



West New Britain Provincial Financial Inclusion Steering Committee Induction Meeting

This report is compiled by Tobias Toumne (CEFI Special Projects Coordinator) and Busa Jeremiah Wenogo (CEFI Special Projects Manager)

Introduction

This report provides information on the West New Britain Financial Inclusion Steering Committee Induction Meeting undertaken by Mr Busa Jeremiah Wenogo – CEFI Special Projects Manager and Mr Tobias Toumne – CEFI Special Projects Coordinator. The took place on 8th January 2022

1. Meeting with WNB Provincial Commerce Executive Manager/Deputy Chairman of the WNB Prov FI Steering Committee & WNB Training & SME Officer – Liama Resort.

On the 7th of December 2022 the CEFI Team had a brief discussion with Mr Bernard Bambai, the Executive Manager and Mr Edward Sapu, Training and SME Officer prior to hosting the First Induction Provincial Steering Committee in WNBP on the 8th of January 2022. The venue of the meeting was at Liama Guest Resort. The following are the key discussion points;

- The West New Britain Provincial Government, through the Division of Commerce has already developed an Annual plan to rollout the Financial Literacy Programs in the province. This will be incorporated with the Annual Workplan for WNB in 2023 that CEFI will develop.
 - The WNB Provincial Government has captured the Financial Literacy programs in its 2023 annual Budget.
- The Division of Commerce is willing to spearhead the Provincial Steering Committee Meetings and support the Financial Literacy Programs as per the MOU that was signed recently. In sum the Division will;
 - 1- Collaborate with CEFI to conduct Provincial Steering Committee Meetings
 - 2- Set up a Provincial Financial Inclusion Desk &
 - 3- Appoint a Provincial Financial Inclusion Coordinator to mend the desk and work with CEFI Special Projects Coordinator to coordinate all financial inclusion activities in the province.

- After trainings conducted, no one is seemed to monitor the progress of the trainers in their remote communities. CEFI will need to work with the WNB Provincial Government/Administration to assess reports, conduct M & E, Refreshers trainings and mentoring sessions (where required).



Image 1: (Left to Right: Mr Busa Jeremiah Wenogo, CEFI Special Projects Manager, Mr Bernard Bambai, Executive Manager, WNB Commerce Division & Deputy Chairman of the WNB Provincial Financial Inclusion Steering Committee (seated center) and seated right is Mr Edward Sapu, WNB Training and SME Officer

2. Courtesy Call/Meeting with WNB Acting Provincial Administrator – WNB Provincial Administration HQ

On the 8th of December 2022, prior to the Induction meeting for the WNB Provincial Financial Inclusion Steering Committee, The CEFI team accompanied by Mr Bambai and his officers met with Mr Lep Mapmani, WNB Acting Provincial Administrator. Mr Mapmani stated that eventhough there are economic activities in the province, saving culture is lacking among many citizens in the province. For this very reason, the Provincial Government took on board CEFI as per the MOU to address this and othe related issues in the province. On this note he assured CEFI that the WNB Provincial Government will continue on this partnership in promoting financial inclusion initiatives in the province. Most importantly, the 2023 budget for the province has already catered for the Financial Literacy Programs.

Below are other key discussion points.

- The West New Britain Provincial Government will be financing all the MOUs that it has signed – this include the CEFI MOU as well. Thus the provincial government has already budgeted for Financial Literacy Programs in the Provincial Budget for 2023.

- The reviewing and signing of the MOU will be a priority focus for both CEFI and the Provincial Government in the year 2023. It was noted that the MOU has lapsed and needs to be reviewed.

- The Provincial Government through the Commerce Division will support in:

- 1) Finalising the composition of the WNB Provincial Financial Inclusion Steering Committee
 - 2) Setting up a Provincial Financial Inclusion Desk
 - 3) Appointment of a Provincial Financial Inclusion Desk Coordinator through the Commerce Division.
- An Incubation center for SME is in progress to cater for SME's and trainings have been set-up by SME Corporation . This will indeed help trainers to conduct trainings for participants and obtain information. CEFI through its Financial Literacy Programs can partner in terms of its trainings using this facility. CEFI should also consider working alongside SME Corp to streamline each organisation's training focus. A suggestion is for CEFI to focus on Financial Literacy Training while SME Corporation can come in with the Business Development Skills Training.
 - More Financial Literacy Programs trainings are needed in the province especially in remote districts such as Kandrian Glouster and Talesia.
 - Partnerships and Collaboration to be strengthened in the province amongst all stakeholders, Churches, NGO's Government to come onboard and partner with CEFI to rollout the Financial Literacy programs and key initiatives in the province.
 - Beyond the trainings, bank account opening, school kids savings campaign, mini-financial inclusion expo, mentoring support, digitization of the provincial government payment system and the expansion of banking outreach into the districts will have be considered in the new year.



Image 2: (From left to Right: Mr Bernard Bambai, Executive Manager, Commerce Division, Mr John Tikot, WNB Commerce Officer, Mr Tobias Toumne, CEFI Special Projects Coordinator, Mr Busa Jeremiah Wenogo-Manager Special Projects and Mr Leo Mapmani, Acting Provincial Administrator)

3. WNB Provincial Financial Inclusion Steering Committee Induction Meeting – Kimbe Bay Hotel

Attendees

Milne Bay Provincial Government/Administration

WNB Provincial Government/Administration

1. Mr Bernard Bambai (Executive Manager, Commerce & Trade Industry,WNB Provincial Administration)
2. Mr. Busa Jeremiah.Wenogo, (Manager-Special Projects, CEFI)
3. Mr.Tobias.Toumne, (Coordinator-Special Projects, CEFI)
4. Mr. Edward Sapu (Provincial Financial Literacy Training Coordinator, WNBP Administration)
5. Ms. Deslyne Pake (Financial Literacy Training Assistant, WNB Provincial Administration)
6. Mr.John Tikot (Provincial Cooperative Society Development Officer, WBNP Administration)
7. Mr.Mr Sakias Mokoi,(Kimbe Acting PCDO,KIK)
8. Mr.Sylvester Taiyo, (Commerce Coordinator, Kandrian Glouster District)
9. Mr.Lucia Kua,(Technical Services representative, WNBP Administration)
10. Ms. Kelenes Karoan (Women's rep, WNBP)

CSOs and Churches

11. Mr. Codrad Palaulo, Catholic Diocese Representative, Catholic Diocese of Kimbe
12. Mr Luke Bito, (Chairman, WNB Cocoa Cooperative Association Ltd, WNBP)

Background and Purpose of the meeting

The meeting was purposely to formally induct the members of the West New Britain Financial Inclusion Steering Committee with a large focus on educating them on the importance of promoting and supporting the financial inclusion agenda and making them aware of their roles and responsibilities. The induction program included presentation by the CEFI Special Projects Manager Mr. Busa Jeremiah Wenogo on the National Financial Inclusion Policy/Strategy, the proposed Terms of Reference for the Provincial Financial Inclusion Steering Committee, a brief introduction on the role and mandate of CEFI as the apex organization created by the National Government to coordinate and advocate for financial inclusion in the country and a brief run through the important aspects of the signed MOU between CEFI and the Milne Bay Provincial Government.

The formation of the West New Britain Provincial Financial Inclusion Steering Committee is part of a list of activities outlined in the scope of Memorandum of Agreement (MOU) signed between MPBA and CEFI on 2nd August 2019.

The three year MOU which expired on 2nd August 2022, under clause 2.13 called for the establishment of a Project Steering Committee (PSC) that will comprise of representatives from the provincial government, CEFI, private sector and civil agencies in the province.

Key Discussion Points from the meeting

Mr Bambai stated that the meeting was convened at the right time as it is now critical to address both social and economic challenges in the province which will be done through the implementation of Financial Inclusion activities such as Financial Literacy training.

He also highlighted that WNB Provincial Administration has already developed a workplan but again this will be incorporated with CEFI's plan and also considering plans from the private sector, churches etc. He also notified the members that the agenda of Financial inclusion in the province needs collaborative efforts from all stakeholders, thus it is important to consider their plans as well. He further advised the members that the WNB Provincial Administration will now be funding all the MOUs that it has signed and the MOU with CEFI is one of them. In fact, a budget submission has already been made and he assured members funding will be made available in next year's budget.

On side of the MOU, Mr Bambai raised his concern that, since the MOU has expired, it is vital for the establishment of the steering committee to take lead in the review process regarding the MOU and most importantly, to operationalize the MOUs. He further mentioned that even though no proper induction was done, the WNBP took the initiative to conduct Financial Inclusion Trainings, developing plans and most importantly working with remote Districts to ensure trainings are conducted on timely basis which is a good sign. He was happy that an induction is now being conducted by CEFI as it ensures that things will now be done in a coherent and coordinated manner through the steering committee. The focus for 2023 will be on Kandian Gloucester District. One of the encouraging

Mr Mokoi proposed for the membership to be reviewed with inclusion of some key stakeholders. Thus, the membership was reviewed with additional inclusion of members from the following;

- 1) Commercial bank, x1 rep
- 2) Microbanks 1x rep
- 3) SLS 1x rep
- 4) District administration,
- 5) Oil palm landowners,
- 6) informal economy participants and SME participant,
- 7) Provincial Dept of Agriculture,
- 8) WNB Chamber of Commerce and
- 9) Church representative.

Presentation on the Implementation Status of the MOU since the signing of the MOU between CEFI & WNB Provincial Government

It was noted that since the signing of the MOU, the commerce division in conjunction with CEFI have already rolled out ToT Training and retail training targeting various communities in the WNB. The focus for next year will be on Kandian Gloucester District.

It was also brought to the attention of the committee that there are reports of trained trainers charging exorbitant fees when conducting trainings in the community. This is set to become a big problem in the near future and actions have to be taken.

Mr Sapu highlighted that it was not easy to conduct trainings in the districts due to challenges such as finance, logistics, geographical locations, availability of materials and so forth. He highlighted that despite these, trainings were conducted on a timely basis in districts as per their plans in WNPB. Most importantly, communities through various mediums or formal groupings like associations have taken initiative to fund the roll-out of financial literacy trainings. This shows that communities value the importance of the training and are willing to provide support

He also explained that donors are willing to provide their support for this training to be roll-out in the province. DFAT for instance, had provided funding support to roll-out trainings in one district in the province.

Based on the experiences thus far he recommended the following to be considered by CEFI

- Partnership between CEFI and the WNB Provincial Administration to be maintained.
- Government has to fully support this program.
- TOT Refresher Courses for the Trainers
- Establish a Mechanism to monitor and evaluate the roll-out trainings in the community in light of reports around exorbitant fees being charged etc
- Donor Funding is encouraged to support this partnership.
- Awareness to be undertaken regularly etc.
- Adequate funding (MOU) in the 2023 Budget.

Mr Palaolo from the Kimbe Diocese stated that the Diocese is willing to work and partner with CEFI to drive the agenda in local communities to empower catholic faithful to live a happy life in their communities. He recommends for the CEFI trainers to align their plans and work with the Catholic Diocese of Kimbe

Proposed Key Interventions

From the meeting it was highlighted by the Mr. Wenogo that both CEFI and the Bank of Papua New Guinea (BPNG) were already planning to roll-out some activities in the province. These key activities will kick start efforts around addressing financial exclusion in the province.

- Survey on identifying key economic projects/activities in the province,
- Training of Trainers for Financial Literacy Training,
- Business Development Service Training for SMEs in the province,
- Young Minds Savings Campaign
- Pilot Project on expanding access of financial products and services in the province down to the districts.
- Digitisation of the provincial government wages/salary payment system

Key resolutions from the meeting

The following are key resolutions from the meeting;

- The members agreed for the Steering Committee members to be reviewed which was done and new, members were nominated and endorsed.
- The members of the steering committee have agreed to have 2 meetings in a year. 1st meeting in the middle of the year (June/July) and last meeting towards the end of the year (Oct/Nov). CEFI and the WNB Provincial Govt to co-fund the meetings. It is suggested that CEFI fund one meeting and the WNB Provincial Government fund the other meeting.
- The members agreed for the WNB Provincial Administration to set-up a Financial Inclusion Coordinating desk within the Commerce Division to coordinate the roll-out of the financial inclusion activities in the province.
- Appointment of the Coordinator for the Financial Inclusion Desk in the Province by the WNBP Administration. The coordinator will also coordinate the roll-out of the financial literacy training in the province.
- The members agreed to invite the Office of KIK in Kimbe to provide a status update in the next steering committee meeting on its project particularly around the account opening exercise.
- An audit to be undertaken by WNB Provincial Administration's Commerce Division on all trainers trained in the province particularly those trained by CEFI and SME Corp.
- The Provincial Administrator and Commerce Advisor to approve the list of trainers and circulated to all BDOs in the province to be published on notice boards.
- CEFI and WNB Provincial Administration to also discuss the issue around training fees charged by trainers and decide if it is worth regulating the fees.

Conclusion

Overall the first meeting with the West New Britain Provincial Administration was a success with the provincial government now keen to revise the expired MOU and promote financial inclusion in the province.



Image 3: Some members of the WNB Provincial Financial Inclusion Steering Committee posing for a picture after the meeting.