



Haus Mori Bilong Yumi

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](mailto:newsletter@devbank.com.pg)

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## CEO'S CORNER



**Hello and welcome to the February edition of the Newsletter.**

The 2023 Dedication Service was held here at Head Office where we were all given an inspirational and powerful message on unity and the importance of team work.

Pastor Yambe's message was a reminder to each and every one of us that in order to meet our goals and achieve our KPI's we have to work as a team, complain less, respect our colleagues and appreciate and value the worth of others.

This message is embedded into the goal I have set for us for 2023 which is **"One Team, One Vision"**. Full details of the Dedication Service Message has been captured in the Newsletter.

You will see our goal **"One Team, One**

**Vision"** carried on our email signature starting this month until December.

In reiterating the importance of team work, a few weeks ago in my February Update I reminded everyone about the 2023 AOP and KPI's especially for the Lending and Credit Team which is K150 million new loans.

All Branch Managers have also been given strict targets which should now be cascaded down to loans officers in the Branches, which I believe everyone is already working to achieve.

It is a mammoth task but if we all work together as a team which includes all support departments at Head Office, we can achieve this. The Update has also been included in the Newsletter as a firm reminder so that we remain focused in achieving our goals.

Finally, I'd like to sincerely thank the staff at Head Office who volunteered to donate blood to the Port Moresby General Hospital who is currently experiencing a severe shortage of blood supply. What you did was a noble and kind deed as the donation of one blood bag is equivalent to saving three lives.

I wish you well this month and God Bless you all.

**Johnson Pundari**  
CEO

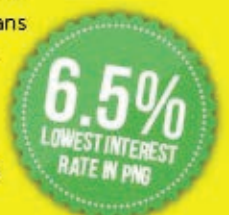
### MSME LOANS

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



### GENERAL LOANS

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



# CEO'S FEBRUARY UPDATE

Hi everyone,

We have a big task ahead of us. The 2023 AOP and KPIs I have set for the Lending and Credit team is very clear:

We need to write PGK 150 million new loans for the year. It may seem like a daunting task, but it is something we absolutely can achieve. Here's how:

- I want PGK 100 million of the new loan to be the 6.5% commercial loan product – divided equally amongst the Commercial team and the Branch network.
- The remaining PGK 50 million to be the 4% SME product which is subject to government funding.

Based on the last two years performance, 80% of NDB revenue came from the 6.5% loan product. Yet less than 20% of this was actually funded whilst 80% was the 4% SME Product.

The 4% product is a government policy that is short term and unpredictable. Hence it has huge implications on NDB's loan book and eventually its bottom-line.

**Effective immediately**, all Lending and Credit employees are directed to focus on **sales of the 6.5% Commercial loan product**.

All Branch Managers and staff have been given strict targets to meet and I hope that everyone focuses on delivering for our Bank and our people.

Over the next few months, I will run a few workshops, training courses and roadshows to ensure we consolidate our efforts in selling our core product. This way, we can build a sustained loan book and revenue stream for our business.

Regards,  
Johnson

## 2023 DEDICATION SERVICE

**The 2023 Dedication Service was led by SDA Pastor, Pastor Yambe bearing the theme "One Team, One Vision."**

The key message was Unity and Team Work, stating that nothing can be achieved if we work in isolation, think less of others, don't value the importance of our colleagues and complain if we feel others are not pulling their weight.

The Bible Reading was taken from 1 Corinthians 12:14-31 which talks about the Human Body and how it works. "The human body is a complex machinery which was designed by God himself. It is quite intricate and the level of coordination it has is truly amazing, which is why the scripture uses the human body as an analogy to demonstrate team work." Pastor Yambe said. "If you read the entire text, you will see how the different parts of the body works harmoniously together as a team without complaints and none of these parts think less of each other as each part is important and plays an important role." Pastor Yambe added.

Pastor Yambe reminded staff that there were many lessons to learn from this text

which will strengthen our team to achieve our dreams and visions for the Bank. Some of these lessons can be drawn from the following:

- The Body does not consist of one member but of many
- God arranged the parts of the body. Each of them as he chose.
- These different parts do not complain and compete with each other
- Those parts of the body that we think less honourable, we bestow the greater honour.
- If one member suffers the whole body suffers.

Pastor Yambe shared other examples to further illustrate the value and importance of Team Work.

1. Most of us know Magic Johnson but before him there was someone called Phill Jackson and he was also a basketball star and later became a Coach. And this is what he said about Teamwork. **"The strength of the team is each individual and the strength of each individual is the team."**
2. Hellen Keller was one of America's

famous female blind educator who became blind at the age of two. Through perseverance she was educated and became a leading blind educator in the United States. Ms Keller said, **"Teamwork divides the task and multiplies the success. Alone, we can do so little, together we can do so much."**

3. There was a church elder who was quite powerful at the pulpit until one time he stopped going to Sabbath for five consecutive weeks. So Pastor Yambe decided to go and visit him. The elder heard about Pastor Yambe's visit and prepared himself. He was in his house cook where he placed the lesson pamphlet on the right side, the hymnal on the left side, the bible on the opposite side with a fire in the middle. When Pastor Yambe and his elders arrived, he invited them in. He thanked Pastor Yambe for visiting him and explained that his absence from church did not mean that he had backslided. "I'm ok, I read my bible in the house, I study my lessons every mornings and evenings, I sing all

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## 2023 DEDICATION SERVICE

the hymns you are singing in church, so what's happening in the church I am doing it here in my house." The Elder stated adding that he did not leave the church, he was just worshipping at home. As he was defending himself, Pastor Yambe motioned over to the fire and picked up a burning firewood and held it up in front of him and within a few seconds the flame disappeared. After another few seconds the red amber (red burning part of the firewood) turned black giving off smoke. After a few more seconds it stopped smoking and the fire was completely off. Pastor Yambe turned and told the elder, "This is you, you need other firewood to keep you aglow." That is team work.

NDB is a team and that NDB has one vision. "NDB is here to serve PNG, your main purpose is to serve PNG and the best way to do it is to be one. Without Unity you cannot achieve anything." Pastor Yambe said.

These were Pastor Yambe's closing encouragement to all NDB Staff.

**It is my prayer that in 2023, you are all going to live and work for each other. You have your CEO here, Heads of Departments, Senior Officers, drivers and even the janitors are here. Everyone is important just like all parts of the body are important. No one is more important than your colleagues regardless of status. Everyone plays an important role in this organization and everyone one deserves the same**

**respect as others. It is my prayer that you work with each other the way the body operates. Respecting each other, loving each other, filling the gap when someone is not around. When we do this, we will achieve our dreams and visions. I wish you all the best in 2023. May you let God lead and you follow, respecting each other. You are a team that has one vision and deliver to the nation and God is going to bless you at the end of this year and you will have reasons to celebrate.**

All staff were then asked to form a circle holding hands with the person standing next to them on both sides as a show of Unity and Pastor Yambe held the Dedication Prayer concluding the 2023 Dedication Service for NDB.

Pastor Yambe reminded everyone that

## CEO RE-ECHOES CALL FOR UNITY AND TEAMWORK



**Chief Executive Officer Johnson Pundari re-echoed the message of Unity and Teamwork when addressing staff during the 2023 Dedication Service.**

"We are here today and passing on tomorrow, but what do we leave behind during our time at NDB? What drives us to come to work everyday, we must leave a positive legacy behind when we are gone, for our kids, for our family, for our country and for our God. We cannot do these individually and we cannot do all of this on our own. But we can do all of these as a team. Together we can, together we can do this, that is the message for this dedication service," Mr Pundari stated.

"As a team we can achieve more and serve our people better. You are my strength, the one that is sitting next to you is your strength. The organization derives its strength from us individuals and we individuals derive our strength from the team we have around us," the CEO reiterated.

Mr Pundari reminded staff that it was important that everyone adhered to the following simple but important factors;

- Let's respect each other
- Let's work with each other
- Break down those silos, break down the "me", "me", "that's my territory"

attitudes

- We must work as one team.

The CEO said it may seem difficult but the bible reminds us that with God, nothing is impossible. "We have to put the master designer first in all our plans, dreams and visions. That is why we are having this dedication service, so we can dedicate ourselves, dedicate our families, our office and our resources back to the one who gave us to serve his people. So may this message inspire us to be better employees of our people not just NDB so that we can serve our people, our country and serve our God better, Mr Pundari added."

# STAFF DONATE BLOOD FOR POM GENERAL HOSPITAL



L-R: Nialyn Kaipou been prepared to give blood while Sisco Tabu resting after donating blood.

## Courageous staff from Head Office donated blood responding to POM General Hospital's plea for urgent blood donations.

An appeal was made in the newspaper that the hospital was in dire need of blood supply and needed volunteers to come forward to donate blood. The Marketing Department contacted POM General Hospital and asked them to come to the Head Office as there were staff who were willing to donate blood but were not able to go there individually due to work commitment. Before POM General Hospital Staff came to draw blood, they carried out an awareness. The purpose of the awareness was;

- To talk about the importance of blood donation
- Benefits of a donor
- How often a person can donate blood?



Robina Kaeaka applying pressure after donating blood.

- What must one do to be a suitable donor?
- What must one do before you donate blood
- And give the opportunity for staff to ask questions about donating blood.

Many staff turned up to donate blood who had to do a mini medical check to ensure they were qualified to give blood which included checking the blood pressure, weight and haemoglobin level.

NDB staff have been donating blood for many years and a good number of staff are registered donors with donor cards against their names.

For some it was the first time to donate blood and expressed satisfaction at knowing they are able to save not one but three lives. "I've always had this fear of seeing blood but after someone kept reminding me that my blood donation

was going to save three people, I drew strength from this and walked in to test myself to eventually donate. Infact, I was the last person to donate blood." Maino Vere proudly said.

Another first time donor Wilphraim Roa-Kemo said he never knew his blood type until after participating in the blood donation exercise. "I didn't actually know my blood type till now so thank you very much." Wilphraim said.

Nurse Madlene Aika who led the team from POM General Hospital thanked the NDB staff who donated blood saying while it was staff who volunteer to donate blood, NDB as an organization must be commended for ensuring that every year it opens its doors for their staff to donate blood towards this very worthy cause. Nurse Aika aid they appreciated this kind gesture and looked forward to working with NDB for more blood donations for the hospital.

Chief Executive Officer Johnson Pundari said he was overwhelmed and proud of the staff who turned up to voluntarily donate blood. While the gesture was voluntary, it demonstrated the humanitarian side of the organization. "We are the people's bank and we are mandated to serve our people through funding assistance and providing the opportunity for our staff to participate in this life saving activity is a demonstration of our Corporate Social Responsibility to our people." Mr Pundari said.

Mr Pundari thanked POM General Hospital for coming by adding that should the need arise again in the months ahead NDB's doors were open for their staff to participate in this worthy cause.

## NEW STAFF AT HEAD OFFICE



DIGITAL MARKETING OFFICER: SAMA IGA

Sama Iga is from Hula, Central Province and is the newest addition to the Marketing Team. Sama is the Digital Marketing Officer who is tasked with managing NDB's Social Media platforms on Facebook, Tweeter, Instagram and LinkedIn as well as the website. With Sama on board, Marketing will be effectively and efficiently managing this role in the departments efforts to improve public perception and showcase the Bank's lending products using the Social Media Platforms and the Website.

# MARCH BIRTHDAY GREETINGS

Kieta Hane	1/03	Dominic Lama	15/03
Jack Rawa	1/03	Wilson Matterson	23/03
Samson Relgang	1/03	Esther Chee	24/03
Robert Bessa	2/03	Lopena Lopena	24/03
Simon Kisuma	3/03	Betty-Rose Mariole	27/03
Henry Aiwa	3/03	Lloyd Piari	27/03
Eleanor Ofara	6/03	Jessie Isafe	31/03
Robina Kaeaka	14/03		
Simjayno Tasua	15/03		



## FAITH COLUMN

### SERMON: THE IMPORTANCE OF SOUL & ETERNITY

Luke 9:25 For what shall it profit a man if he shall gain the whole world and loses his own soul? Or what shall he give in exchange for his soul?

Whilst every effort is pursued to chase after money, fame and materials on this side of life in response to the challenges life brings, lest we forget the importance of our souls and eternity.

Here on earth, challenges are imposed by the Social, Technological, Industrial, Political and Economic environments which have taken a toll in our daily lives and suppresses our souls' needs. But let us be reminded again on the importance of Soul and Eternity. Heaven and Hell are real, death and life are real. Whilst on Earth, our physical lives end at the grave. However, we of the Christian faith believe that there is life after and beyond the grave. That fact is the beauty driving our faith.

Our bodies are housing the Souls as eternal part of our lives. The call here is to safe-guard it with care. In Hebrews 9:27, The Bible declares that we will surely die at our appointed times. Then it would be the matter of our soul instead of body.

In case we strive, struggle and get soaked in the world of unlimited wants and needs and lose our souls that matters the most. Let us not be deceived but be wise in deciding for our lives in eternity with Jesus.

Points to ponder on based on our text.

1. It is impossible to get hold of the whole world.
2. It is impossible to get satisfaction from all our achievements, even if possible to gain the whole world and if we were to gain satisfaction.
3. Even if it were possible to gain the whole world and be fully satisfied, existence here on earth is time-bound as a finite being (body) and death is ready to push us to the crossing line.

Therefore, think about insuring ourselves from the eternal fire and also have peace of mind and enjoy whilst on this side of life as well.

God bless us all.

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.

