



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 October Edition of the Newsletter.

With two months remaining, it's all hands on deck for everyone as we strive to meet or surpass our targets and KPI's for 2022. I urge you all to continue working together as a team to achieve the results we have been working hard towards since the beginning of the year.

Firstly the road to full commercialization of our subsidiary Peoples Micro Bank Limited (PMBL) is on track with its strategy to become a full service commercial bank. A brief update has been provided as you read on.

We recently signed a MOA with the Member for Wapenamanda Honorable Miki Kaeok for a k1 million SME Credit Loan Facility. This program will be facilitated through Wabag Branch.

Also this month we all received our new Corporate Polo Shirts thanks to the Marketing Department. This

is part of Marketing's Branding efforts for the bank and they must be worn only on Fridays. Wear them with pride and continue to be good ambassadors of NDB.

Congratulations to the ten staff at Head Office for been certified as First Aid Officers. Branches will be advised of your participation when the Red Cross trainers are in town.

I'd like to remind everyone that Management recognizes and values all efforts put in by everyone thus far and I urge you to maintain these efforts and remain focused as we step into November.

We've been trading well to date and I encourage you to continue what you do best.

Continue to uphold health, environment and safety practices in and outside the office as well as been cost conscious in observing "Operation Savim K1."

Thank you and God Bless.

Johnson Pundari
CEO

UPDATE ON PMBL COMMERCIALIZATION



Seated (L-R) Minister State Enterprises Hon. William Duma, Prime Minister Hon James Marape, NDB Chairman & PMBL Transformation Committee Chairman Darrell Seeto and Secretary, PM and NEC ,Ivan Pomaleu. Standing: Chief Investment Officer, Kumul Consolidated Holdings - Nehemaiah Naris and PMBL CEO Michael Van Dorssen.

Prime Minister Hon James Marape convened a meeting with the NDB Chairman Darrell Seeto and Chief Executive Officer for PMBL Michael Van dorssen to approve the strategy on PMBL becoming a

full-service commercial bank.

There are some exciting plans in the horizon that will have a major impact on the economic and social development of PNG.

The road to full commercialization is on tract and with the support of the Honourble Minister William Duma from day one, PMBL has set its goals to meet the Government's agenda to bank all of PNG.

NEW CORPORATE POLO SHIRTS FOR STAFF



Accounting and Finance Staff proudly gather to get a group photo to showcase the New Corporate Polos.

All NDB staff now have Corporate Polo Shirts thanks to the Marketing Department. Manager Marketing Mataria Rupa-Tau said this is part of Marketing's branding initiative.

She said the Corporate Polo shirts bear NDB's corporate colours (green

& yellow) and the vibrant creative design concept was done by our very own Graphic Artist, Samuel Monugai. "Branding is all about making your presence known to the public and for the public to be able to relate the brand to the organization it represents." Rupa-Tau said. "Our

staff are our first marketing agents of the NDB Brand and based on this, the Corporate Polo Shirts have been issued to all staff around the country." Rupa-Tau added.

All staff are required to wear the Corporate Polo Shirts every Friday only. However, in the event that you have an official engagement like doing customer inspections, doing a presentation at a workshop or conference, recovery run, attending a Social Corporate event, these may be exceptions and especially if they are not on the Corporate Uniform wear days (Mondays & Thursdays). Otherwise, it is only meant to be worn on Fridays.

Marketing noted that these are upmarket quality polo's that we should all be proud to wear and the onus is on us to look after them until such time another one is issued.

FIRST AID TRAINING



Head Office Staff proudly showing their First Aid Training Certificates after the two day training at the Red Cross Headquarters 3 Mile.(Back L-R) Veari Makara, Red Cross Trainer, Betty-rose Mariole, James Kenneth, Stephanie Kanya, Tom Ilau. (Seated L-R) Eltha Pokanau, Kewai Kulin, Esther Chee, Daphney Lapu and Carol Wal.

Ten Head Office staff can now provide First Aid if and when an accident occurs or an emergency situation arises. This follows the successful completion of a two day intensive First Aid Training with Red Cross.

First Aid is the first or initial help given to someone in danger with the aim to promote, preserve and prevent further injuries or dangers when someone has become a casualty by being involved in an accident.

Manager Occupational Health & Safety Kewai Kulin who was one of the participants said First Aid is a

necessary life skills training that everyone should get.

Mr Kulin said in our everyday life we encounter small to severe injuries and people attend to the casualty in their own way that makes sense to them. However, if First Aid is not administered properly, the injury could get worse, healing could be prolonged or even lead to fatality which is dangerous. Mr Kulin added that the medical team assistance and satisfactory recovery and healing depends on how the first aid was applied in the first place, therefore, First Aid is a necessary like skills training that all staff should get.

The First Aid Training will also be provided for Branch staff going forward in collaboration with PNG Red Cross. Mr Kulin said PNG Red Cross conducts regional and provincial trainings and where this training is scheduled to be conducted, Branches staff nearby will participate in this training.

He thanked CEO Mr Pundari and the management for recognizing health and safety of our staff at the work place by ensuring staff receive First Aid Training to be a skilled helping hand to a colleague who may need help during an accident or emergency situation.



Haua Mani Bilang Gani

4% LOWEST INTEREST RATE IN PNG!

NOW AVAILABLE

TAKE ADVANTAGE OF THIS OPPORTUNITY TO TAP INTO BUSINESS, GROW OR EVEN DIVERSIFY FROM ANY OF THESE MSME LOAN PRODUCTS.

WOMEN IN BUSINESS LOANS

4% LOWEST INTEREST RATE IN PNG

YOUTH & SMALL ENTERPRISES LOANS

4% LOWEST INTEREST RATE IN PNG

BOUGAINVILLE ENTERPRISE LOANS

4% LOWEST INTEREST RATE IN PNG

AGRICULTURE LOANS

4% LOWEST INTEREST RATE IN PNG

For more information visit our website: www.ndb.com.pg

WAPENAMANDA DISTRICT SIGNS K1 MILLION MOA ON SME CREDIT SCHEME LOAN FACILITY WITH NDB



(L-R) Wapenamanda District Administrator Kevin Yati, Member for Wapenamanda Hon Miki Kaeok, NDB CEO Johnson Pundari and NDB Lending Administration Manager Lloyd Piari showing the signed MOA at Head Office, Waigani.

The people of Wapenamanda District in Enga Province can now be able to live their dreams of doing business at the village and district level thanks to their Open Member Honourable Miki Kaeok. This follows the signing of a Memorandum of Agreement (MOA) between Wapenamanda District and the National Development Bank for a Credit Scheme Facility worth K1 million.

The facility called the Wapenamanda District SME Credit Scheme now paves the way for the people of Wapenamanda to obtain loans from NDB under the Credit Scheme Loan Facility to undertake any business activity they may be interested in.

Member for Wapenamanda Hon Miki Kaeok said people want to do little business activities but they are not provided avenues to source funding from nor given the opportunity to choose to do so. "If we want to see change, see development and

improvement in the livelihood of the people, we must empower and most importantly involve them," Member Kaeok stated. "I thank NDB for having this Credit Facility available and I believe choosing to partner with NDB to rollout this credit scheme for the benefit of my electorate is a step in the right direction. The Member added.

NDB Chief Executive Officer Johnson Pundari said NDB is mandated to help Papua New Guineans right down to the grassroots level where majority of our people live and we are happy that the Member choose NDB as your development partner. "Our key mandate apart from profit is to help our people grow the SME Sector so they can be able to enhance their own living standards, participate in community obligations and at the end of the day pay taxes back to the government to further assist the people through government services." Mr Pundari reiterated. "We are happy to partner

with you to help you achieve your vision of seeing a better population in Wapenamanda District with the Credit Scheme Facility. It is a simple but significant first step, giving us the authority to work with you to help your people," Mr Pundari added.

NDB Lending Administration Manager, Lloyd Piari who is in-charge of Credit Scheme Loan Facilities reaffirmed that the Wapenamanda Credit Scheme is for K1 million which allows for minimum loans of K5,000.00 and maximum loan of K20,000.00 at an Interest of 6.5% Mr Piari said that all that is required is 20% Equity as there is no security requirement. "Under the MOA we did away with the Security Requirement. Only 20% Equity is required making it flexible and easy for the grassroots people in Wapenamanda to have access. What this basically means is customer from Wapenamanda comes with 20% Equity and we fund them under the Credit Scheme," Mr Piari added.

CORPORATE TOUCH



Team NDB after their win posing for a photo shoot.

NDB has a team participating in the Wantok Touch Football Competition that is currently in progress. The Competition has about 20 teams participating and is aimed at promoting fitness and wellbeing of working people who normally do not have time to participate in regular competitions.

The Touch Football Competition is into Round 15 and the matches are played in the evenings after work at the Sir John Guise Stadium twice a week.

An executive of Team NDB Carol Wal said it's the first time for NDB to participate in this competition and

while there have been mixed results the team spirit has been second to none. "So far so good. We won some and lost some. We have an excellent team spirit regardless of the game results and we look forward to the next game." Carol said.

James Kenneth said being part of Team NDB in this competition has provided the opportunity to get to know my workmates from other departments at Head Office better. He said there is never a dull moment being part of Team NDB. "Because the venue is close to our office, we take a walk up. Team NDB is always the biggest group to arrive at the field and

our supporters are always the noisiest bunch urging their colleagues on. It's just been a lot of fun." James added. He said the highlight for Team NDB was defeating Competition Leaders Goodman Fielders International (GFI) 4 points to 2. "It was surreal what we accomplished. Defeating the competition leaders is a really big deal for us. It was very entertaining and we had a lot of fun." James recapped with a smile.

Carol said some staff turn up with their families just to support us and we greatly appreciate it.

LAE BRANCH PARTICIPATE AT MOROBE SHOW



Lae Branch Admin Officer, Sharmaine Orere attending to some inquiries from a show goer.

Morobe Show's gates were reopened after been closed for two years in light of the COVID-19 pandemic. NDB was amongst many government departments and institutions, business houses, private companies, financial institutions and the Micro to Small & Medium Enterprises who raised their hands to participate this year.

Lae Branch put up an Information Booth to showcase the banks loan products and services. Lae Branch Manager Mark Yazing said this year the arrangement was different compared to previous years. "We were given a booth amongst other financial institutions in an enclosed building unlike previous years where we put up a stall amongst

everyone else." Mr Yazing stated.

Many show goes and enthusiasts stopped by over the two-day event wanting to know more about NDB and the loan products and services offered as well as requirements to obtain a loan who were ably assisted by the Lae Branch Staff.

Mr Yazing said amongst those who stopped over at the NDB stall, a good number indicated that they would visit the Branch Office as they were genuinely interest in obtaining a loan and this was a really good outcome from their participation.

The Morobe Show was a success and well done to Lae Branch.

FAITH COLUMN

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

Text: Isaiah 58:12 *And they that shall be of thee shall build old waste places; thou shalt raise up the foundations of many generations; and thou shalt be called the repairer of the breach, the restorer of the paths to dwell in.*

Support Text: Jeremiah 33.3 *Call unto me, and I will answer thee, and shew thee great and mighty things, which thou knowest not.*

It was not a mistake when God positioned us in great organisations like NDB. God selectively called us as stewards to help impact the lives of people. He desired that we should be a channel of blessing to those have nots, struggling SMEs, MSMEs, etc. We must count ourselves privileged to work in this impacted-creating and domino-effect sparking organisation. As an impact organisation, NDB can trigger MSME/SME-driven sustainable economy. Given the NDB's existing established branch network, the government can adequately fund, management to build the capacities in various divisions and we should never be the same again. God has blessed and will continue to bless this beautiful nation through NDB.

Who am I in NDB with Almighty God going before us? In CEO's first speech, he acknowledged the great God. I want to commend the CEO for inviting our God to provide us the leadership through imparting His wisdom, knowledge and understanding as we, together as a team chart the course of this great Bank into the unknown future with all-knowing God. With God on our side at NDB, we will go miles now and beyond.

Our Bible text in **Isaiah 58:12** is a profound one and best fits our employment and NDB as a whole. Let us not forget the fact that NDB remains the answer to almost all the issues of our beautiful nation, Papua New Guinea. NDB through empowering SMEs has a huge untapped potential in completely transforming the face of this country which is already ridden with debts, highest unemployment rates, imported inflation, and the list goes on. We can perform better and raise standards by actually doing our ordinary tasks extra-ordinarily driven by the craving desire to serve our people, bail out from their struggles, and break free as if popping out from the cocoons.

continue next issue....

God bless

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.

