



NCSL Hosts 2nd Annual General meeting

Port Moresby: NCSL General Manager Mr Vari Lahui presenting to members the 2016 financial statements & highlights of the year. Seated from right of the General Manager presenting are the Board Secretary & NCSL Legal & Compliance Manager Patricia Sawanga, Chairman Ian Tarutia, Directors Murray Woo, Vera Raga & Hulala Tokome.

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NCSL Haus, Douglas Street, Lot 3, Section 4, Port Moresby, P.O Box 7732, Boroko, National Capital District, PNG

The Society hosted its 2nd Annual General Meeting (AGM) on Tuesday 9th May to inform members of the 2016 audited financial statements including other important agenda items.

The agenda items discussed were minutes of the 1st AGM, Chairman's report which was presented by the Board Chairman, the Management report, presented by the General Manager, followed by the presentation of audited financial statements and other business.

The Society's Chairman, Mr. Ian Tarutia presented the minutes of the 1st AGM in 2016 and these were accepted by the board directors, stake holders and members with a good show of hands in acceptance.

During the 2-hour meeting, one important resolution was unanimously accepted and passed by the members to

change the NCSL constitution to allow the Society to accept membership from outside the NASFUND membership base.

Mr Tarutia while reflecting on the performance of NCSL since its inception in 2003, stated that the viability and sustainability of the Society relies greatly on its members support.

"The savings and loan society is the vehicle that will take care of your day to day financial needs with regards to school fees and customary obligations like bride price and others," he said.

He told members that the Society has grown tremendously from 9,000 members in 2003 to the current 88,000 membership base with Total Assets that grew from K9m to K145m over these years.

(Story continues on page 3)



“Financially empowering NASFUND 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.
- We protect the reputation of NCSL by behaving ethically.

NASCARE Visits IEA Schools in Lae

NCSL’s NASCARE offering continues to offer better medical and life insurance cover plans for its members nationwide.

During the month of May, NASCARE officer, Ms Melissa Brabar, was asked to accompany the International Education Agency (IEA) Human Resource team to Lae to conduct NASCARE awareness presentation and its benefits.

This came about after IEA’s recent registration to NASCARE with over 340 national teachers nationwide.

Ms Brabar said it was an opportunity to meet with the IEA school employees of The International School Of Lae (TISOL) and Coronation College who have registered.

“It is better to keep members informed of the changes under the NASCARE insurance product so insured members are aware of the various cover plans under the new arrangement with insurer, Capital Life and AON acting as a broker,” said Ms Brabar.

“Through awareness, members will know and understand the type of benefits available, the limits and the processes of lodgment of claims.”

Ms Brabar spoke to 30 teachers representing both schools. The presentations started after classes on

Tuesday 16th May and Wednesday 17th May.

IEA registered its staff under NASCARE and NCSL membership in January and another 33 staff from its 19 schools across the four regions resulting in a total of 415 staff now registered under NASCARE.

Ms Brabar said from the presentation, most of the questions raised were on how members can lodge their claim forms and what was excluded under both the Medical and Life cover.

“Teachers were pleased with NASCARE’s medical offering under an arrangement with Lae International Hospital opens 24 hours a day.”

“Under the new arrangement, NASCARE members will receive medical treatment by paying an upfront fee of K10.00 only and have access to the full range of medical services.”

NASCARE has registered a total of 766 members under this insurance cover plan.

NASCARE members in Port Moresby can also visit the Aspen Medical Centre at Konedobu and receive full medical treatment with an upfront payment of K10.00.

NASCARE

A comprehensive health plan for NCSL members that covers;

- PHARMACEUTICAL
- FUNERAL BENEFITS
- OPTICAL
- DENTAL
- MEDICAL
- PREGNANCY

PREMIUM PLAN

- ✓ SINGLE PLAN - K750.00
- ✓ COUPLE PLAN - K850.00
- ✓ FAMILY PLAN - K950.00

AON Empower Results®

Capital LIFE INSURANCE

Insurance Partners

“YOUR HEALTH IS YOUR WEALTH”

NCSL “Financially empowering NASFUND members”

(Continued from front page)

Mr Tarutia also announced at the AGM that there were plans to have changes on the NCSL Board.

“This is as per the regulator’s (Bank of PNG) policy to ensure entities like the savings and loan societies, banks, insurance companies and superannuation companies have a succession plan in place for key decision makers.

“There will be new people to sit on the board as some of the current board members have served since the Society’s inception in 2003.”

General Manager Mr Vari Lahui while highlighting the 2016 financial statements told members that the Society was continuously growing and members saving with NCSL can expect good returns every year.

While informing members of 2016 financial statements, Mr Lahui also stressed on the use of the new operating system; SaveLoanSmart (SLS) which the Society adopted in November last year.

He highlighted that the acquisition of SLS was one of the biggest achievements in 2016 and the feedback received from members lodging applications via the online portal was very good compared to the previous system.

“We have received good feedback from members who lodge their applications online and the turn around processing time is much quicker,” he said.

“We encourage all our members to register on the online member portal and employers to register on the online employer portal for a faster and convenient service.”

The Society in 2016 paid out a total of K3.2 million in interest to members and, over the last 5 years, members have received an average of 5.2 percent in annual interest on their savings with the Society.

The overall response from members who attended was very positive and no questions were raised during the Q&A session.

NCSL also took the opportunity during the AGM to showcase its Value Back Loyalty Program (VBLP) through the presence of its Port Moresby-based service providers who set up information booths to provide information on their offerings with the members.

The AGM was hosted at the Crowne Plaza Hotel’s Ballrooms 1 & 2 and was attended by over 300 financial members. The Society, with the support of FM100, was also able to broadcast the AGM live from 10am to 12noon as part of communicating its activities and results for member’s convenience.

To get more information on the AGM minutes and agendas, kindly direct your email to the Board Secretary, Ms. Patricia Sawanga on psawanga@ncsl.com.pg



Chairman Ian Tarutia addressing members on NCSL growth since its inception in 2003.



PNG Air’s National Key Accounts Manager Jennitha Japhetz sharing information on the airline’s services. PNG Air discounts K50.00 on all domestic air fares upon presentation of NCSL membership ID card.



NCSL’s Officer Ms Melissa Brabar sharing information on the NASCARE insurance product and its various cover plans.



Members visit VBLP service provider booths after a successful AGM. The service providers offer discounts to members under the Value Back Loyalty Program service agreement.

Automation of 1:1 Loans

Members can now access their funds instantly through the automation of 1:1 loans.

With the trend in technology, NCSL is developing initiatives to make services easily accessible to members when in need of immediate financial assistance.

During the 2nd Annual General Meeting (AGM) held in Port Moresby on May 9th, NCSL’s General Manager Mr Vari Lahui announced to members that the approval of loans under the 1:1 lending ratio was now automated so that members can expect to receive funds very quickly.

“The automated approval process is applicable to all 1:1 loans submitted via online member portal, mobile phones or manually lodged applications at any NCSL branch,”

This means that there will be no manual intervention by the loans officers to go through the 1:1 loan applications. The

system will automatically assess and determine the outcome of the application based on pre-determined set of requirements.

Mr. Lahui said this enhancement is part of NCSL’s continued drive for efficiency in all its processes towards further improving services to its members.

“The automated approval process is applicable to all 1:1 loans submitted via online member portal, mobile phones or manually lodged applications at any NCSL branch,” said Mr. Lahui.

The Society has introduced this automated loan approval process on SaveLoanSmart, which also captures 1:1 loans initiated via the USSD service which is accessible through

mobile phones through the prompts *628*membership number# and send.

Lending Manager Mr Bernard Geita said members will still be required to organise payroll deductions for loan repayments and this can be done after the approval is granted.

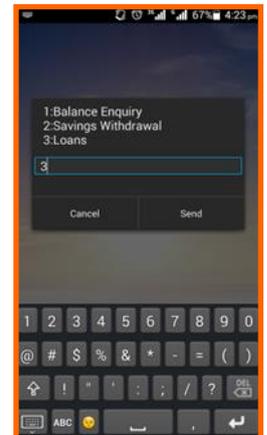
Mr Lahui further stated that the only manual intervention needed is by the employers (payroll officers) who will need to ensure that the agreed loan repayment amount is remitted to NCSL in the next payroll run.

“Payroll officers will be the ones to ensure that when members apply for loan, and once approved, they remit contributions in a timely and efficient manner to avoid any delay’s in members repayment of loans.

Any delays in remittance will result in members paying unnecessary interest on their loans and missing out on monthly interest on their savings accounts.

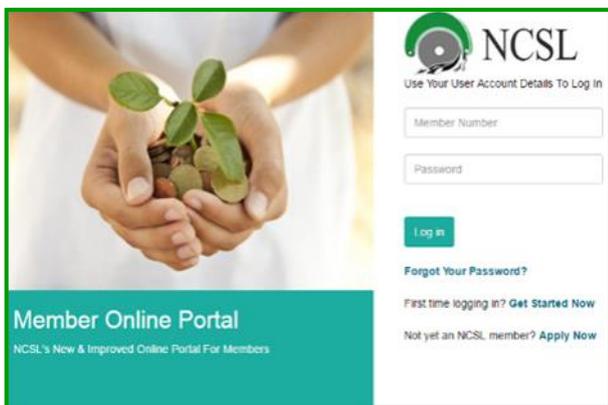
“The USSD service is currently available through the Bmobile Vodafone network only and we have ongoing discussions to have this service available on the other mobile network.” Mr. Lahui said.

For 1:2 ratio loans, the applications will continue to go through the normal loan assessment process with a 24 to 48 hour turn-around time.



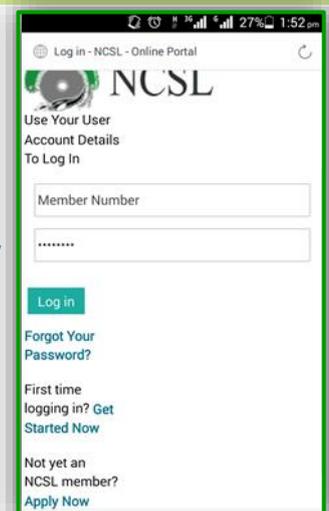
Left: screen shot of the USSD service via the mobile phone

Members can access the Member Online Portal via the link below:
<https://sls.ncsl.com.pg/Account/Login>



Above: Member Online Portal showing on Desktop/Computer.

Right: Member Online Portal showing on Android Mobile phone



Hargy organises field day with financial institutions

Financial Institutions in Bialla, West New Britain Province were given the opportunity to meet with the Bialla Oil Palm Growers Association (BOGA), block holders and students of Kabaiya Primary school at a recent field day.

The meeting was an avenue for financial institutions to share information on their products, services and what they do.

The meeting was organized by the Hargy Oil Palms Limited held at the Kabaiya Primary school.

Client Services Officer in Bialla, Mr Willie Sesega, said there were interested individuals who wanted to save with NCSL and were eager to know more about the Society.

“NCSL is your savings and loan Society in Bialla to meet your unexpected and short to medium term financial needs,” Mr Sesega told those that attended the meeting.

He said they were pleased to hear about NCSL and its product and service offerings. However, not all growers



Kabaiya Primary school students receiving KSA forms from NCSL's Willie Sesega, Client Services Officer in Bialla.

were able to attend due their oil palm harvesting schedule.

“We have met with the BOGA management, Officers in Charge of Kimbe branch and the Bialla service center and we are in the process of having growers contributions being paid through payroll/salary deduction.”

He said from his presentation conducted, most were surprised to hear that NCSL pays monthly interest and an added annual interest credited into savings account at the end of each financial year.

NCSL membership forms, deposit booklets and KSA registration forms were also issued on that day.

Mr Sesega said it was a successful day for Hargy, BOGA and those financial institutions that attended.



Oil palm growers, block holders and parents collecting forms for NCSL membership and KSA.



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

For any queries, complaints, suggestions and feedback please email complaints@ncsl.com.pg

This will also assist us to improve our services and standards to satisfy our members.

What causes rejects on processing members funds?

Have you wondered why your requested funds from NCSL are rejected by the commercial banks?

When members funds are rejected and sent back to NCSL without reaching their nominated bank accounts, there are reasons as to why this happens;

Rejects happen when:

Members state wrong, invalid or closed bank accounts on their loan/withdrawal application forms, or when applying using the Biometric Identification System (BIS) and online member portal and select a wrong, invalid or closed bank account previously used and registered in the system.

This can also result when NCSL processing officers choose a wrong, invalid or closed bank accounts registered on the system due to prior transactions, or when a BSP bank account has not fully completed its onboarding process.

What causes these rejects?

Member fails to check or verify the bank account number or status of the bank account prior to completing an application or when applying through BIS or the online banking portal.

This may be caused by the member not providing full requirement when opening a bank account.

On average each month, NCSL Finance & Accounts team encounters approximately 30 rejected fund transfers to the commercial banks.

To avoid these rejects from processing members funds;

Members must make sure that the bank accounts they are providing to NCSL or selecting from the list of their registered bank accounts is correct and active.

To ensure that provided bank details are correct, NCSL processing officers will request for bank statements to verify new bank accounts provided by the member.

Members must provide full requirements to the banks when opening a new account in order to have a fully identified account status that will accept deposit of K 500 and above.

What happens when a loan or withdrawal fund is rejected?

These funds are returned to NCSL’s bank account held with the respective commercial bank.

A reject will be considered for reprocessing depending on the reasons for funds being rejected earlier.

The member is advised to visit the bank to sort out bank account status if the rejection was due to their account onboarding process being partially completed, or otherwise, provide a new bank account if the rejection was due to the nominated bank account been closed.

NCSL officers will have to reprocess to the correct bank account if the rejection was due to an invalid bank account.

To avoid rejects on your loan or withdrawal funds, ensure you verify and provide correct, valid and complete bank account details when completing your applications.

BANK	BSP	ANZ	Westpac
Account number	1000 880 939	13391771	600 465 7087
Type	CHEQUE	CHEQUE	CHEQUE
Branch	PORT MORESBY	BOROKO	WAIGANI

All members contributions must be deposited into these banks accounts as per the details provided.



MEMBER ONLINE PORTAL

Enter this link <https://sls.ncsl.com.pg/Account/Login>

1%

MONTHLY LOAN INTEREST CHARGED

✔ View balance
✔ Apply for loans & savings withdrawal
✔ Email balance statement

Employers are encouraged to use the Employer Online Portal to authorise loan applications. To register, send an email to banking@ncsl.com.pg or call 313 2004.

NCSL conducts awareness in Purari Herd base



Gulf Province, Purari Herd base: NCSL Client Relations Officer Mr Jasper Kinaram presenting to staff and Contractors of Total E&P on the products and services and benefits of saving with NCSL.

In its endeavour to keep members informed, NCSL continues to carry out information and awareness sessions to inform and educate its members on the Society’s products and services.

This is purposely to promote a savings culture amongst its members and to meet their immediate and unexpected financial needs.

Early this month, Marketing officers from NCSL & NASFUND visited employees and contractors of Total E&P Limited to conduct onsite awareness at the Purari Herd Base in the Gulf of Papua.

NCSL took this opportunity to promote its products and services whilst encouraging non-members to

join.

In a combined effort, the day trip started with information awareness presentations upon arrival on Wednesday 10th May which later continued with a question and answer session.

This was followed by completion of membership forms and capturing of images to issue membership identification cards for interested members.

NCSL’s Marketing Officer, Mr Jasper Kinaram said, “Total E&P is also encouraging a savings culture mindset among its employees which was the main purpose for having the team on site.”

“15 members were assisted to register on the online member portal using their Wifi services on site and they can now view their account information at any time,” he said.

“The visit to the site was a success and a real gain to the employees and contributing members on site.

“The Human Resource Team of Total E&P Ltd will schedule another NCSL & NASFUND visit for employees who missed out due to being away on field break,” Kinaram said.

To schedule employer awareness presentations, do send an email to our Marketing & Client Relations Unit on marketing@nctl.com.pg or call 313 2020.

**ENJOY MEMBERSHIP LOYALTY PROGRAM
WITH NCSL MEMBERSHIP IDENTIFICATION CARD**

GET YOUR ID CARD FOR K10.00 new & replacement

For more information email id@nctl.com.pg

For any inquires or requests for an awareness presentation at your employer location, please send your email to marketing@nctl.com.pg or call 313 2020 for more information.



NCSL Visits VSO Employees

Madang: Client Services Officer Ms Geraldine Lokain shares information with the staff of Voluntary Services Overseas (VSO) on the Society's products, services and the benefits. An ID session was also conducted after the awareness presentation.

Financial awareness is a good way of keeping members informed on the savings and product offerings of the Society. Awareness presentations are conducted at various business locations nationwide as part of keeping members updated.

"Most were interested in the NASCARE insurance cover and how beneficial it was."

NCSL's Client Service Officer in Madang, Ms Geraldine Lokain visited staff at the Voluntary Services Overseas (VSO) to inform them about the Society's products and services. She also shared information on the NASCARE insurance product and the lending service where a 1% monthly loan interest is charged on the reducing balance each month.

She also took the opportunity to elaborate on the benefits of obtaining a NCSL membership identification (ID) card to enjoy discounts offered by various service providers and agents under NCSL's Value Back Loyalty Program (VBLP).

"Most were interested in the NASCARE insurance cover and how beneficial it was. They found the presentation to be very informative because most of them are always busy at work and do not have the time to visit the NCSL office to get information," said Ms Lokain.

"These awareness sessions are helpful and also gives members the opportunity to ask questions and get to know NCSL better," she said.

Interested employers are encouraged to visit or contact their nearest NCSL branch to schedule awareness presentations for employees.

The Society has been in operation for almost 14 years and has 19 points of representation throughout the country, serving a membership base of just under 90,000.

NCSL provides short to medium term financial assistance and has been crediting an average annual interest rate of 5.2% over the last 5 years.



Staff at VSO and NCSL officer pose for a group photo after a successful awareness.



NCSL's Geraldine Lokain meeting with management staff at the NGO Pro Inc.

NCSL Supports Madang’s Creative Self Help Centre for the Disabled



Madang: Mrs. Maureen Hill, Chairlady of The Rotary Club of Madang receiving NCSL donations in kind from Client Services Officer Ms Geraldine Lokain at the Maureen Hill Nursery School.

Supporting the community through activities is a good way of building a good corporate image.

Towards the end of last month, NCSL donated in kind to an annual charity fundraiser held in Madang for a center for the disabled.

The Rotary Club of Madang and the Creative Self Help Centre for the Disabled hosted its major annual Pukpuk race meeting to raise funds for the completion of the partly built education building for the centre for disabled.

NCSL as a good corporate citizen, responded positively and donated in kind some of its merchandise to be used as mystery prizes which were auctioned after the Pukpuk race meeting at the Madang Country Club.

The Creative Self Help Centre provides education for

disabled children and rehabilitation services for disabled people in the rural arrears around Madang and Karkar Island.

Chairlady of the Rotary Club of Madang, Mrs Maureen Hill said the Rotary Club of Madang and The Creative Self Help Centre of the Disabled were very pleased upon receiving prizes sponsored by NCSL.

“Mrs Hill was pleased with the Society’s assistance in kind donations as this was the first of its kind for NCSL to sponsor such an event in Madang and said she is looking forward for further assistance in the future,” Ms Lokain said.

NCSL supports community activities that benefits the whole community for a greater good for all without impacting on member’s funds.

Do you have an interesting story to tell about how your NCSL savings assisted you in meeting a financial need

Email newsletter@ncsl.com.pg and have your story published in our monthly newsletter “NCSL VIBE. Not only that, you also get a **FREE T/SHIRT**

- Conditions**
1. Positive story
 2. Photograph to be provided with caption
 3. Willing to provide additional information
 4. Agree that the story can be sent to media
 5. All information provided to Media Officer must be accurate
 6. Media Officer has discretion to select suitable stories





**Kasshan
Siroi**

Department: Legal & Compliance

Brief: Kasshan has been awarded for his continuous contribution to NCSL in having to show great enthusiasm towards assisting in recoveries area outside of his JDD, displaying initiative, drive & great team work. He has managed to adapt well into the role and assisted members with satisfaction and ensuring service standards are met at all times.



**Lydia
Ganaii**

Department: Finance

Lydia has been awarded for her continuous contribution to NCSL for her outstanding performance within the Accounts department by attending to all matters raised on a timely manner, have improved the AP ageing and more over have assisted to identify most of the NASCARE premiums though she is on probation for this role as the AP Officer.

ON-THE -SPOT AWARDS

- ◆ **1st. Willie Sesega**
Client Service Officer — Bialla
- ◆ **2nd. Stanley Sariman**
Lending Officer
- ◆ **3rd. Alice Moi**
Banking & Receiving Officer

Value Back continues to expand

Members with NCSL membership identification (ID) cards can enjoy discounts at participating service provider outlets just by presenting their ID cards.

With over 60 service providers, members can save a few Kina to get more value out of monies spent through the Value Back Loyalty Program (VBLP).

The VBLP offers members the opportunity to purchase items and services at certain discount rates from various outlets ranging from medical, hardware, stationary, entertainment, to holiday accommodation and many more.

Team Leader Marketing & Client Relations - Ms. Evelove Farapo said, "The VBLP is a member discount scheme to reward loyalty and encourage members to continue their membership with NCSL."

"Members are encouraged to obtain their membership identification (ID) card so that they can receive instant discounts when paying cash for purchases and/or obtaining shopping vouchers just from making purchases through loans obtained against their NCSL savings."

To offer a variety of services and discounts, the Marketing team registered a total of 33 new service providers in 2016 which saw the number of service providers increase to more than 50.

She said this year, the team aims to sign-up another 50 new service providers to increase the current service provider number to 100.

"Our focus is to ensure that we have a good number of service providers throughout the country for our members. Most of the current VBLP providers are POM based and therefore, our focus is more on increasing the numbers in the provinces."

Ms. Farapo said the team has identified prospective service providers and is working towards ensuring that service agreements are signed and in place for members to enjoy discounts whilst being an active contributing member.

The following are newly registered service providers:

1. **WR Dental (POM) offering 15% discount**
2. **Plumbers & Builders (Port Moresby) offering 10% discount on all items**
3. **Anitua Supermarket (Lihir) offering 20% discount on all variety clothing, home wares and kids toys;**
And 10% discount on all freezer goods and/or butchery

Do get your copy of the VBLP poster from your nearest NCSL branch

For more information regarding Value Back Loyalty Program (VBLP), email marketing@nctl.com.pg or call 313 2020.

LOOK FOR THIS LOGO AT SELECTED SERVICE PROVIDER OR RETAILERS BELOW WHEN SHOPPING





Deshley Mala and son in 2013. "This was the day saving for those rainy days mattered."

Putting a little bit of your money aside can help you go a long way when you need it most.

Here's 28 year old young Mum - Ms Deshley Mala story on how her NCSL savings assisted her financially.

"When I completed school and got my first paid job I learnt about NCSL with the company I was previously with. An awareness was conducted at our office which intrigued me to put something aside for that rainy day."

... now we're living freely with our fortnightly salaries and our NCSL savings. "I started saving with NCSL in 2012 but because I was living off my parents, I thought 'why save when your parents provide everything' so I used my savings whenever I needed money without considering my future."

"Then came that day when saving for the future and those rainy days mattered the most."

"I was pregnant and all the thoughts of looking after a child and the needs and wants and hospital fees and the list goes on. That startled me and got me thinking, if I had saved my money, I wouldn't be worrying now."

"That urged me to continue my savings with NCSL and now look where it got me? I have a healthy son, a great job and a good husband whom I encouraged to save with NCSL and now we're living freely with our fortnightly salaries and our NCSL savings. And not to forget, you earn monthly and annual interests, what a bonus!"

Have an interesting story of how your NCSL savings assisted you in meeting a financial need? Share your story with us by sending an email to newsletter@ncsl.com.pg



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

Jason Undi
May 22 at 3:00pm
Can someone advise on the recent newspaper article about ncsl loans being made easier?
Like Comment

Hale Tamasi Boko
May 20 at 11:50am
The companies that do not post their members funds on time should all be penalized... Just a suggestion
Like Comment

Benjamin Rangrang Tamur
May 11 at 10:24am
Good morning, is it possible to move/transfer savings from my Nasfund account to my NCSL ACCOUNT!??
Like Comment

Barry Ludin
May 16 at 3:19pm
I want to view my balance online. Please advise me of the process involved. Thanks
Like Comment

Find & Join Us on Facebook

www.facebook.com/groups/ncslhelpdesk



NCSL Closed Group

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.



VALUE BACK LOYALTY PROGRAM

AN ADDED VALUE TO YOUR PURCHASE

LOOK FOR THIS LOGO AT SELECTED SERVICE PROVIDER OR RETAILERS BELOW WHEN SHOPPING



15%

10%

Present your NCSL ID card to receive 10% - 15% Value Back discount at any of the selected retail or service provider listed above

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



For more information email marketing@nctl.com.pg

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