



MEMBERSHIP REACHES OUT TO GOVERNMENT DEPARTMENTS



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3	♦ Membership reaches out to Government Departments	NASFUND Contributors Savings & Loan Society Limited (NCSL) is keen on growing its membership and is extending an invitation to employees in the public sector, including those in the State-Owned Enterprises (SOEs).
4	♦ NCSL takes 3rd place in Open Men's team in the 2017 Va'a challenge	After the recent amendments to the NCSL Constitution which now allows membership from non-NASFUND members and public servants, the Society paid its first government visit to staff of the Internal Revenue Commission (IRC) in Downtown Port Moresby.
5	♦ Loan promo winner acknowledges NCSL	Member Services Manager Robert Thadeus and the Marketing Team took the opportunity to speak to over 100 staff of IRC on NCSL's products and services and the benefits of saving with the Society.
6	♦ Awareness vital to keep members informed	"Since the amendment of the NCSL constitution, we are now approaching Government departments and other public sector organisations to market NCSL and our products and services. (<i>story continues on page 3</i>)
7	♦ Member Feature	

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



"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.

GENERAL MANAGER'S MESSAGE

Welcome to another edition of NCSL Vibe.

In this Edition, our cover story is on the efforts we have now commenced to on-board new members from the public sector after the change in NCSL's constitution at the last Annual General Meeting.



This is part of our drive to grow the Society's membership and provide the opportunity for more people to enjoy the wonderful products and services that we have on offer. We have also provided steady returns to our members over the years and we are now paying monthly interest on all member savings accounts and continue to offer some of the lowest personal loan interest rates in the market.

Congratulations to all the members who won themselves some fantastic prizes in our Loan promotions and we thank our major sponsors, PNG Air and Kokopo Village Resort for providing these prizes. We are looking to do more promotions in the new year and we urge all our members to look out for these promotions.

We continue to receive a growing number of applications from members and we urge all our members to initiate these applications via the member portal which will ensure a quicker turn-around time on the processing of these applications.

As we are approaching the end of the year, we expect the number of members applications to increase significantly and members who lodge their applications via the member portal will note that they will receive their funds much quicker when compared with lodging a paper application over the counter at one of our branches.

NCSL is working on a credit scheme with one of the leading retailers of household items and we hope to make an announcement very shortly on the launching of this arrangement which will provide an opportunity for our members to purchase these items at competitive prices and may also obtain a loan from NCSL for this purpose.

There are other initiatives we continue to work on and hope to bring these exciting offerings to our members very soon.

In the meantime, congratulations to our NCSL team that successfully participated in the Corporate Va'a Challenge.

(Continued from front page)



Member Services Manager Robert Thadeus displaying a presentation slide on the benefits of saving with NCSL. Over the last five years, the Society has paid over 5.5% annual interest on members savings.

"NCSL's products and services are very customer oriented especially the lending ratios and the interest rate. After the presentation, most staff have expressed their interest in joining NCSL," Sere said.

Previously, NCSL membership base was restricted to NASFUND contributors only which limited the chances of growing the Society's membership.

The Society has gone ahead with discussions with the Finance Department to get approval for the Government payroll deduction code to allow for government departments and public sector members to save with and borrow from NCSL.

Marketing Team Leader, Ms Evelove Farapo said this is the first government department visit and the team will be visiting others in the coming weeks.

"NCSL actively promotes savings culture to the young in school and those employed because our mission is to improve the quality of our members' lives through security, returns, services and product range we offer. Employees from IRC are eager to register their membership and we look forward to them saving with NCSL."

Mr Thadeus said he expects NCSL's membership registration to double every day once government departments and other sectors come on board to join NCSL.

IRC's Staff Administration Manageress from the Human Resource Department, Ms Sylvia Sere said most staff were interested in what NCSL has to offer and said most were eager to save with NCSL.



IRC staff collecting membership application forms and brochures after the presentation. Questions asked were mostly centered around NASCARE and interest paid on members savings.



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NCSL takes 3rd place in Open Men's team in the 2017 Corporate Va'a challenge



Port Moresby: Nitro crew displaying their medals after taking out 3rd place in the Open Men's Va'a Challenge. Crew: (L-R) Donald Boga, Stanley Sariman, Oscar Yamara, David Doriga & Jasper Kinaram.

NCSL Nitros, in the fight to maintain its 2016 title won in the Open Men's Va'a Challenge last year, put up a team of strong men who managed to paddle their way through to the grand final and, this time, took out 3rd place.

Nitro's strong and confident five-man team made it through the two heats and qualified for the semi-finals with the fastest times recorded enabling them to progress into the grand final.

Nitro Crew battled it out against the moderate winds and the opposing tide in the open waters at the Royal Papua Yacht Club in Port Moresby to win their heats.

For their effort, the team was rewarded with a medal each and a merchandise from sponsors of the Corporate Va'a Challenge.

NCSL also entered teams in the Open Women's and Mix Division who were not as successful as the Men's team.

A total of 24 teams registered for the challenge to race a distance of 250 meters per heat. The Corporate Va'a Challenge is an annual event organized by the Konedobu Kanu Klab or 3K to raise funds to assist the National Va'a Team to compete in international Va'a challenges.

NCSL Nitros look forward to next year's challenge to regain the title in the Open Men's team.



NCSL Mixed team paddling alongside Royal Papua Yacht Club team. The team made it to the semi-finals but missed out on a spot in the grand finals.

Loan promo winner acknowledges NCSL

Port Moresby-based members whose names were systematically drawn for the Loan & Fly promotion were proud to receive their prizes at NCSL head office after being notified of their win.

Proud winner, Mr Victor Ovia, a glass installer and fabricator of GDA Glass & Aluminium was the seventh lucky winner of the Loan & Fly promotion after obtaining a loan in September to meet medical expenses for his father.

"NCSL is providing a very good avenue for people like us who earn little but can still grow our savings and borrow when the need arises," said Ovia.

"This came as a surprise when my

Human Resource Officer (HRO) called me in and told me the good news. It's because I saved with NCSL and benefited from obtaining a loan, I am now a lucky winner," Ovia said.

The promotion ran for 8 weeks in partnership with PNG Air and Kokopo Village Resort.

NCSL acknowledges its promotion partners for their support in providing these fabulous prizes and looks forward to their partnership in other loan promotions in 2018 and beyond.

For more information regarding our loan promotions, please send an email to marketing@ncsl.com.pg



Port Moresby: Loan & Fly Promotion Winner, Victor Ovia proudly receiving his prize voucher from Senior Lending Officer, Stanley Trimoni at Head Office.

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



Awareness is vital to keep members informed



Madang: Awareness presentation by NCSL's Madang Branch Client Services Officer Ms Geraldine Lokain to staff at Brian Bell.

Employer visits and awareness is a good way to educate and keep members informed about the Society's products and services.

These presentations provide existing and prospective members a chance to know more about the Society and its offerings. One such visit was to the staff of Brian Bell in Madang.

Miss Geraldine Lokain, NCSL Officer in Madang who undertook the visit, said most staff who were not members of NASFUND Contributors Savings & Loan Society (NCSL) wanted to know more about the Society's products and services and how they can benefit from saving with NCSL.

"Due to other prospective members' interest to know more about NCSL, Brian Bell Officer in Port Moresby Head Office arranged for a presentation and ID photo session to be conducted to their staff here in Madang branch," Lokain said.

She said most staff were interested to know more about the 1% monthly loan interest charged on a member's loan and how they can obtain discounts under NCSL's Value Back Loyalty Program.

NCSL will endeavour to undertake such visitations in the 19 towns and cities where it is represented right throughout the country.



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

I save with NCSL and now have savings to rent a house



Deshley Mala & son Lucas at their new rent house at Gerehu Stage 4 in Port Moresby.

"Life in Port Moresby is tough and living with family and relatives sometimes does not work out well. Having a place of your own with your little family can be a challenge," says Deshley Mala.

"Looking for a decent place to live in and build a home is not easy in Port Moresby but thanks to my NCSL savings, I was able to secure a nice 3 bedroom high set house."

"I could not afford to pay the bond fee at first when I enquired because K3000.00 was not what I earned fortnightly but I knew I could get that money somehow if I wanted the place," Deshley said.

...I applied for a 1:1 loan and was granted the funds the same day and this I paid up the bond

"Knowing that I always saved something aside for those rainy days, I had my NCSL savings to assist me. I applied for a 1:1 loan and was granted the funds the same day, and I paid up the bond fee and moved in to my new place."

"Now, I just sit back, relax and let my savings do the work which is the best part." NCSL always assists me when I am in financial need, and it can assist you too. So join now!



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

Elias Tokom Jnr
October 13 at 3:11pm

If I need to apply for a loan online from NCSL, do I still need to include paperworks?

Like Comment

Robert Haraha
October 10 at 9:13am

Good morning Ncsl, I registered my phone number recently for small service and received a confirmation end yesterday. However ever, I am unable to access it to apply for a loan. Please advice on this. Thank you.

Like Comment

Jeremiah Vagi Kere
October 18 at 5:12pm

APPLIED TO WITHDREW FROM MY GENERAL SAVINGS ONLINE YESTERDAY.

What happens next and when do I get my response?

Constructive comments welcome. 😊

FIND & JOIN US ON FACEBOOK

www.facebook.com/groups/nclselphelpdesk



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.



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