



Haus Moni 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

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CEO'S CORNER



Hello everyone and welcome to the March Edition.

The end of this month concludes the first quarter of 2023 and the results clearly indicate that we have a great deal of work to do in the remaining months, if we are to meet the K150 million target set for us by the Board.

We need to go out and bring in more new business and this involves every single one of us. I cannot stress hard enough how important it is for us to pick up the pace and double or triple our efforts to bring in new business deals so that we achieve the monthly targets set for the remainder of the year.

Lending and Branches efforts will be monitored on a weekly basis so

it demonstrates notable activity and progression from loan orientation to credit decision to funding process. This will ensure numbers are coming in and there is a gradual increase in new businesses geared towards meeting your individual, Department and Branch targets starting this month.

Another approach is internal training which has already begun with the Branches from the Southern Region who recently did some training here at Head Office aimed at improving the quality of work produced daily. The other three Regions will be advised when your training will be by HR and the Branch Network Office.

To top off the month, last week we received the K40 million from the Government to continue the 4% MSME Credit Facility. Minister for State Enterprise William Duma received the cheque on our behalf. More on this in the Newsletter.

I hope you had a good long Easter weekend and its back to business this week.

God Bless you all.

Johnson Pundari
CEO

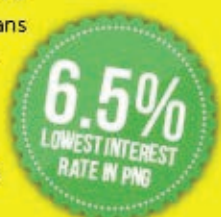
MSME LOANS

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

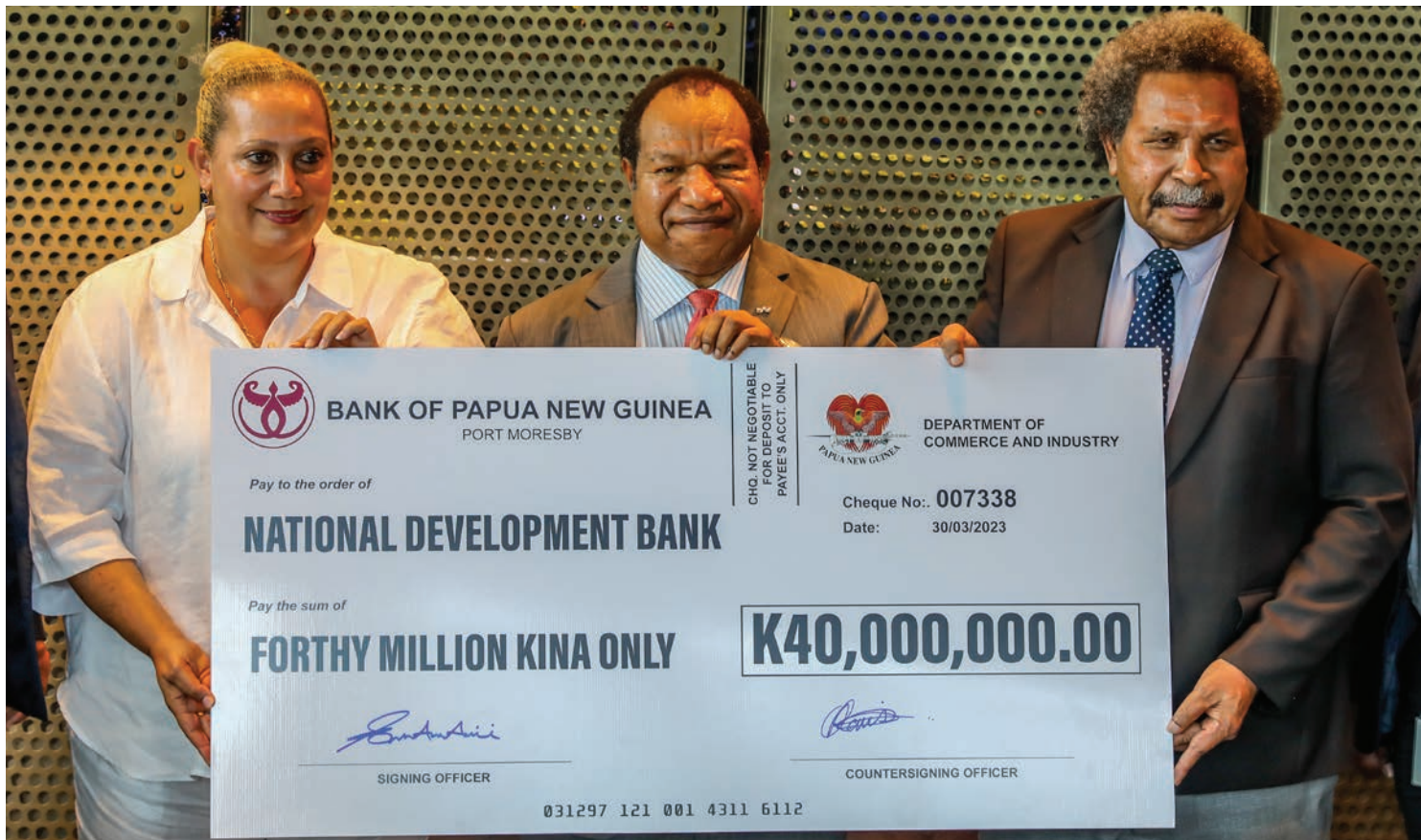


GENERAL LOANS

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



NDB'S RECEIVES K40 MILLION FROM THE GOVERNMENT



L-R: NDB Board Director Karyn Hargreaves, Minister for State Enterprise Hon. William Duma and Acting Minister for Commerce and Industry (CDI) Hon. Soroi Eoe

National Development Bank has received K40 million from the government to continue funding its MSME Credit Facility at 4%.

Minister for State Enterprise Honourable William Duma who received the K40 million cheque on behalf of the NDB commended the bank for successfully managing and disbursing the initial K80 million and was confident that NDB would do the same with the new funding.

Minister Duma told the gathering that NDB has not received its 2021 allocation but was grateful for the K40

million and looked forward to getting the 2023 Allocation.

Minister Duma said Papua New Guineans are either starting or growing their business and the lives of ordinary citizens are being touched and saved as a direct result of this.

The Minister reaffirmed that NDB will continue to be the Governments vehicle to roll out its policies, including the SME grant for the benefit of every Papua New Guinean who goes to NDB for funding assistance.

Chief Executive Officer Johnson Pundari

thanked the Marape-Rosso government for the timely disbursement of the K40 million through the Department of Commerce and Industry (DCI) by the Acting Minister Honourable Soroi Eoe.

Mr Pundari said the K40 million is from the 2022 Budgetary Allocations which now brings the total government grants packed with NDB to K120 million.

The CEO said the K40 million will now be used to fund committed loans as well as new funding for our Small to Medium Enterprises all around the country.



DCI Secretary: David Ganai



Acting Minister for DCI Hon. Soroi Eoe



Minister for State Enterprise Hon. William Duma

SOUTHERN REGION TRAINING



Participants from the Southern Region (Batch 1) during the session conducted by the Head of Branch Network Thomas Dai

Branches in the Southern Region have completed a two day internal training at Head Office. The training was aimed at addressing the skills and knowledge gaps identified for the staff in carrying out daily talks in lending.

Head of Branch Network Thomas Dai said the training was deemed necessary for the Branch staff to improved the quality of work produced daily especially in the following areas:

- Customer Acquisition Quality

- Loan Write Up & Submission Quality
- Credit Quality and
- Security and Loan Documents Perfection Quality

Mr Dai said all the Branches will undergo this training by regions at their regional centers. "The training is planned to cover all the branches and conducted at the main regional centers of the remaining three regions. They will be advised when and where their trainings will be held" Mr Dai added.

Acting Branch Manager for Popondetta Gordon Jewa said this kind of inhouse training is the way forward for us and I found it very useful and beneficial. "The in-house training it is specifically and tailored towards NDB's Loan products and how best we can do quality loan submissions." Mr Jewa said. He also thanked the Management for coming up with this strategy on training and there should be more of these trainings in the future.

POLICY WORKSHOPS

A series of lunch hour Policy Workshops were conducted for staff at Head Office by the Risk and Compliance Department.

Head of Risk and Compliance Phillip Isu who conducted the workshops said the workshops were to introduce the three new policies of the Bank. These policies are:

- NDB Risk Appetite Statement

- NDB Risk Management Framework
- Whistle Blower Policy.

Mr Isu said policies are created to ensure they are followed as it made staff become aware of the expectations and requirements of each of the policies and be accountable.

He added that the workshops were important as it made staff become aware of the expectations and requirements of

each of these policies and be accountable.

Mr Isu said these workshops were a platform to inform staff prior to implementation of each process and activities that will be conducted later.

Similar workshops will be carried out for Branch staff and Mr Isu is in dialogue with the Head of Branch Network Thomas Dai to have included in the upcoming trainings for the Branches.

WEEKLY FELLOWSHIP AT HEAD OFFICE

Weekly Fellows is now in full swing at Head Office with an overwhelming response and attendance from staff at Head Office.

Two weeks ago, Adventist Youth Ministry Director Pastor Matthew Walters Kaeaka and Paster Andrew Anis lead the fellowship with a powerful message on Accountability and Faithfulness. Pastor Mathew simply

reminded everyone that everyone has a special talent given to us by God and these talents must be used for the Glory of God and his purpose. He added that we should not just be listeners of the word of God but be doers of the word. Paster Mathew told the staff that we have been placed here in the positions we hold by God for a purpose and in the execution of our responsibilities we must be accountable. We must also

be faithful in what roles we have been entrusted with because our faithfulness will be rewarded.

All those who attended were gifted with a World Changers Bible and Bible Reading Guide.

The weekly fellowships are held every Wednesday in the training room during lunch hour.

APRIL BIRTHDAY GREETINGS

Boga Kaola	2/04	Jimmy Kairi	14/04
Victor Kuasiramu	2/04	Carol Isaac	15/04
Kewai Kulin	4/04	Maria Pilakvue	16/04
Iraklis Coplin	8/04	Joyce Tisub	18/04
David Wakuma	10/04	Phillip Isu	21/04
Atal Sina	12/04	Thomas Wanieshna	24/04
Scholastica Pakan	13/04	Laho Oki	28/04
Sendra Humbi	13/04		
Grace Andrew	14/04		



FAITH COLUMN

Setting Time to Fellowship with God Daily to Enjoy Him and Be Satisfied with Him

As believers in Christ, we need to have set times to fellowship with God, rise up early in the morning to touch Him in our time with Him, draw near to Him, enjoy Him, and absorb Him; before we can do any work with God and for God, we need to keep God's Sabbath by enjoying Him and resting in Him, taking Him as our satisfaction and rest. Amen!

In the Gospel of John we see that life – the divine life – meets the need of every man's case; a lot of cases were selected by John to illustrate the Lord's one-on-one contact with people to minister life to them.

We as believers need to enter into our personal and private room, shut our door, and pray to the Father who is in secret; we need to spend time in secret, privately, with our Lord, and He who sees in secret will reward us.

If we are just in a public way for the Lord and with the Lord, He is not happy with it; we need to practice spending time with the Lord to fellowship with God, and everything that is seen publicly about our **relationship with God** should be backed up by our prayer privately and secretly.

We need to find a time and a place to be with Him, spend time with Him, and enjoy Him.

In **Matt. 14:22-23**, right after the Lord fed the five thousand men (the women and children were even more!), He didn't bask in His success but rather, He sent away the crowds and compelled the disciples to get into a boat and cross the lake, so that He would spend much time with the Father.

He did not remain in the success of His work; rather, He sent the others away so that He would have more time to pray privately to the Father, being with the Father and having the Father with Him in all that He did for the bringing in of the kingdom of God.

If the Lord Himself had such a need and desire, how much more we should have this!

We need to come to the Lord's word, breathe Him in His word, and receive the word by means of all prayers and petitions; all Scripture is God-breathed, and we can breathe in the breathed out word of God.

On one hand we exhale what we are and have, and on the other, we inhale what the Lord is and has done for us.

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.

