought a Toyota Dyna to operate as a PMV between Kiorota Village and Popondetta Town. In 1989, Mr Mimari obtained an additional loan and purchased a Toyota Coaster Bus. Both loans were successfully repaid in 1990 and Mr Mimari got his third loan to purchase a Mazda Dyna to increase his PMV fleet and boost his business operations.

In 1995 NDB went through a name change from Agriculture Bank to Rural Development Bank and Mr Mimari once again approached NDB for a Mitsubishi Canter this time to replace his aging fleet. Whilst repaying this loan Mr Mimari sadly passed away and his eldest son Godfrey Mimari took over managing the business also determined to complete repaying his late father's loan balance. *"I took over running the family transport business and went to see RDB to assure them that I would help pay off my late father's loan balance." Godfrey said. "My father had earned the trust and confidence of the bank with this been his fourth loan and so as not to tarnish the trust they had in him and reputation as a loyal and exceptional customer, I committed myself to keep the business operational and pay off the loan which I did." Godfrey added.*

The following year Godfrey decided to visit the Bank and see if he could get a loan and sure enough he was funded a Mitsubishi Fuso, still using the Family Business but under his management. Unfortunately, Godfrey fell very ill soon after and he was not able to continue managing the business and sustain his loan repayment. Godfrey's younger brother Ismael then took up the responsibility to run the family business and repay his big brother's loan. With the same dedication his older brother had for the family business and same commitment to offset his brother's loan, Ismael successfully repaid the loan whilst keeping the family business running.

"My late father choose to partner with Agriculture Bank back in the day and later under RDB, my brother did the same under Rural Development Bank as well and now with me taking care of the family business I will still remain with NDB. It has been my family's bank of choice for over three decades, a legacy I will continue." Ismael reaffirmed. "Our family business has survived this long because of the business partnership we have with NDB which is based on trust and commitment. With the predicaments faced with my late father's death whilst servicing his loan and then my brother falling ill while serving his loan, one would have expected our family business to break down and the Bank would repossess the funded PMV's. But because NDB trusted us to continue to repay the loan we remained committed until the loans were repaid in full." Ismael proudly added.

Ismael followed in his late father and older brother's footsteps and obtained a loan from NDB for a Isuzu NPR PMV Truck which he is currently operating, still under Beikis Transport Services with plans to go back to NDB for a new one.

Over the 38 years of the Beikis Transport Services been in operation, it has been under three different management and has undertaken and successfully repaid eight PMV loans to keep the business operate this long.

Over the 38 years of operating, Beikis Transport Services has provided many direct and spillover benefits to and for the people of Kiorota in Sohe District in cash and kind. The most notable and recent is the construction of the Church Chapel in Kiorota Village.

NDB Chief Executive Officer Mr Johnson Pundari said legacy customers like Beikis Transport Services is a testament of what good business relationships is all about. Mr Pundari said NDB has a mandate to serve its people by providing financial assistance to make business dreams become a reality and be successful and NDB is pleased to be a part of Beikis Transport Services 38 years business journey. "When customers commit themselves to repay their loans and come back for another and then another, NDB has great comfort in continuing to assist to grow the business like the Mimaris. " Mr Pundari said.

The CEO said despite the bank going through three different name changes over the last 38 years, Beikis Transport Services has continued to remain as loyal and committed customers of the bank. "Choosing to remain customers of NDB for more than three decades is admirable and I commend the Mimari's for making NDB their Bank of Choice." Mr Pundari said.

The CEO said NDB is the peoples Bank and with the continued support from the Government in helping to building customers like the Mimari's who have assisted immensely towards the development and betterment of the community at large over the 38 years of running their transport business is what we are here for.

Mr Pundari thanked the Marape-Rosso government for funding the Credit Loan Facility that is not only assisting Papua New Guineans to start or grow their business but is also having a positive impact on the lives of their families and the community at large. He stressed that this government program is actually touching, serving and saving the lives of ordinary citizens during these tough times.



Mr. Ismael Mimari and Acting Popondetta Branch Manager – Gordon Jewa in front of NDB Popondetta Branch with his NDB funded Isuzu NPR PMV Truck.



Mr. Ismael Mimari & Mr. Godfrey Mimari in front of their late Father Mr. Silas Mimari's Permanent House in Kiorota Village built from the business profits.



Back View and Side View of the Church Chapel in Kiorota Village assisted by Beikis Transport Services