



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 Second Last Edition of the Newsletter for this year.

November was a month of mixed emotions with the passing of another of our NDB Family Member Late Norris Gene. As is our tradition, we were with the family from the start of the Haus Cry up to when his casket was taken home to Simbu to be buried. Thank you all for your contributions in cash and kind, support and prayers for the family during their time of mourning. Late Norris was an asset to the Credit Department and his untimely passing was indeed another great loss to the Bank.

As we move on from this, I am pleased to report that K7.4 million was funded in new loans for the month of November bringing the total loans funding so far to K71.1 million. Well done to Lending and

the Branches, I urge you all to give it one last push so we can finish well come 31st December, 2022.

There were two Credit Scheme events this month, first the signing of the K1 million MOA for Koroba-Kopiago District SME Credit Scheme between NDB and the Member Honorable William Bando and the K500,000.00 Cheque Presentation by Member for Sohe and Minister for Commerce and Industry Honorable Henry Amuli which coincided with the reopening of the Popondetta Branch.

We are now into the last month of the year and everyone should be on full throttle to clear all outstanding work. KRA's need to be met and results need to be achieved. There should be no room for complacency with everyone lending a hand to move the NDB Vessel forward a few more meters before we drop anchor at the end of 2022.

Results thus far are overwhelming which are duly noted by Management and at this juncture I'd like to remind all line Managers and Heads of Departments that the Annual Appraisals for 2022 are due before COB today. These must be handed in accordingly.

Continue to do what you do best and let's end the year on a high.

Thank you and God Bless you all.

Johnson Pundari
CEO

NDB PARTICIPATING IN IPA NATIONWIDE AWARENESS



Kokopo Branch Manager Karen Joseph doing a presentation at the IPA Nationwide Awareness in Kokopo.

The National Development Bank is participating in the Investment Promotions Authority (IPA) Nationwide Awareness Program.

The IPA Awareness Program is aimed at creating awareness amongst SME's, the civil society, private sector and government agencies on the Systems and Processes of IPA coupled with recent changes to various Acts administered by IPA. The theme of the awareness is "Connecting everyone and making our systems work."

NDB was invited to attend and do presentations on NDB as an organization, our core function, loan products and services offered and our partnership with IPA.

Head of Branch Network Thomas Dai said this is a fantastic opportunity that IPA initiated for NDB to access the MSME and SME businesses out there and an ideal opportunity for NDB to leverage to conduct awareness on

its loan products, services and regulatory compliance and promote the NDB Brand. "Many MSME and SME business owners may not have the golden opportunity to reach the lenders and regulators at once. So this avenue gives genuine exposure to access information on loans and compliance, killing two birds with one stone opportunity." Mr Dai said. He added that regulatory compliance is mandatory with regards to IPA and IRC and NDB is enforcing it religiously. Mr Dai reiterated that this is aimed to guide MSME and SME businesses to conduct business professionally with high standards and within the laws of the land and compete with the international businesses if and when the opportunity is there.

Kokopo Branch Manager Karen Joseph said the bulk of participants were Commerce Officers from the NGI including Kokopo, Manus, Kimbe, ENB and Buka who were delighted to have NDB be part of

the program. "IPA was overwhelmed to have us at the workshop to provide information on our SME products to the commerce officers whose aim was to carry out awareness in their local areas on financing opportunities when they returned so the information obtained from our presentation proved to be beneficial for their purpose." Ms Joseph said. She added that another area they emphasized on was the importance of having registered businesses which is a requirement for our SME/MSME loans and that NDB ensures customers register their businesses with IPA before they can obtain a loan.

Awareness in October were carried out in Kokopo represented by Ms Joseph and Mt Hagen by Branch Manager Pati Kingal. In November, Buka attended by BM Ronald Karam, Kavieng attended by Wilson Matterson and Madang attended by Loans Officer Paul Ambane and BM Maryanne Uraiwa. For December, Alotau, Kimbe and Vaimo are scheduled.

NDB POPONDETTA BRANCH REOPENED



CEO Johnson Pundari receiving the K500,000.00 Cheque from Member for Sohe and Minister for Commerce & Industry Hon. Henry Amuli.

The Popondetta Branch in Oro Province has been reopened.

This was announced by the Chief Executive Officer Mr Johnson Pundari in Popondetta when receiving a cheque of K500,000.00 for the Sohe District SME Credit Scheme by local Member and Minister for Commerce and Industry Honourable Henry Amuli.

Mr Pundari said the reopening of the Popondetta Branch was necessary as NDB has a social and economic obligation to the people of Oro. "We

closed the Branch three years ago for business reasons but we are here to pay a social dividend to the people and to be able to put a smile on our people's faces which is our mandate." Mr Pundari said.

The CEO added that NDB is in a space where we serve struggling SME's and those that have been rejected by Commercial Banks as they are our market and we are here to serve them.

Mr Pundari said the reopening was also timely as the Leaders of Oro Province

have now parked a total of k2 million under NDB's Credit Facility Scheme for their respective electorates.

The K500,000.00 cheque presentation by Member for Sohe and Minister for Commerce and Industry Henry Amuli brings a total of K1 million for the Sohe District SME Credit Scheme, K500,000.00 by Member for Inivitari Hon David Arore and K500,000.00 by Oro Province Governor Garry Juffa.

Governor Juffa said the people of Oro have high hopes and expectations of NDB and was confident they would deliver. "You have a good Management Team, a good Board, a good Minister and a very supportive government under Prime Minister Honorable James Marape who is very keen to see Papua New Guineans are showing innovative efforts and intensions of entrepreneurship are given such opportunities," Governor Juffa expressed when welcoming NDB back to his province.

Member for Sohe and Minister for Commerce and Industry Henry Amuli said he was pleased to have NDB back in the province and made a commitment for Sohe DDA to allocate K500,000.00 every year towards the Sohe District SME Credit Scheme for his people.

Acting Branch Manager Gordon Jewa said since the NDB doors were officially reopened, they have been swamped with people who traveled in from as far as Tufi, Afore and Kokoda to enquire on NDB's Loan Products at 6.5% and the Credits Schemes placed by their members.



Member for Ijivitari Hon. David Arore, Member for Sohe and Minister for Commerce & Industry Hon. Henry Amuli, Oro Governor Hon. Garry Juff, CEO Johnson Pundari, Commerce Secretary David Ganai, Executive Manager and Head of Credit Gary Coplin at the reopening of the Popondetta Branch.



Executive Manager Gary Coplin announcing the appointment of Gordon Jewa as Acting Branch Manager for Popondetta Branch.

NDB STAFF UNDERGO FIRST AID TRAINING IN LAE



Jemaiel Wanpis, Sharmaine Orere, First Aid Trainer, Maryanne Uraiwa and Tim Lafana.



Maryanne demonstrating a shoulder sling for an injured arm on Sharmaine.

Four NDB staff were among staff from other organizations who participated in the First Aid Training facilitated by the PNG Red Cross Society.

The NDB Staff included Goroka Branch Manager Tim Lafana, Sharmaine Orere Lae Branch Admin Officer and two from Madang Branch Jemaiel Wanpis Admin Officer and

Branch Manager Maryanne Uraiwa.

The first Aid Training imparted important skills to be the first point of contact in an emergency or medical situation not at the work place but at home or elsewhere with the aim of saving a life before medical experts or professional help arrives.

Speaking on behalf of the participants

Goroka Branch Manager Tim Lafana thanked the Management for the opportunity to participate and learn these important life skills training which other NDB staff must also participate

The two day training was conducted at the Bull Club, Top Town and included participants from Colgate Palmolive, HBS and Consort Shipping.

KIMBE BRANCH PARTICIPATES AT TAVUR SHOW



Standing (L-R) Loans Officer David Jessem, Cleaner Robinson Lau and Driver Dickson Kepas. Sitting (L-R) Senior Loans Officer Bob Klevi, Admin Officer Carolin Mimi and Branch Manager Frances Sageto.

Team Kimbe hit the airwaves on Radio West New Britain leaving trails of people front up at the NDB stall during the recently concluded Tavor Cultural Show.

Branch Manager Francis Sageto said his team was all geared up to showcase NDB's loan products during the weeklong event and the opportunity to go on air gave their efforts the much-needed boost to achieve their goal. "Senior Loans Officer Bob Klevi

was interviewed by Radio West New Britain where he talked about NDB as a Lending Bank and the loan products we offer especially regarding MSME at 4%." Mr Sageto stated. He added that the interview was consistently aired during the duration of the weeklong show which kept the momentum flowing resulting in the NDB stall was amongst the most frequented by show goers.

Mr Sageto said a lot of people fronted

up at the NDB stall wanting to know more about the loan products and the requirements and some even left their contact details for further discussion and dialogue, which the Branch is adamant on following through.

He said Kimbe Branch's participation at the stall proved to be a success in that they had achieved what they set out to do which is to inform the people of Kimbe about NDB and its loan products and and beneficial to the people as many expressed having little knowledge about NDB and its core function until they attended the show.

Mr Sageto said despite having a small team, they were able to keep the Branch operational and participate at the Tavor Show.

Head of Branch Network Thomas Dai commended Kimbe Branch for a job well done and urged them to continue to reach as many people as possible by taking advantage of opportunities that come their way as demonstrated by their participation at the show.

Kimbe Branch's participation at the Tavor Show was a success

TRIBUTE TO LATE NORRIS GENE

Many described him as a gentle giant and yes a fitting description for the person he was. To the many he crossed paths with, knew Late Norris as a soft spoken person, courteous, respectful, obedient and cheerful always wearing a huge glee on his face. But Norris was someone when deemed necessary could speak his mind. He was a diligent worker and a quiet achiever and earned the respect of his peers.

However, behind the cheerful smile he brought to work each day he hid away the fact that he had an underlying illness only known to the people he was close to. Infact, not many people knew he was hospitalized until learning of his sudden death. Wonderful tributes were shared by family members, friends and staff and Management during the Haus Cry and Funeral Service which can only be surmised to Late Norris been an exceptional person with an admirable character and a big heart. While Late Norris had his circle of friends at home and at work, one very dear and one you could call his *"Brother from another Mother"* Moses Omae read this tribute during his Funeral Service.

*"Some friends stick closer than a brother.
The demise of such a friend is always a blow to the heart.
Bearing the loss of a loved one is one of the hardest things to do.
The reality of their departure to eternity is a reality that is difficult to embrace."*

To our Colleague, Brother and Friend Late Norris Gene we thank you for your dedication, service and contributions to NDB and we pray that your soul is resting in Eternal Peace now that you are with our Maker.



Team Lending and Credit



Late Norris with his "Brother from another Mother" Moses Omae.



Modeling their Corporate Uniforms. (l-R) Jimmy Kairi, Carol Wal, Late Norris Gene & Paul Tulai.

FAITH COLUMN

SERMON: "WHO AM I IN NDB WITH GOD?"

continued from October Edition....

Now, reflecting on our main text in Isaiah 58.12, let's identify and align ourselves with God so that he can use us to do wonders in this nation through the vital services we provide. God's word tells us to partner with Him and do exploits. We can cause ripples and make impacts in the lives of people. With the help of God, we can restore what Satan has stolen from God's people including the resources, the joy, love for our families, feeling of contentment and many more.

Let's look within ourselves as an employee and ask, "Am I in the rightful place/organisation?" If we had not been thinking about the importance of our engagement to NDB as the employer of choice, let's see what the Bible sees us as employees working in this special organisation. There is a huge potential with NDB as an organisation that upholds and promotes Christian principles and God is counting on each one of us to do wonders in discharging our mandated responsibilities extra-ordinarily.

- 1: Build old waste places
 - NDB through its Sustainable MSME/SMEs-driven mission will reclaim, revive and inject the new lease of life into the villages, districts, towns and cities. SMEs that were claimed by the devil. PNG's bad image which was tainted & cultured in corruption will be no more.
 - What was originally seen and viewed as barrenness and impossible would now be openly seen and enjoyed by all.
- 2: Raise up the foundations of many generations
 - NDB's SMEs will empower local SMEs, thus families will go to starting up their own businesses, nurture and grow them. They will replicate and as they grow, the unemployed will be absorbed. Family businesses will grow and expand which would accommodate the increased number of new graduates and the unemployed thus reducing the unemployment rate. Generations will be founded and sustained as the population grows.
 - NDB will continue to impart the wave of influence on SME and MSME agenda.
- 3: Repairer of the breach
 - NDB will and remain the medium through which the government can confidently rely on to channel its development agenda. NDB will surely fill in the gap and close this gap between the haves and have nots, poor and rich, etc.
 - Apart from NDB as an organisation, each of us as individuals can help build an individual, a family, a society and even the nation whilst having his or her source rooted in God – the pure source of life.
- 4: Restorer of the path to dwell in
 - There were once right ways of conducting and discharging mandated duties without favours or gifts. Employment was not purposely for money or rewards for that matter but purely for the satisfaction we get from discharging the responsibilities. During our time, the culture of "give and take", doing favours and getting paid become a norm and cultured in many organisations. In case NDB is of no exception and let us be reminded that there used to be a right way of conduct and we must adhere to them for the good of NDB but most importantly is for our own good.

God bless
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.

