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"We communicate NCSL activities and results"

NCSL WELCOMES PUBLIC SERVANTS MEMBERSHIP

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PORT MORESBY: *Manager Member Services speaking to staff at the Office of the National Library & Archives about the new payroll code that*

Having financially empowered over 100,000 contributors nationwide, NCSL continues to expand its membership from employees of the private sector, non-government organizations (NGO) and until recently, from the Government Departments and statutory organisations.

Team Leader Marketing & Client Relations Ms. Evelove Farapo said, "The membership response from Departments visited have been positive and we have commenced receiving contributions from public servants."

The Society was issued a payroll code, DNCSL, by the Department of Finance on the Alesco Payroll System which is used by most Departments.

The new arrangement allows public servants to

have their savings directly deducted from their salaries into their respective NCSL savings accounts.

Saving funds with NCSL attracts monthly and annual savings interest and allows members to obtain loans and repay at a minimum loan interest charge of 1% per month on the reducing loan balance.

We extend our membership invitation to all public servants and self employed individuals to become a part of a progressive Society which operates with the mission to improve the quality of members' lives through security, returns, services and product range offered.

(story continues on page 3)



Celebrating 15 years of financially empowering NCSL members”

VISION STATEMENT

“To become a one-stop-shop bank by 2020”

MISSION STATEMENT

“To improve the quality of our members’ lives through security, returns, services and product range we offer.”

VALUE STATEMENT

- ◆ Customer service is our first priority.
- ◆ We rely on teamwork to achieve our goal.
- ◆ We treat each other with trust, respect, consideration and courtesy.
- ◆ We operate with honesty and integrity.
- ◆ We never turn a blind eye to corruption of any kind.
- ◆ We encourage efficient use of time.
- ◆ We encourage and reward skill level, progress and contribution.
- ◆ We are responsible for our actions.
- ◆ We provide necessary training and equipment.
- ◆ We include the necessary people in decision making.
- ◆ We empower people to make and carry out decisions.
- ◆ We are a learning organization.
- ◆ We communicate NCSL activities and results.
- ◆ We support community activities without impacting on members’ funds.

Lending Talks on FM100



PORT MORESBY: Lending Manager Bernard Geita, speaking to FM100’s Douglas Dimagi on Talkback Show.

We communicate NCSL’s activities and results and this is continuously done through media for the knowledge and benefit of our valued members.

Lending is one of NCSL’s core business functions and there are risks associated with this function. There are loans given that are in excess of the savings held for a particular member, and there are times when repayments for such loans fall into arrears. Our Lending Manager, Bernard Geita, appeared on FM100’s Talkback show to discuss this area .

“Members must ensure that their loans do not fall into arrears and that it is their responsibility to ensure that their loan repayments are remitted on time to prevent this from happening.”

Mr. Geita stressed the importance of prompt loan repayments, saying that when members are faithful in repaying loans on time, they preserve their good credit history and can apply for another loan to fund other requirements.

Members can prevent their loans from falling into arrears by ensuring that repayments are on time, and up to date. Payroll officers as well must deduct the correct amount in regular repayments.

Members with loans not repaid in terms of arrangements must contact Lending Department on 313 2009 or the Loan Recoveries team on 3132060 (or email recoveries@ncsl.com.pg)

To ensure that your loan is repaid and updated on a timely basis, members are urged to check and confirm with their respective payroll officers or check the NCSL Member Online Portal.

Save with NCSL for that immediate & unexpected financial need

SAVINGS ACCOUNTS

- ◆ GENERAL SAVINGS
- ◆ EDUCATION SAVINGS
- ◆ CHRISTMAS SAVINGS
- ◆ KIDS SAVINGS ACCOUNT

Save K20 fortnightly & watch your savings grow

Public Servants show Interest in NCSL

(story continues from page 1)

As part of NCSL growing its public service membership, employees of the Office of National Library & Archives were visited by NCSL Officers last month to carry out awareness on its current savings and loan offerings as well as services provided via the



Director General of the Office of National Library and Archives, Mr Kakaito Kasi, filling out a

electronic media.

NCSL Member Services & Branch Support Manager Robert Thadeus said the purpose for the visit was to encourage more public servants to join the Society and save now that the new payroll code has been approved by the Department of Finance.

Mr Thadeus also informed the staff of the National Library about the upcoming rollout of the Biometric

Identification System at various high traffic retail outlets within NCD to enable members to easily access their savings to fund short-to-medium term needs. Aside from that, NCSL continues to work towards introducing debit cards linked to a transaction account for members as part of our efforts to become a one-stop-shop bank by 2020.

Upon attending the awareness and hearing about the product and service offerings, Director General of the Office of the National Library and Archives, Mr Kakaito Kasi, urged his staff to join NCSL and led the way by being the first to register his membership, and completed Kids Savings Accounts (KSA) to save on behalf of his children.

Mr Kasi expressed his gratitude to NCSL for the visit, and told his staff that it was time to cut down borrowing and start saving that there have been positive structural changes in the organization.

The Society encourages public servants to become members so that they can also enjoy NCSL’s product offerings and services.

To schedule your awareness visit, send an email to our Marketing & Client Relations Department on marketing@ncsl.com.pg or call 313 2020.

You can also register your membership on Member Online Portal via the link <https://sls.ncsl.com.pg/Account/Login>

The Portal is conveniently accessible via any smartphone device, laptop, tablets and desktops.



15 YEARS ANNIVERSARY 2003-2018

"Celebrating 15 years of financially empowering NCSL members"

CASH DRAW PROMOTION

Simply apply for a loan of **K2,000** or more to go into the draw to win

K60,000

Promo starts 23rd April 2018 & Ends 14th September 2018
Terms & conditions apply



DRAW DATE

14th

September

Do your transaction anywhere using **MOBILE BANKING**. Dial *628# and follow the prompt. *Normal mobile charges apply*

“Saving with NCSL helped me build two dream

“Do not just dream about it, do it!”

Forty-one year old, Mrs. Christine Tavui Kamit, is an Accountant who resides in Lae, Morobe Province and was more than happy to share her story on building two permanent 3-bedroom houses in her home province of East New Britain.

“After I started saving with NCSL, I saw that as time went by my savings was growing. I did some savings withdrawals and took some small loan amounts and saw that it was so easy.”



LAE: *NCSL member, Christine Tavui Kamit with her children and husband.*

Twenty years ago, my husband purchased a small piece of land some at Kenabot in Kokopo and the land sat idle until we started receiving notices from the Lands Department to develop it or have it re-tendered. This prompted us to get quotations from several building companies just to obtain loans from commercial banks to develop the land. However, the cost of development was quite high and getting a bank loan was outside our reach.

We then decided to slowly develop the piece of land over time. That is when I started to utilize my savings with NCSL and continued to be faithful with my fortnightly contributions and loan repayments.”
 “In life, we all have our own dreams and goals that



KOKOPO: *Christine’s husband, Kenneth Kamit in front of their recently built house at Kinabot*

we struggle to achieve. And we can only achieve that by sacrifices, determination and perseverance. For me and my family, NCSL has made it possible for our dream of owning a house. Our dream was for one house but my NCSL savings made it possible for an additional house.

If you are reading my story right now, I would encourage you to take time out of your busy schedule and talk to your payroll officer on how to go about it; visit the NCSL website and/or talk to the friendly staff at NCSL for further information. You will never regret if you do it.”



KOKOPO: *One of the two houses at Toma,*

We’d love to hear your savings story! Send an email with your short story and a few pictures to our Editorial Team on newsletter@ncsl.com.pg

Use E-Services for Faster processing of Funds



Mobile Banking leads the way for e-services especially for 1:1 loans. NCSL continues to see a drop in paper applications whilst the Member Portal sees growth in transaction

The Society continues to see an increasing growth in the use of Mobile Banking and Member Online Portal services.

Members have seen the convenience of using these services without having to complete forms and attaching pay-slips. Applications lodged via these services see a quicker turn around time compared to manual completion of forms.

Lending Manager Bernard Geita says, this is because it is more convenient and faster for the members. “Paper applications require more effort, whereas the online and mobile banking can be initiated anywhere from the workplace or from the comfort of your own home”.



KIDS SAVINGS ACCOUNT

- Minimum deposit is K1.00
- Membership open to children from infant to 18 years

*Receive monthly and annual interest on savings accounts



For more information email marketing@ncsl.com.pg

More ways to teach your kids about saving

4. CREATE A TIMELINE

As a kid, the concepts of money and time can be hard to grasp. Research has shown that the impact of a one hour financial lesson wears off after about five months. In order to make the message stick, money education should be timely and ongoing. If you know your child receives K50 for their birthday each year, the moment to talk about budgeting is right before receiving that money. Keep money lessons ongoing by creating a timeline so that your child can visualize when they will reach their goal.

Let's say you give them five kina a week and they want to save up fifty kina. If they saved one hundred percent of their allowance, they'd reach their goal in ten weeks, or roughly three months.

Start with a long piece of paper and a marker. And have K0 on one side and the goal amount on the other side. Create checkpoints on the paper for when they reach 25%, 50% and 75% of their goal.

Every time an amount is saved, draw a line illustrating how much was saved. Let your kids know that they will get small rewards at each checkpoint. Small rewards can encourage kids to keep going. Visuals are also helpful in illustrating their savings goals and how their money is growing.

5. LEAD BY EXAMPLE

Children learn by example, so the best way to teach your child about saving money is to save money yourself. Have your own jar of money that you put funds in regularly. When you're out shopping, show your children how to discern between various prices and explain why buying one item makes better sense than another.

Reiterate the message that every time you get

NCSL Walks For Integrity

Team NCSL participated in this year’s annual Sir Anthony Siaguru Walk against Corruption hosted by Transparency International (TI) PNG, in Port Moresby. The Team, made up of Port Moresby based staff and their families, included students and a teacher from the Marianville Girls Secondary school who were sponsored by NCSL to take part in the walk.


NCSL participates in the walk annually to uphold one of its value statements: “We never turn a blind eye to corruption of any kind”.

Over 150 organisations in National Capital District, including schools and families, participated in the Walk with the theme: “Walk for Integrity”.



Above and below: Marianville Girls leading the war cry doing the Walk.





We value your comments and queries to help us assist you and to also improve on our services

Ludwig Tupi Ngate shared his first post. ***
 New Member · June 26 at 3:01 PM
 My application for 1:1 loan sent last week Wednesday 20th/06/2019 and still waiting for response..
 Please advise

Like Comment

1

View 2 more comments

Melissa Wokasup · Hi Ludwig, Yes, Your application has been approved. Expect your funds to be credited to your bank account today.
 Like Reply · 1d

Ludwig Tupi Ngate · Thanks
 Like Reply · 1d

Mingilie Na Wasandru
 June 29 at 8:30 AM ***

Hello i thank you and appreciated for NCSL Workers for quick response to my Application which i sent to be a member of NCSL.
 Big one to #Melissa

Like Comment

Nisha Kils Raga and 4 others


Melissa Wokasup · You're welcome and thank you for the positive feedback
 Like Reply · 4d

Mingilie Na Wasandru · God bless
 Like Reply · 4d

Zoe Saulep
 June 7 at 3:30pm

Thumbs up NCSL team for your efficient customer service to my query,my successful access to NCSL online membership portal 😊👍

Like Comment



**NCSL
CLOSED
GROUP**

Find & Join Us on Facebook www.facebook.com/groups/ncslhelpdesk

NCSL's Closed Group Facebook page is a Corporate page and we intend to maintain professionalism in serving members, therefore members are advised to use real names so Admin staff can quickly identify and assist you.

Team Bonding through Family Fun Day

During the long public holiday, NCSL head office staff took time out to relax, have fun and socialise with their families at the Family Fun Day, an event organised by NCSL's Reward & Recognition (R&R) Committee.

This year's Fun Day was held at the Nature Park in Port Moresby. Staff and their families arrived in their house colors of blue, red, green and yellow to participate in fun games.

General Manager Vari Lahui said it was good to see everyone having fun and it was a good way to learn more about their colleagues and their families and thank them for their support.

Green house did well in all the games and came out first, followed by Red, Blue and Yellow houses. Outstanding employees for the month of May were also recognized and given awards for their performance.



Top: Employees with respective families' in their Team colors
Bottom: Staff and families participating





VALUE BACK LOYALTY PROGRAM

AN ADDED VALUE FOR YOUR PURCHASE

**LOOK FOR THIS STICKER
AT SELECTED SERVICE
PROVIDER OR RETAILERS
LISTED BELOW WHEN SHOPPING**



20% VALUE BACK

1. ANITUA SUPERMARKET
2. MILNE BAY HARDWARE
3. NATU MEDICAL SERVICES
4. NESIAN HAIR & BEAUTY SALON
5. SED OPTICAL

15% VALUE BACK

1. BIRD OF PARADISE HOTEL
2. BRIAN BELL
3. CAMP ADMINISTRATION
4. COURTS
5. DATEC LEARNING CENTRE
6. ELA ENTERPRISES
7. ELA BEACH HOTEL & APARTMENTS
8. FRESH LOOK SALON & WELLNESS SPA
9. GATEWAY HOTEL & APARTMENT
10. GRAND PAPUA HOTEL
11. HIGHLANDER HOTEL & APARTMENTS
12. HUON GULF HOTEL
13. JAIS ABEN RESORT
14. KAVIENG VILLAGE RESORT
15. K.K. KINGSTON
16. KOKOPO VILLAGE RESORT
17. KOKOPO OPTICAL CLINIC
18. LAGUNA HOTEL
19. MADANG LODGE
20. MADANG RESORT HOTEL
21. MARANATA MEDICAL SERVICES
22. MOROBE OPTICAL
23. PACIFIC GARDEN HOTEL
24. GREEN POWER PNG LIMITED
25. RAPOPO RESORT
26. SOLAR ENERGY SOLUTION
27. SOLAR SOLUTIONS
28. THE SANTUARY HOTEL
29. W.R DENTAL
30. 2K MEDICAL

12.5% VALUE BACK

1. SOLAR ENERGY SOLUTIONS

10% VALUE BACK

1. ANITUA HARDWARE/SUPERMARKET
2. CENTRAL MART
3. CITY HEALTH CARE CLINIC
4. CLICK TV
5. CLUBS OF CLUBS
6. CROWNE PLAZA
7. DALTRON

8. DIGITEC
9. DRIFT WOOD RESORT
10. EAGLE AGRICULTURE & HARDWARE (BUKA)
11. EYE CARE
12. FRESH LOOK SALON & WELLNESS SPA
13. FUNERAL HOME
14. GLOW HAIR BOUTIQUE
15. GRAND PAPUA HOTEL
16. HARDWARE HOUSE
17. HERTZ RENT A CAR
18. HOLIDAY INN EXPRESS
19. HOLIDAY INN & SUITE
20. HONGLAND HARDWARE
21. HOUSE OF XEN
22. JHAYE'S HAIR & BARBAR SHOP
23. JR REPAIRS
24. KOKOPO BEACH BUNGALOW RESORT
25. LAE SPORTS STORE
26. LAE WELLNESS MEDICAL
27. LAHARA LODGE
28. LIVAJOS LIMITED
29. LOGOHU (PATINI)
30. MADANG HARDWARE
31. MASURINA LODGE
32. MILLS DENTAL CARE
33. MR. MIKES PIZZA COMPANY
34. NAYAL IT & CONSUMABLES
35. PLUMBERS & BUILDERS
36. RAMMAH TRADING
37. SANDAUN SURF LODGE
38. SOLAR ENERGY SOLUTION
39. SVS SPORTS STORE (POM)
40. TAKLAM LODGE & TOURS
41. THE CELLAR RESTAURANT
42. THEODIST STATIONARY LIMITED
43. THE STADIUM
44. THE SHADY REST HOTEL
45. TRIO ENERGY
46. WELLNESS LODGE
47. ANITUA SUPERMARKET
48. NANGA MEDICAL
49. NIUGINI FOOTWEAR

7% VALUE BACK

1. HANDYMAN HARDWARE (KAVIENG)

5% VALUE BACK

1. BISI TRADING LIMITED
2. DATEC MEGA STORE

K50 DISCOUNT

1. PNG AIR (all domestic fares only)

**Present your Membership ID
card to receive 5% - 20%
Value Back or Discount
on selected items**



To get your membership ID card
email id@ncsl.com.pg

**GET YOUR
I.D CARD FOR K10.00
FOR NEW & REPLACEMENT**

HOW TO PARTICIPATE

1. UPON CASH PURCHASE, PRESENT YOUR NCSL MEMBERSHIP ID CARD TO RECEIVE INSTANT DISCOUNT
2. OBTAIN A LOAN OR SAVINGS WITHDRAWALS FROM YOUR NCSL SAVINGS ACCOUNT TO RECEIVE A SHOPPING VOUCHER.
 - GET A QUOTATION ON YOUR ITEM(S) OF PURCHASE
 - PRESENT YOUR QUOTATION WITH YOUR COMPLETED LOAN/SAVINGS WITHDRAWAL FORM AT ANY NCSL BRANCH.
 - A CHEQUE IS RAISED TO THE SELECTED RETAIL OR SERVICE PROVIDER
 - PAY FOR YOUR ITEM(S) AND RECEIVE A SHOPPING VOUCHER EQUIVALENT TO 5% -20% OF THE PURCHASE PRICE

For more information call 313 2000 or email helpdesk@ncsl.com.pg

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