

# CEFI E-NEWSLETTER ISSUE 21-22

## QUARTER 3 & 4 JULY-

## DECEMBER 2023



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## NEWS

# Bank of Papua New Guinea celebrate 50 Years



**Photo Caption: Ms. Elizabeth Genia, Acting Governor, Bank of Papua New Guinea lowers a time capsule witnessed by Hon. Prime Minister, James Marape.**

As part of its 50th Golden Anniversary, the Bank of Papua New Guinea (BPNG) hosted a commemorative service at ToRobert Haus on Wednesday, 01 November 2023. Several invited guests graced the occasion including the Honourable Prime Minister, Government

Invited guests and stakeholders witnessed the golden anniversary celebration in front of the BPNG building with images of its 50-year historical journey adorning its walls. The 'photographic wrap' around the exterior windows of BPNG's ToRobert Haus in Downtown, Port Moresby depicts a rich history of the establishment of the Bank of PNG. It displays renowned leaders including former Governors and Prime Ministers with key historical events in which they were involved in through images from BPNG and Reserve Bank of Australia's extensive archive collections. The photographic wrap at the two buildings, ToRobert Haus and its adjacent building (former US Embassy) will remain in place for the entire anniversary year.

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## CEFI holds last board meeting for Year 2023



The Centre for Excellence in Financial Inclusion (CEFI) held its last board meeting under Alternate Chair and Assistant Governor, Financial System Stability Group, Mr. George Awap

Pictured (from left to right), CEFI Board Members, Mr. Peter Samuel, CEFI Deputy Executive Director and Board Member, Ms. Roddie Wada, Board Member, Mr. George Awap, Assistant Governor, Financial System Stability Group, Bank of PNG and Alternate Chair, Mr. Saliya Ranasinghe, CEFI Executive Director and Board Member, Mr. David Nugi, Board Member and Mr. Paulus Laviel, Board Member.

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# CEFI and West New Britain Provincial Government sign revised MoU

The Centre for Excellence in Financial Inclusion (CEFI) and the West New Britain Provincial Government (WNBPG) signed a revised MoU (Memorandum of Understanding) agreement on December 8 in Port Moresby.

The revised MoU was signed between CEFI's Deputy Executive Director Mr. Peter Samuel and West New Britain Provincial Administrator Mr. Leo Mapmani.

Mr Samuel congratulated the WNB Provincial Government and informed Mr Mapmani and his team that CEFI looks forward to working with the WNB Provincial Government to promote financial inclusion in the province.

The MOU was signed to continue on the partnership between CEFI and the West New Britain Provincial Government in promoting financial inclusion in the province.

The objectives of the revised MoU include;

- Advocacy, awareness and implementation of National Financial Inclusion Strategy 2023-2027
- Implementation of identified key financial inclusion activities

- Research, planning and reporting
- Implementation and monitoring of banking access points
- Implementation and monitoring of Financial Literacy Trainings
- Implementation and Monitoring of Business Essential Skills Trainings, and

Mr. Mapmani acknowledged CEFI's continuing partnership with the WNB Provincial Government and support in implementing the previous MOU and for extending that commitment through the new MOU.

Mr. Mapmani said in this MoU, his administration is looking forward to work together and engage more with stakeholders in WNB especially church based organization and youths.

"We have seen that they (church based organizations) have proper structures and facilities that we can utilize and go into partnership through their church programs," Mr. Mapmani said.

"My administration is determine to change the mindset of West New Britain people and this will be our priority going forward," added the provincial administrator.

Executive Manager, Commerce Division, WNBPG, Mr. Bernard Bambai also added that greater collaboration was needed between the stakeholders and government and that government support will be required and encouraged divisions within the WNBPG to work together to be able to deliver on their targets.

Mr. Bambai said more awareness must be carried out throughout the community including schools and via the bank agents to facilitate the financial literacy training. Opening of bank accounts must also be a priority and more collaboration is needed between the WNB Provincial Government and the banks to ensure this activity takes place and is successful.

He added that the position of the Provincial Financial Inclusion Coordinator will be captured in the WNBPG Structure as per the previous MoU.

CEFI Special Projects Manager Mr. Busa Jeremiah Wenogo acknowledged West New Britain province's commitment, dedication and support in the MoU saying that WNB was one of the first province to sign an MoU with CEFI under the Provincial Government Engagement Partnership Program and is setting the pace for the rest of provinces in the

As such it was right that WNB is the first province to sign a new partnership to extend its existing partnership with CEFI. He also commended Mr Mapmani for capturing the Financial Inclusion Coordinator position within the provincial government administration structure, which in itself is a first in the country.

“We (CEFI) are happy to note that West New Britain is taking the lead once more and we are looking forward to working again with the provincial administration to deliver financial inclusions activities in the province during the life of the new MOU,” Mr. Wenogo added.

West New Britain Provincial Government was one of the founding members to sign the MoU followed by Milne Bay, East New Britain and New Ireland Provincial Governments.



***CEFI Deputy Executive Director Mr. Peter Samuel (left) and West New Britain Provincial Administrator Mr. Leo Mapmani signing the revised MoU.***

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# BLP Business Support Grant

## Launching

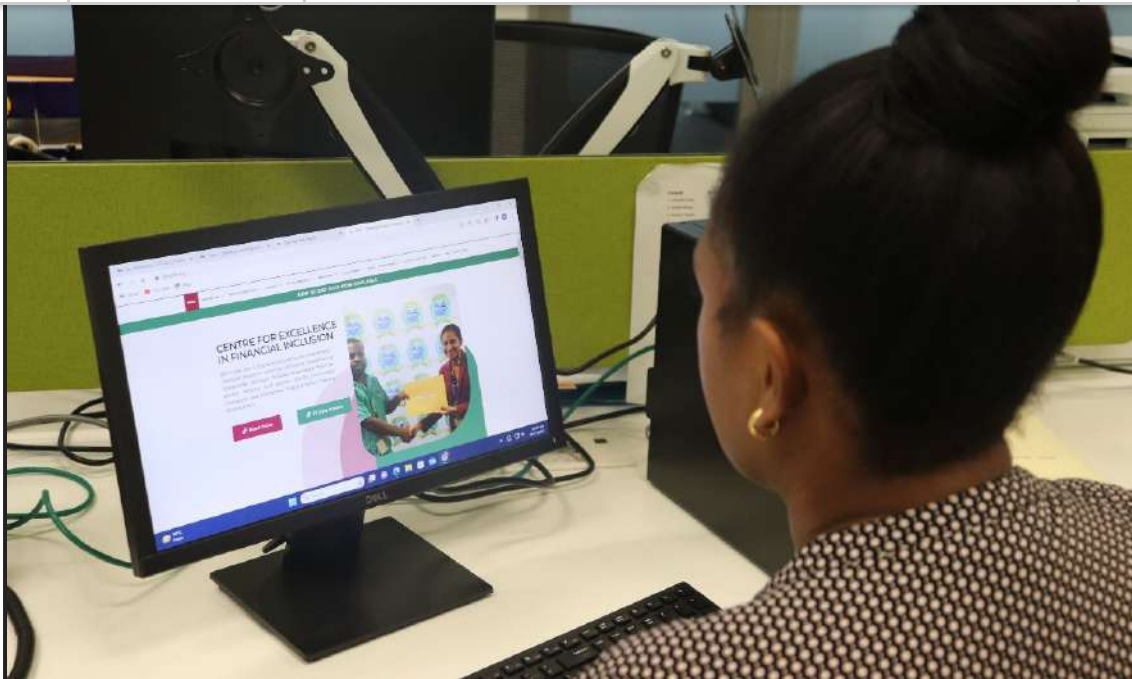


*Recipients of BLP Grant pose for a photo with CEFI Staff during the launching of the BLP Grant.*

Business Link Pacific (BLP), a private sector development programme delivered by DT Global and funded by the New Zealand Ministry of Foreign Affairs and Trade (MFAT), has announced the availability of new Business Support Grants for Small and Medium-Sized Enterprises (SMEs) in Papua New Guinea.

“Aotearoa New Zealand is pleased to continue our support for Business Link Pacific. As I get around and meet businesses and chambers of commerce, I have heard how much Business Link Pacific is valued in Papua New Guinea. And these Business Support Grants will help businesses here invest in and grow their operations, creating jobs and economic benefits for local communities”, said Peter Zwart, New Zealand High Commissioner to PNG.

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CEFI Staff Adelle Auhava looking at the new website

## CEFI launch new website

The Centre for Excellence in Financial Inclusion launched its new revamped website on Wednesday July 12 marking a very important milestone for the organization's marketing and communication.

The new CEFI website can be found at <https://www.thecefi.org/>

CEFI Executive Director Mr. Garima Tongia after launching the new CEFI website emphasized on the importance of a website saying it is the main tool of communication, marketing and awareness in organizations.

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## PUBLICATIONS

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## **FINANCIAL INCLUSION QUATERLY REPORTS 2023**

[Data Available Here](#)

### **The Inclusive Green Finance Policy (IGFP) Project**

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### **Online Certified Microfinance Professional Course**

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## **FROM THE CEFI DESK**

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## **FINANCIAL INCLUSION**

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### **WSME educated on how to use Ledger**

### **Pal application for business**

Ten WSMEs ( women in small to medium enterprises) completed a one day training on the use of the ledger pal application to record daily transactions specially targeted at WSMEs.

application and is an initiative of funded and supported by the Asian Development Bank, WFX and We-Fi, in partnership with CEFI and MiBank.

The training is phase two of the ledger pal project led by MiBank and supported by CEFI's training of WSME's on using the application.

The ledger pal application is a user-friendly function to enable handlers, especially small business owners to use to use by keeping their business data.

According to a statement by MiBank the key objective of the pilot is to develop capacity of the WSMEs on the use of the digital tool to record their business transactions, and further educate them on the advantage of their business efficiency through the digital business transactions recording application, especially accessing finance from financial institutions.

The statement said users of the application are owners of various businesses operating with license issued by Investment Promotion Authority (IPA) and registered with PNG Internal Revenue Commission (IRC).

It said the initiative was successful in building the capacity of the pilot users to learn the usage of the Ledger Pal Application, enabling the women to open Hibiscus Account with MiBank, and having 50% of women who are actively involved in small to medium scale economic activities, to use digital tool to keep business data and use the same tool to access finance from formally established microfinance institution, in order to improve and expand their business loan with MiBank.

MiBank and CEFI will conduct another Ledger Pal training for new WSME batch for the Women Finance Exchange in Port Moresby.

Interested participant can contact Daisy Moses at CEFI on 322 5300 or Beverly or Azurite at MiBank on 7999 9129.



***The 10 WSMEs pose for a group photo with staff from CEFI and MiBank following the ledger pal training.***

## AFD visit

A team from the French Development Agency (AFD) was in Port Moresby in August to conduct consultation meetings with country stakeholders and to discuss further cooperation and partnership for a greener and more inclusive financial sector in PNG.

The main objective of the meetings was to explore opportunities for engagement between the Bank of PNG's Inclusive Green Finance Project Program that AFD is supporting as well as other related aspects in the inclusive green finance space.



***Pictured following one of the meetings, are AFD representatives, Hugo Lecue – Task Team Leader for Financial Systems, AFD HQ (3<sup>rd</sup> from left) and Kim-Lou Cargnelli-Policy Officer to the Regional Director for the Pacific, AFD Pacific (4<sup>th</sup> from left) with (from left to right) GGGI Deputy Country Representative Peniamina Leavai, CEFI Executive Director Garima Tongia, CEFI Financial Inclusion Adviser Saliya Ranasinghe, CEFI NFIS Implementation Coordinator Albert Mokis and GGGI Senior Communications Associate Angus Moina.***

## IGFP 7th Committee Meeting

The Inclusive Green Finance Policy (IGFP) Steering Committee held its seventh steering committee meeting on July 19.

The objectives of the meeting were mainly for the members to be informed of Phase II of the IGFP project and the France Development Agency (AFD) proposed support for the IGFP implementation roadmap.

The number of Steering Committee and Technical Working Group meetings held so far includes seven Steering Committee Meetings and three Technical Working Group Meetings.

The Inclusive Green Finance Policy (IGFP) Project was initiated on 25 June 2021 with the aim of a greater understanding of climate resilience and inclusive green growth in PNG. IGFP marks the first step towards green finance in PNG, thereby

country.

Visit the CEFI Website for more information on the IGFP Project – (Link to be inserted)

Watch videos on Green Finance in Papua New Guinea

Video Title: 'What is Green Financing in Papua New Guinea' – (Link to be inserted)

[Read more on the IGFP Here](#)

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## WSME learn how to create Business Facebook Pages



Setting up a Business Facebook Account or Page for Women in Small Medium Enterprise (WSME) for their small businesses is one of three post online training activities that the



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CEFI is taking to coach the WSMEs to undertake in order to apply their knowledge on social media marketing, a topic covered from the online training on eCommerce.

Fourteen interested WSME turned up at CEFI office on July 06 to work on their Business Facebook Pages.

The key objectives of the activity were to;

1. Create new Business Facebook Pages,
2. Improve/Update business details such as contact information, business bio, list of products and services offered, etc on their respective business Facebook pages,
3. Explore the options of creating contents to post on their Facebook pages, apart from merely marketing their services and products and
4. Learn to professionally maintain their business Facebook pages.

The WSMEs were grateful for the additional skill to utilize digital space to maximize their business opportunities – that is to get used to doing online marketing through social media, and reaching wider audience (potential customers), and how to engage with their followers so they resonate with the values and the core purposes of the business.

In building the capacity of the WSMEs in this aspect, the Asian Development Bank (ADB), Women's Finance Exchange (WFX), Women's Entrepreneurs Finance Initiative (We-Fi), and CEFI hope to enable women who actively participates in micro to small business activities, broaden their understanding and experience to use digital platform to conduct business.

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## TRAINING

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# USAID LGP staff complete two day Financial Literacy Retail Training



***USAID LGP staff and CEFI staff Jill Pijui - Senior Training Officer (standing far left back row) and Adelle Auhava - Admin Officer Training (standing 3rd from left back row) after the completion of the two day training from December 5-6 at Loloata Island Resort.***



***USAID LGP staff discussing group activity during the first day of the Retail Training.***

Mr. Tom Pringel, Head of Project – USAID Lukautim Graun Program thanked CEFI for the partnership that allowed 17 of his staff to attend a two day Financial Literacy Retail Training at the Loloata Resort, outside Port Moresby.

Mr. Pringel said with USAID Lukautim Graun Program coming to a close in six months time, his staff can now seriously think about how they will manage their final entitlements while searching for new job opportunities.

The USAID Lukautim Graun Program signed an MoU with CEFI in December, 2021.

CEFI has conducted Training of Trainer trainings in USAID LGP's five conservative sites including Goroka, Simbu, Jiwaka, Madang and Lae.

# CEFI & KDDA work together to educate Kerema people on savings and budgeting

Kerema people in Gulf province can now look forward to learn how to manage and save money following the signing of a MoU between CEFI and Kerema District Development Authority (KDDA).

The MoU signed on November 8 will see CEFI working in partnership with KDDA to run Training of Trainers (ToT) training.

On November 17, five women were among 27 participants, who received ToT certificates following a five day ToT training run by CEFI at a Rehabilitation Centre at Hohola in Port Moresby.

Mr. Daniel Mune, First Secretary to Member for Kerema Open Mr. Thomas Opa, encouraged the participants to go back to their respective communities at Kerema and impart the knowledge to the people.

The ToT training is the first step of the SME Policy for Kerema people after it came to the MP's attention that a majority of his people are involved in SME activities and they must be educated in managing money to sustain their small businesses.





**Perish priests among 16 trainees  
to successfully complete  
financial literacy training in West New  
Britain province**





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Britain province is determined to educate his people on the importance of Savings and Budgeting.

Fr. James was among sixteen trainees that attended and participated in a Financial Literacy Training of Trainers training facilitated by the Centre of Excellence in Financial Inclusion in Kimbe.

The trainees mainly consisted of priests and business development officers.

The expected outcome of the training was for the participants to successfully complete the training and become certified trainers to run financial literacy trainings back at their respective communities and organizations.

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## Western Highlands addresses issue of ill money management through financial inclusion activities



Train the Trainer (TOT) Program is part of the outcome of an MOU that was signed between the Western Highlands Provincial Government (Department of Commerce and Tourism) and the Centre for Excellence in Financial Inclusion (CEFI) to incorporate financial inclusion activities in Western Highlands Province and address the issue of ill money management and encourage savings.

The TOT Training was conducted for two groups of individuals which comprised of members of the Department of Commerce and Tourism and representatives from each district administrator's office a total of 16 participants were handpicked and sent to Mount Hagen to participate in the training program the training was conducted and ran from the 26<sup>th</sup> of September – 29<sup>th</sup> of September at the Traveller's Hut in the heart of Mount Hagen Town.

### **The Training**

The main objective of the training was to equip potential trainers with necessary skills and guidance into understanding and adopting the financial literacy skills offered by CEFI in areas of Savings and Budgeting especially. Once they had fully grasped the concepts it would enable them to carry out and deliver training to their respective local communities.

There was a total of 16 trainers trained, assessed and certified to deliver CEFI financial literacy retail trainings according to and annual training roll – out plan. These

with the Provincial Government who will oversee the financial inclusion activities in the province. Moreover, the training roll-out plan will be funded by the provincial government to ensure support in terms of logistics and training resources to the retail trainings to take place.

It is anticipated that the retail training will reach a good number of Western Highlanders at the community level if and when carried out effectively. The concepts and skills delivered through these trainings would greatly benefit the SME owners and the working class to lead better and sustainable financial lives. This approach when executed effectively can make a huge impact in the areas of financial behaviour of the population in Western highlands Province.

### **Way forward**

The Centre for Excellence in Financial Inclusion through its Government Engagement Program has been working with the various provincial government authorities and recently Western Highlands Provincial Government with the help of Mr. James Wakapu (Executive Manager CCT – PHQ) to incorporate financial inclusion activities into their provincial programs through the means of an MOU agreement, which then will be coordinated by a provincial financial inclusion coordinator and a steering committee at the provincial level. This initiative will be further disseminated to other provincial administrations using the same model.

The objective of this initiative is for the provincial administration to take ownership of delivering the financial inclusions activities in Western Highlands supported by CEFI who will closely monitor and do check ups with the trainers on a monthly or quarterly basis with Mr. James Wakapu as their team leader in Mount Hagen. Mr. Wakapu also pointed out that this initiative was greatly recognized by their provincial government who was generous enough allocate funding aside for future trainings to be carried out going forward. Also present at the graduation of the trainers was the President of the steering Committee (Director for NDB) and a trained officer by CEFI Mr. Moses Pala who were there to witness the certification of the trainers. Moreover, this initiative paves a way for reaching as many individuals of the population as possible thus making ACCESS and USAGE of the financial services and products in a responsible and sustainable manner.

between the western Highlands Provincial Government (Department of Commerce and Tourism) and the Centre for Excellence in Financial Inclusion (CEFI) to incorporate financial inclusion activities in Western Highlands Province and address the issue of ill money management and encourage savings.

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## Special Projects



The Centre for Excellence in Financial Inclusion (CEFI) held a brief meeting with the Governor for Central Province Honourable Rufina Peter on the 5th of September to discuss

provincial government engagement program.

The discussions were mainly centered around identifying potential areas of cooperation and partnership between CEFI and the Central Provincial Government.

Governor Peter was briefed on CEFI's work with other provinces under the provincial government engagement rollout program. So far CEFI has signed MOUs with West New Britain, Milne Bay, East New Britain, New Ireland and WHP.

MOUs for Milne Bay and West New Britain have lapsed this year and new MOUs are expected to be signed before the end of this year. Besides the provinces, CEFI is also in the process of finalizing an MOU with the Kerema District. It was hoped that Central Province will follow suit and become the next province.

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## Market for Village Farmers Project - 3rd Quarter 2023 Progressive Updates







**Village Farmers Livelihood Improvement (VFLI) Training**

CEFI conducted Village Farmers Livelihood Improvement Training (VFLIT) in Simbu, Jiwaka and WHP from month September to the first week of October. Below is the progress update

**PROGRESS**

- Successfully conducted refresher TOT for Clifty Contractors for Western Highlands province on 31<sup>st</sup> July to 18<sup>th</sup> August, 2023
- Most participants are young and energetic and have formal education background and are eager to conduct trainings in Western Highlands Province.

Lead Partner	Female	Male	Total Attendance
Clifty Contractors	8	9	17
FPDA	0	3	3
CEFI	1	0	1
<b>Total</b>	<b>8</b>	<b>11</b>	<b>21</b>

**VFLIT Training Data Report (July to September 2023)**

- CEFI’s training partners (AMCS & Clifty) successfully delivered VFLI retail training in Simba, Jiwaka and Western Highlands Province

	SIMBU	JIWAKA	WHP
<b>Total # of HH Trained</b>	128	995	256

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<b># of Non-Profiled HH Trained</b>	87	831	211
<b># of Venerable Trained</b>	42	293	96
<b># of Males Trained</b>	113	499	192
<b># of Females Trained</b>	99	808	211
<b>Total Heads Trained</b>	<b>204</b>	<b>1,600</b>	<b>499</b>

Kelta Bulb Onion Growers and JOFFCS became agents of MiBank in Western Highlands and Jiwaka Province.

Farming Households who have attended the VFLI training have been advised to open bank account at the two agents and are progressing well.



To read more download a copy of the MVF Project 3rd Quarter 2023 Progressive Update

## MEET OUR TEAM

### Adelle Auhava - ADMIN OFFICER TRAINING

**1: What are three words that describe you best?**

I consider myself as Persistent, Ambitious and Diligent person.

**2: What do you enjoy about your work?**

What I enjoy most about my work experience here at CEFI would be the working environment, as a fresher I find it conducive to learn as much as I can and I feel privileged to be working amongst professional individuals that are well experienced in their own fields.

**3: What does your work involve?**

I carry out Administration duties of CEFI's Training Unit and manage the Business Link Pacific Programme. I mostly deal with queries from potential partners and stakeholders regarding CEFI's Training Packages and promoting the services and products of the Business Link Pacific Programme to local businesses/SMEs in Port Moresby.

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#### 4: Why is your role important to Financial Inclusion?

I believe my role is important to Financial Inclusion because I engage and work closely with local business and SMEs, most of which lack access to financial education and the importance of managing the finances of their businesses. I also have the opportunity to inform them on how they can seek professional advice to help them improve in different aspects of their businesses.

#### 5: Where do you see your work after a few years' time?

I am grateful to be part of this organization especially the learning experience, if I am given the opportunity to continue serve this organization I am sure I will thrive in my career.

I strongly believe that CEFI deserves recognition from the government in terms of funding because the organization plays an important role to positively influence the life of ordinary people of PNG in terms of having access to financial services.

I hope that in the next five years, the local businesses and SMEs that CEFI has engaged with will prosper and make a difference in their communities.

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## IMPACT STORY

Click on the **Video Link** below and watch as Ruth shares her story on how CEFI's Training has impacted her to start a business.



[Click here to watch the video](#)

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## PARTNERS CORNER

# MiBank wins Innovation Award



***MiBank CEO Mr. Tony Westaway receives the 2023 Innovation PNG Award for large business. Photo Credit: Godfreeman Kaptigau/BAI***



### ***MiBank CEO Mr. Tony Westaway and Team***

On 10<sup>th</sup> November 2023 MiBank received the 2023 Innovation PNG Award for large business presented at the PNG Innovation Conference hosted by Business Advantage and the Port Moresby Chamber of Commerce & Industry. The award recognized the Banks innovation in developing a Mobile Corporate product.

'This innovation has particular relevance and use for remote areas where there is not adequate internet coverage, and for rural companies and groups,' said the judges' report.



Mobile Corporate is a product featured on the MiCash mobile banking platform whereby authorized signatories of a small business or group account can initiate and authorize payments, and monitor account activities including accessing statements online. The key feature is that multiple signatories to an account have access and can authorize transactions using the MiBank banking app.

Its use will enable MiBank to extend access to financial services beyond individuals to group and corporate accounts where there are multiple signatories required to 'sign'. This includes not only companies or small businesses but incorporated associations, landowner groups, farming co-operatives and womens organisations.

According to MiBank CEO Tony Westaway this now has particular application for business, given the cessation of cheque acceptance in the private sector scheduled for 31 December 2023.

For more information, you can contact the MiBank Call Centre on 16789 (Digicel Free Call).

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## **Kina Bank supports Lite Haus International**



*Kina Bank Chief of Staff Asi Nauna and LiteHaus International Founder and CEO Jack Growden holding a mock cheque to symbolise the Kina Bank's support.*

Kina Bank has donated K80,000 to the LiteHaus International, a non-government organisation, to establish digital classrooms in eight (8) primary schools in PNG.

The schools that will be receiving this support are located in the Central Province, West New Britain, Morobe, Western Highlands and Eastern Highlands.

Chief of Staff of Kina Bank, Asi Nauna, when handing over the donation on Thursday 31<sup>st</sup> August, said Kina's support signifies its commitment toward helping improve access to online education materials for schools.

"We know that most schools in our country still do not have access to online teaching and learning materials. However, by supporting LiteHaus International's digital classroom program, we can be able to help address this challenge by ensuring these primary schools have access to readily available materials that they can use to help with their teaching and learning programs," Ms Nauna said.

LiteHaus International Founder and Chief Executive Officer Jack Growden whilst thanking Kina Bank said the donation will help provide the schools with digital skills training and have access to an offline e-library, which was developed by Niunet, a PNG education

“This support from Kina Bank enables us to expand the footprint of our Digital Infrastructure Program across five provinces, building upon our existing efforts providing digital learning tools and opportunities to over 120,000 students and teachers across PNG,” Mr Growden said.

LiteHaus International is an Australian NGO which works on bridging the digital divide across the Asia- Pacific region. Since 2017, their internationally acclaimed Digital Infrastructure Program has completed 206 computer labs in primary and secondary schools in PNG, Philippines and Solomon Islands, as well as providing over 4,000 students in Australia with their own personal laptop.

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## FINANCIAL INCLUSION NEWS

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[Gender Inclusive Finance has become a top priority for AFI members](#)

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