

# Financial Literacy Train the Trainer Training Report



13th – 17th November 2023 @Port Moresby

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## Acknowledgment

This document constitutes the Financial Literacy Train the Trainer (ToT) Training Report, hosted on 13<sup>th</sup> – 17<sup>th</sup> November, 2023 under a Memorandum of Understanding (MoU) with Kerema District Development Authority in Port Moresby, National Capital District (NCD).

The Financial Literacy Partnership was a milestone for the Centre for Excellence in Financial Inclusion (CEFI) and Kerema District Development Authority. There were numerous efforts put forward by both parties, making the trainings successful.

CEFI would like to acknowledge the efforts of the following persons and/or organizations:

### **Gulf District Government – Kerema District Development Authority**

- Hon. Thomas Opa – Member for Kerema District
- Ms. Elape Lovate Kerema District Development Authority (KDDA) - CEO
- Mr. Joe Mairave – SME Coordinator, Kerema District

### **CEFI**

- Mr. Peter Samuel, Deputy Executive Director, Centre for Excellence in Financial Inclusion;
- Mr. Saliya Ranasinghe – Financial Inclusion Advisor – CEFI
- Ms. Jill Pijui, Head of Training, Centre for Excellence in Financial Inclusion;
- Mr. Busa J. Wenogo Special Projects Manager, Centre for Excellence in Financial Inclusion;
- Mr. Tobias Tomne Special Projects Coordinator, Centre for Excellence in Financial Inclusion;
- Mr. Paul Tamate, Training Officer, Centre for Excellence in Financial Inclusion;

### **BPNG**

- Mr. George Awap (BPNG FSSG Assistant Governor)

## 1. Introduction

### 1.1. Background

An estimated 75% of the population in Papua New Guinea (PNG) does not have access to financial services. The low-income population of the country are termed as 'core excluded', in terms of the extent of financial exclusion, as they conduct their financial transactions completely outside the regulated financial system, mostly on a cash-only basis and sometimes in-kind. Amongst the several causes of financial exclusion, the primary ones are high costs associated with small value transactions, lack of infrastructure, and lack of client centric products, rigid processes and weak delivery models.

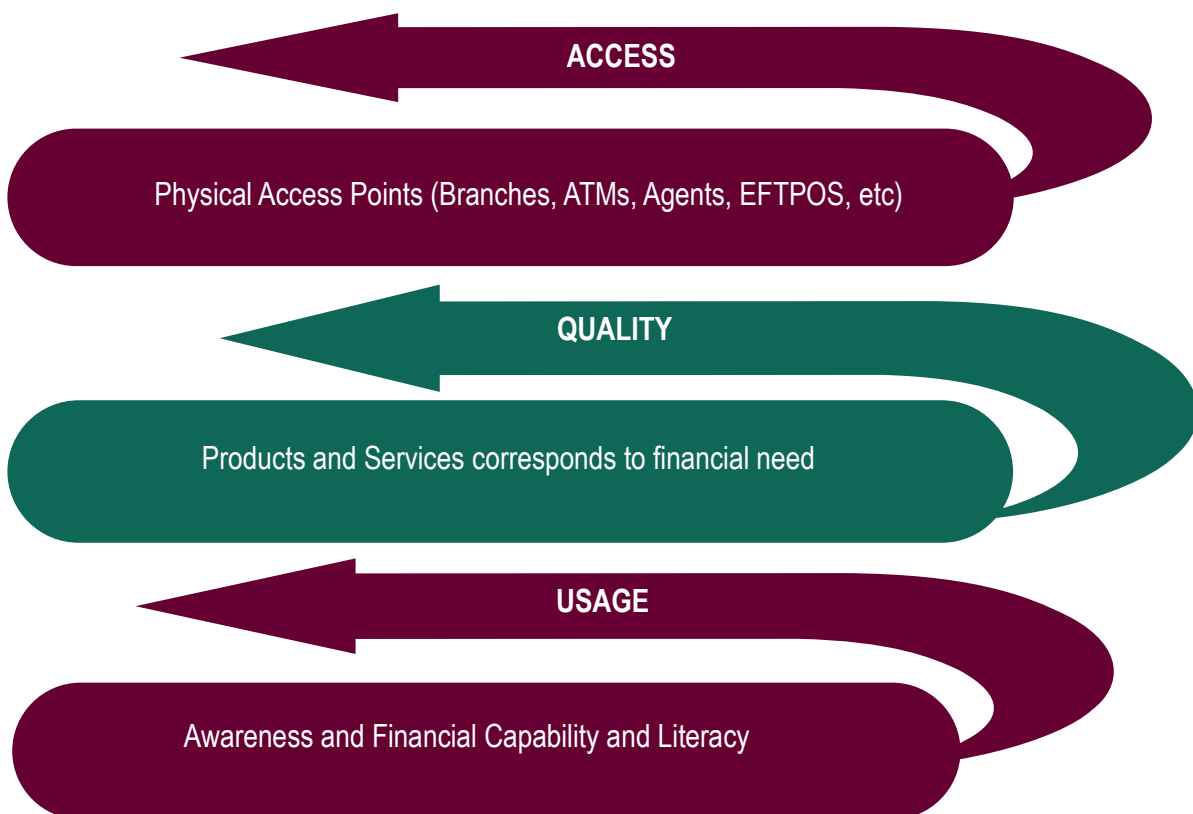
The Government in its effort to promoting Financial Inclusion (FI) agenda in PNG has initiated Centre for Excellence in Financial Inclusion (CEFI) endorsing Bank of Papua New Guinea (BPNG) has the custodian and manager of CEFI. CEFI is co-financed by department of Treasury and Bank of Papua New Guinea.

The Centre for Excellence in Finance Inclusion has an overarching goal of enhancing financial inclusion by extending financial services to the bulk of the rural population in PNG, at the aim to support government's vision 2050 to bolster wealth creation, reduce poverty and promote economic development in PNG.

The Centre for Excellence in Financial Inclusion was established under the Association Incorporation Act and officially launched on the 24th of April 2013. CEFI was endorsed by PNG's National Executive Council (NEC), as the industry apex body for Coordinating, Advocating and Monitoring all Financial Inclusion activities in Papua New Guinea (PNG).

Financial Inclusion means Individuals and businesses have access to and can effectively use financial products and services to meet their needs and are delivered in a responsible and sustainable manner, built on three (3) core values: Quality; Transparency and Equity.

### Financial Inclusion Pillars



## 1.2. Our Vision



### Vision

All Papua New Guineans are financially competent and have access to a wide range of financial services that address their needs and are provided in a responsible and sustainable manner.



### Mission

To provide a coordinated framework for advancing financial inclusion in PNG by addressing prevalent barriers and exploiting key opportunities.



### Values

CEFI focuses on 3 core values to fulfil its mission. Quality, Transparency and Equity.



### Goals

To reach 2 million more unbanked low-income people in Papua New Guinea, 50% of whom will be women with a wide range of financial services that includes savings, loans, remittance services and insurance.

## 1.3. Our Priority Area

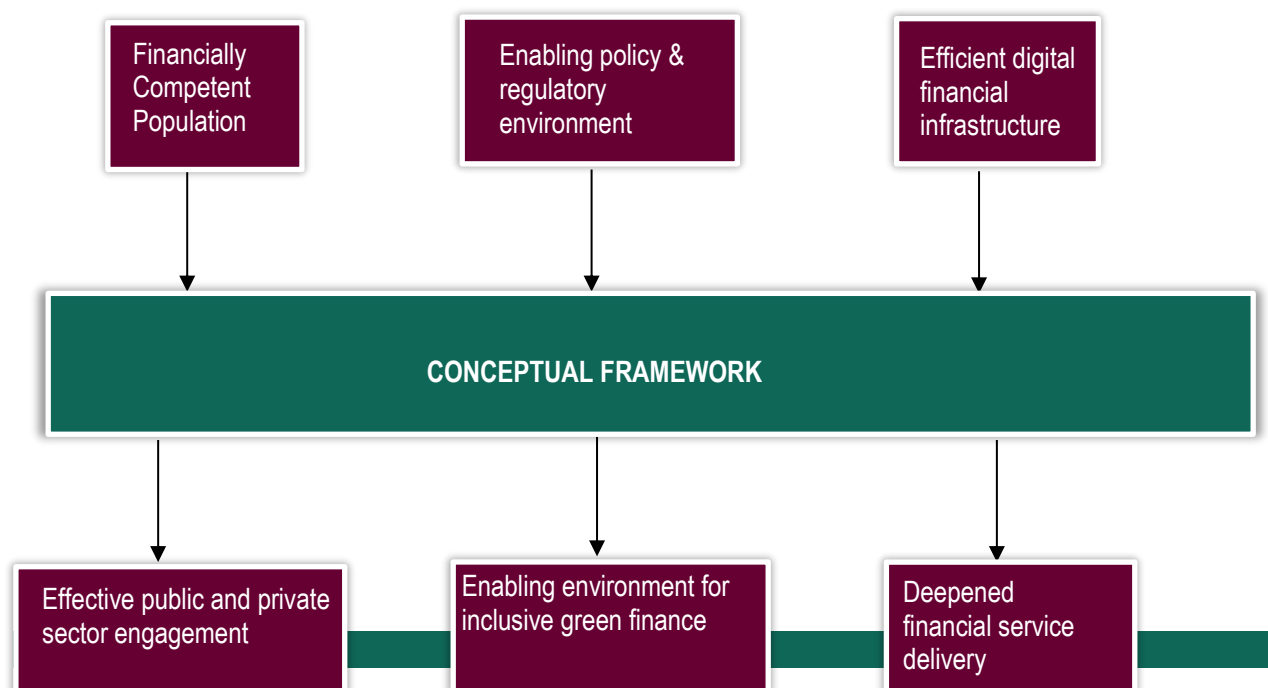
The vision and mission of CEFI will be addressed in the context of the nine (9) key priority areas. The priority areas include:

- 1.3.1. Financially Competent Population
- 1.3.2. Enabling Policy and Regulatory Environment
- 1.3.3. Efficient Digital Financial Infrastructure
- 1.3.4. Effective Public and Private Sector Engagement
- 1.3.5. Enabling environment for inclusive green finance
- 1.3.6. Deepened Financial Service Delivery

This key priority areas addresses the barriers of financial inclusion and also identifying further opportunities for PNG to tap into.

## 1.4. Purpose

The purpose of this report is to discuss delivery content and the training techniques used in successfully delivering the ToT Training conducted in Port Moresby at the PNG Rehabilitation Centre – Hohola, to measure the outcome of the training.



## 2. Rational

Gulf Province is a province of Papua New Guinea located on the southern coast. The provincial capital is Kerema. The 34,472 km<sup>2</sup> province is dominated by mountains, lowland river deltas, and grassland flood plains. In Gulf Province, the Kikori, Turama, Purari, and Vailala rivers meet the Papuan Gulf. The province has the second-smallest population of all the provinces of Papua New Guinea with 106,898 inhabitants (2000 census). The province shares land borders with Western Province to the west, Southern Highlands, Chimbu, and Eastern Highlands to the north, Morobe Province to the east, and Central Province to the southeast.

From Port Moresby, travel west on the Hiritano Highway through Central province to Kerema. The 300km drive takes approximately 4 hours by road. The Gulf province, located on the southern coast of Papua New Guinea, is a long way off the beaten track and tourism facilities entail simple guesthouses and village stays. The Gulf of Papua dominates the centre of Gulf Province, which stretches along the southern coast of the mainland. The Great Papuan Plateau lies in the west of the province while a number of rivers including the Turama, Kikori and Purari all converge in a large delta area on the coast. The Albert and Stanithorp Ranges are in the east of the province.

District	District Capital	LLG Name
<b>Kerema District</b>	<b>Kerema</b>	Kerema District Kerema Central Kerema Rural East Kerema Rural Kaintiba Rural Kerema Urban Kotidanga Rural Lakekamu-Tauri Rural
<b>Kikori District</b>	<b>Kikori</b>	Baimuru Rural East Kikori Rural

		Ihu Rural
		West Kikori Rural

Gulf Province is located on Papua New Guinea's southern coast. It has a concave coastline of large deltas that lead into the Lake Kamu Basin, and has mountains and wide expanses of seasonally flooded grass plains stretching out from the Taurama, Kikori, Purari and Vailala rivers. The province has about 500 kilometers of roads mainly along the eastern coast and mountains. The province has some major oil and gas projects including the fields: Elk Antelope, Uramu, Gobe Barikewa, Lehi and Bwata. The biggest project is the Total-led Papua LNG project based on the Elk Antelope gas fields, which is set to become the country's second major liquefied natural gas (LNG) project.

The Gulf Provincial Government has set up an equal partnership to build a port to service the LNG project and other industries within the province. There are also plans to create the Ihu Special Economic Zone near Kikori. This project has received seed funding from the PNG government and Chinese interests. The province has marine products industry, including prawn fishing companies owned by the Provincial Government that specialize in the harvesting and processing of natural prawns from the waters of the Gulf of Papua. The province has a history of hunting and fishing, and the locals mainly derive a living from the fishing and growing copra. There is also a long-standing trade in ceramics and artefacts. Gulf is famous for its masks, dancing boards, drums and figures representing spirits. Kikori Airport has been recently upgraded which should accommodate more future developments and trade or business.



The province has many tributaries, swamps and rivers, and it is rich with flora and fauna. There is world-class fishing along the coast of Gulf which attracts international visitors which allows for opportunity for the Gulf people to benefit in tourism industry although there is need for improvements in this sector the people of Gulf have so much potential to grow and flourish in terms of the economic growth and sustainability. The economic state of Gulf Province has declined due to the current decline in the country's economy. In addition, the deteriorated infrastructure of the province hinders economic growth.

The province derives most of its revenue from its mineral resources and marine products. Gulf province contributes heavily to the marine export supplies and produces large quantities of marine products annually for export. Almost all rural households in the province do fishing as a daily activity to sustain their daily living needs.

Many families supplement their income by engaging in small informal markets to sell their fresh produce, marine products, betelnut and food products such as sago and other cooked food. Mainly betelnut and sago is being grown for own consumption and/or selling it is also transported to the major markets and other provinces such as NCD. It has been noted that many women and young men are now going into SME retail and are picking up significantly in terms of economic and financial growth.



With the engagement of the different income generating activities, it is estimated that Gulf province internal revenue should increase greatly within the next 5 - 10 years. But the question is” Are the people of Gulf financially competent?” the answer is no, most people need financial literacy skills in order to be financially competent.

A need for the Financial Literacy trainings in the province was seen as stressed by the District Administrators office during the provincial engagement meeting in NCD, Port Moresby at the CEFI office – Deloitte Haus. It is evident that there are concerns of law-and-order issues in the province and more awareness and trainings need to be carried out within the province to enable the people of Gulf province to be more innovative and self-reliant in order to sustain themselves financially and not rely too much on the government solely for financial support or assistance and other services.

To Solidify the arrangement a Memorandum of Understanding (MoU) was signed between CEFI and the Kerema District Development Authority on the 08<sup>th</sup> of November 2023 to fill the gap and solidify the partnership.



### 3. Training Overview

#### 3.1. Objective (s)

The main objective(s) of the Financial Literacy ToT Training is to:

- Equip and empower public servants, SME and people in general in Gulf Province with Training Techniques and Personal Money Management Skills so they can be able to transfer the skills and knowledge to the people of Gulf Province.

#### 3.2. Expected Outcome(s)

At the end of the one week (5 working days) training the following outcome(s) has to be achieved:

- 25 Participants to graduate as Financial Literacy Trainers, of which 5 are women trainers;
- CEFI to Conduct 5 days Financial Literacy Trainer the Trainer (TOT) course; and
- 25 Participants to receive CEFI ToT Certificates







### 3.3 Training Program(s) Provincial Government Engagement – Gulf Province

### FLT – ToT Training Program

13<sup>th</sup> - 17<sup>th</sup> November 2023

Time	MONDAY 13 <sup>th</sup> Nov, 2023	TUESDAY 14 <sup>th</sup> Nov, 2023	WEDNESDAY 15 <sup>th</sup> Nov, 2023	THURSDAY 16 <sup>th</sup> Nov, 2023	FRIDAY 17 <sup>th</sup> Nov, 2023
9:00-9:15 am	<ul style="list-style-type: none"> <li>⇔ Participants Registration</li> <li>⇔ Official Opening</li> <li>⇔ Welcome &amp; Introduction</li> </ul>	⇔ Announcement & Recap	⇔ Announcement & Recap	⇔ Announcement & Recap	⇔ Announcement & Recap
9:15-9:30 am	<p><b><u>Introduction:</u></b></p> <ul style="list-style-type: none"> <li>⇔ Brief outline of the course</li> <li>⇔ Objectives &amp;</li> <li>⇔ Training Expectations</li> </ul>	⇔ Lesson Preparations Con't	<p><b><u>Savings Module:</u></b></p> <ul style="list-style-type: none"> <li>⇔ Session 3 - Peer Presentation &amp;</li> <li>⇔ Master Trainer Assessment</li> </ul>	Final Budgeting Lesson Preparations	⇔ Session 8 - Peer Presentation & Assessment
9:30-10:00 am	<p><b><u>Training Techniques:</u></b></p> <ul style="list-style-type: none"> <li>⇔ Facilitating &amp; Assessing Group Learning Skills</li> <li>⇔ Adult Learning Principles</li> <li>⇔ Experiential Learning Cycle</li> <li>⇔ Features of the Learning Session (trainer's manual), &amp;</li> <li>⇔ Developing Session Plans</li> </ul>	⇔ Lesson Preparations Con't	<ul style="list-style-type: none"> <li>⇔ Session 4 - Peer Presentation &amp;</li> <li>⇔ Master Trainer Assessment</li> </ul>	Final Budgeting Lesson Preparations Con't	⇔ Session 9 - Peer Presentation & Assessment
10:00 – 10:15 am	~ Morning Tea Break~				
10:15-11:00 am	<p><b><u>Content Information by Master Trainer:</u></b></p> <p>Practical Session Delivery (Savings S1-S2 &amp; Budgeting S1 -S2)</p>	⇔ Lesson Preparations Con't	<ul style="list-style-type: none"> <li>⇔ Session 5 - Peer Presentation &amp;</li> <li>⇔ Master Trainer Assessment</li> </ul>	<p><b><u>Budgeting Module:</u></b></p> <ul style="list-style-type: none"> <li>⇔ Session 3 - Peer Presentation &amp;</li> <li>⇔ Master Trainer Assessment</li> </ul>	⇔ Session 10 - Peer Presentation & Assessment

11:00-12:00noon	<b><u>Peer Delivery:</u></b> ⇔ Session Break-up for SAVINGS and BUDGETING & ⇔ Lesson Preparations starts	⇔ Lesson Preparations Con't	⇔ Session 6 - Peer Presentation & ⇔ Master Trainer Assessment	⇔ Session 4 - Peer Presentation & ⇔ Master Trainer Assessment	<b><u>Master Trainer (Summary Points):</u></b> ⇔ Session Customisation ⇔ Savings Concepts, &
12:00 -1:00 pm		~Lunch Break~			
1:00: 2:00 pm	⇔ Lesson Preparations Con't	Lesson Preparations Con't	⇔ Session 7 - Peer Presentation & ⇔ Master Trainer Assessment	⇔ Session 5 - Peer Presentation & ⇔ Master Trainer Assessment	⇔ Budgeting Concepts
2:00-3:00 pm	⇔ Lesson Preparations Con't	Lesson Preparations Con't	⇔ Session 8 - Peer Presentation & ⇔ Master Trainer Assessment	⇔ Session 6 - Peer Presentation & ⇔ Master Trainer Assessment	<b><u>Master Trainer:</u></b> ⇔ Evaluation/ Feedback
3:00 -3:15 pm		Afternoon Tea Break			
3:15 - 4:00 pm	⇔ Lesson Preparations Con't	Lesson Preparations Con't	⇔ Session 9 - Peer Presentation & ⇔ Master Trainer Assessment	⇔ Session 7 - Peer Presentation & ⇔ Master Trainer Assessment	⇔ End of TOT Training & ⇔ Graduation and Distribution of Certificates
4:00 - 4:06 PM		~End of Sessions~			

### 3.4. Training Delivery Methods

The Financial Literacy Train the Trainer (ToT) training adopted participatory learning techniques through the Ability to Facilitate Group Learning, Ability to Assess Group Learning, Adult Learning Principles and Experiential Learning Cycle in collaboration with Behaviour Change Approach techniques, these techniques were used in designing, engaging and delivering the whole **5 days** ToT training sessions. All training sessions are customised to suit respective participant's expectations.

Peer Delivery Training method was adopted also, to allow the participants to master the art of Session Planning, Customising and Contextualising the sessions, putting to practice the different training technique taught to them by the master trainer, also mastering the techniques of interpreting subjects (Savings and Budgeting) within a short period of time.

Assessing of Peer Delivery Sessions method was adopted also, allowing master trainer to assess the participant's ability to facilitate group learning, ability to assess group learning (engaging of group activities) and the ability to under the subject content and provide assessment feedback on areas of improvement.

At the end of each module or course there were key summary points discussed, consolidating the two modules, Savings and Budgeting. More details will be discussed next.

### 3.5. Course Outline

#### Topic No1: Training Techniques

Day 1 (first half of the day) -Trainers are taught the ability to facilitate group learning, ability to assess group learning, adult learning principles, experimental learning cycle, familiarization of the modules and the content knowledge, session planning and preparation skills, session customization techniques in brief and other supportive training techniques/facilitating skills will be taught as part of the feedback or assessments during peer delivery by master trainer.

#### Topic No2: Content Knowledge (Subject)

Day 1 (Second half of the day)- Master trainer outlines and explain the details about each of the modules, allowing the trainers to be familiarize themselves with the modules, also the master training take them through a practical session, session 1 of each module while trainers sit and observe how to deliver a session or training.

#### Topic No3: Peer Delivery Session Breakup

Day 2 whole day and first half of day 3 - Trainers will be peer groups of 2 or 3 to start preparing for their sessions, master trainer selects and group trainers based on the level of experience, their characters (introverts or extraverts), organizations, etc.

#### Topic No4: Practical Sessions

Day 2 second half till Friday afternoon, practical sessions start and ends, with master training doing assessments and providing feedback for improvement and summarize each session topic under savings and budgeting both.

During the practical sessions, as the trainers are presenting each allocated sessions, master trainer provides feedback assessment on their performance in two categories, the positive side of their presentation and the areas they need to improve on. In doing so additional or supportive training techniques will be discussed and the master trainer summaries each session topics and address any doubts that may arises.





### Topic No5: Customization of Module

Day 3 -4, Trainers are taught methods on how to customize each of their sessions in both modules in detail by the master trainer during the one-on-one coaching and mentoring support given to each peer groups. There are steps involved to session customization, and this includes; Identify session headings, identify session objective(s), Identify the key message(s) for this session, identify steps involve to achieve the whole session and identify supportive activities (e.g., group discussion questions, role plays, games, drawings, singing, etc.).

The main aim behind having group engagement supportive activities is to help with explain the key message(s) and achieve the overall objective(s) or expected outcome of the whole session.



### Topic No7: M & E protocols and Reporting

Day 4 (second half), CEF's M & E protocols, reporting and quality control requirements are outlined to the trainers and the members of Kerema District.

## 3.6. CONTENT/SUBJECT SUMMARY

### 3.6.1. SAVINGS – CUSTOMISATION

#### MODULE/SESSION

##### Part A.

1. Define "SAVING".
2. State the different REASONS WHY PEOPLE SAVE, emphasis on Save for Emergencies
3. Check to see short-term and long-term Goals. (SMART GOALS)
4. Barriers and Solution to Savings
5. Discuss how to SET SAVINGS GOALS using a PLANNING WORKSHEET (**SAVINGS PLAN**). This is the **Savings tool** you want to leave with them.

#### Savings Plan

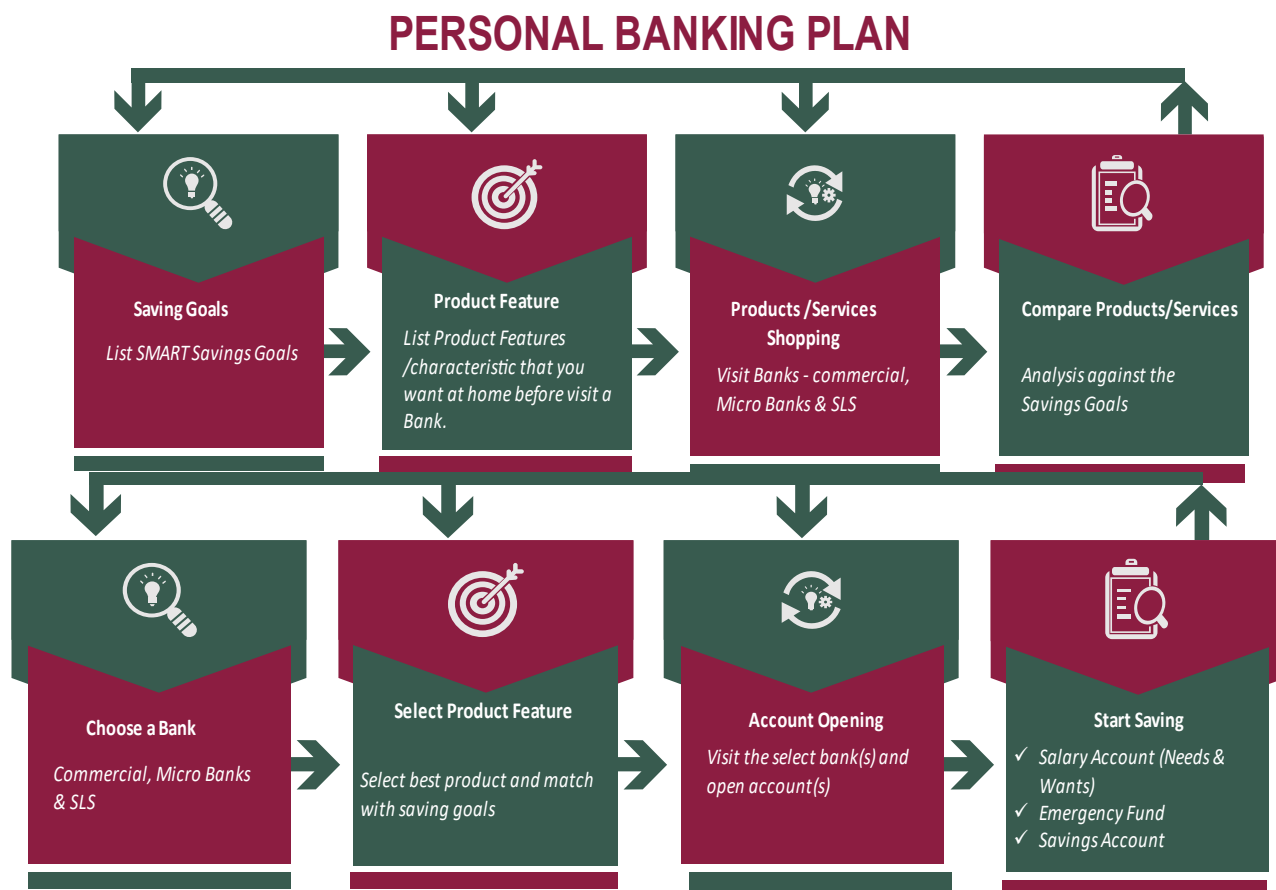
Savings Goal	Lump Sum Needed	When Needed per Fortnight?	Amount of Savings Required per Fortnight
<b>Short-term</b>			
School Fees	K1,300	In 26 fortnights	K50/fortnight
Emergency Fund	K2,600	In 13 fortnights	K200/fortnight
<b>Long-term</b>			
Home Renovation	K5,200	In 52 fortnights	K100/fortnight
<b>Total Savings Required</b>	<b>K9,100</b>	<b>26 13 52 F/Ns</b>	<b>K350/fortnight</b>

## Part B

6. COMPARE and explain different Savings Services (formal, semi-formal & informal), its functions/characteristics/features and its importance.

7. SHOWCASE different savings PRODUCTS, its features/characteristic/functions and end users/benefits of this products.

Therefore, you are leaving them with a tool called **Banking Plan**, this is another **Savings tool**.



### 3.6.2. BUDGETING – CUSTOMISATION

#### MODULE/SESSION

##### Part A

1. Define "BUDGET".
2. State the IMPORTANCE OF HAVING A BUDGET.
3. Make a BUDGET (steps involved in making a budget & the budget table [ $Income - Savings - Expense = Ending\ Cash$ ]).

4. Discuss ways to stay within your BUDGET. Therefore, trainers are leaving with the participants a personal household **BUDGET** as a tool.

### SAMPLE OF A HOUSEHOLD BUDGET

#### Mary's Family Budget for 12 Month

DESCRIPTION	AMOUNT (K)
<b>INCOME</b>	<b>K3,000</b>
<b>SAVINGS ( Savings Goals /Savings Plan)</b>	<b>K1,500</b>
<b>EXPENSES</b>	<b>K 1,000</b>
<b>END CASH</b>	<b>K500</b>

#### Part B

5. Tracking Daily/Monthly Income & Expenses & Cash flow to make good financial Decision.
6. Financial Record Keeping.

Therefore, in Budgeting session an **Income and Expense tracking sheets** and **Cash Flow** are additional advanced **tools** to be taught to the trainers.

Income Tracking (2 weeks)				
Mary's Income				
Daily Income Tracking Sheet (Week 1)				
Sources of Income	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	Total (1 Week)
Salary	0	0	K1,300	<b>K1,300</b>
Business Income (trade Store)	K200	K180	K150	<b>K530</b>
Other (Remittances, Interest on Savings, Gifts)	K50	0	0	<b>K50</b>
<b>Total Income</b>	<b>K250</b>	<b>K180</b>	<b>K1,450</b>	<b>K1,880</b>



## Continue....

Mary's Income				
Daily Income Tracking Sheet (Week 2)				
Sources of Income	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	Total (2 Week)
Salary (Husband)	0	0	K500	K500
Business Income (Store)	K50	K120	K150	K320
Others ( Remittance, Interest on Savings , Gifts)	0	0	0	0
Total Income	K50	K120	K650	K820

## Expense Tracking ( 2 Weeks)

Mary's Expense				
Daily Expense Tracking Sheet (Week 1)				
Expenses	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	Total (1 Week)
Loan Repayment	0	0	K200	K200
Wantoks	0	K50	K50	K150
Food	0	0	K300	K500
Easy pay	K20	0	0	K20
School Fee	0	0	K100	K200
Total Income	K20	K50	K650	K770

Continue....				
Mary's Expense Daily Expense Tracking Sheet (Week 2)				
Expenses	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	TOTAL (2 Week)
Loan Repayment	0	0	K200	K200
Wantoks	K20	0	0	K20
Food	0	K100	K400	K500
Easy pay	0	K20	0	K20
Flex Card	0	0	K20	K20
Total Income	K20	K120	K620	K760

Cash Flow (2 Weeks)					
Cash-Flow Tracking Sheet					
	Week 1	Week 2	Week 3	Week 4	TOTAL (1 Week)
Starting Cash	0	K1,110	K820		
Add: Total Income	K1,880	K820			
Less Total Expense	K770	K760			
Less Savings (outside the home)	0	K350			
Ending Cash	K1,110	K820			

### 3.7. TRAINING TECHNIQUES SUMMARY

#### 3.7.1. FACILITATING GROUP LEARNING

- Establish an environment conducive to group learning,
- Deliver and facilitate training sessions,
- Demonstrate effective facilitation skills,
- Support and monitor learning, and
- Review and evaluate effectiveness of delivery.

#### 3.7.2. ASSESS COMPETENCE

- Establish and maintain the assessment environment,
- Gather quality evidence,
- Support the Participants,
- Make assessment decision, and
- Record and report the assessment decision.

#### 3.7.3. ADULT LEARNING PSYCHOLOGY

- Adult Learning Principles, and
- Experiential Learning Cycle.



### 3.7.4. SESSION PLAN

Session plans are developed using the “T” Format below:

<b>Trainer Name:</b>
<b>Topic:</b>
<b>Duration:</b>
<b>Training Objectives:</b>
<b>Training Outcomes:</b>
<b>Target Group:</b>
<b>Location:</b>
<b>Material/Resources</b>

Time	Topic/Content
	<u><b>GLOSS MODEL FOR INTRODUCTION:</b></u> Grab Link Outcome Structure Safety Stimulate
	<u><b>TPAS MODEL FOR CONTENT KNOWLEDGE/SUBJECT:</b></u> Theory – Subject topic Practical – Engagement Activities/Group Work Assessment – Assessment of Engagement Activities/Group Work Summary - of Engagement Activities/Group Work
	<u><b>OFF MODEL FOR CONCLUSION:</b></u> Outcome - Summary of the whole session making sure the session objectives or learning outcomes are met. Feedback - Any questions and comments from participants Future – Express or outline the Next follow-up plan

#### 4. Participants Records

The table below shows the participant's name list for the ToT Training:

Date of Training: 13<sup>th</sup> - 17<sup>th</sup> November 2023      Venue:      PNG Rehab – Hohola (NCD)

NO:	NAMES	M/F	ORGANISATIONS	POSITIONS	CONTACTS
1.	Nanai T Wapung	F	LMU – Kerema District	Coordinator	
2.	Amanda Lei	F	LMU – Kerema District	Officer	
3.	Romana Namuni	F	- Kerema District	SME Officer	
4.	Kairi Samuel	M	- Kerema District	Electrol Officer	
5.	Timothy Malara	M	- Kerema District	Electrol Officer	
6.	Corey Maki	M	- Kerema District	Electrol Officer	
7.	Brendan Kanam Mirio	M	- Kerema District	SME Officer	
8.	Norman Lapa	M	- Kerema District	SME Officer	
9.	Jennifer Lapa	F	- Kerema District	LMU Officer	
10.	Jerry Kemble Kairu	M	- Kerema District	Solar Project Coordinator	
11.	Steven Kaika	M	- Kerema District	-	
12.	Rev. Tuta Lari	M	- Kerema District	United Church Pastor	
13.	Ps. Michael Posa	M	- Kerema District	United Church Pastor	
14.	Peter Opa	M	- Kerema District	Electrol Officer	
15.	Maupe Hape	F	- Kerema District	Electrol Officer	
16.	James Haipara	M	- Kerema District	Electrol Officer	
17.	Komiahe Dan Aope	M	- Kerema District	Electrol Officer	
18.	Dimrence Kivaina	M	- Kerema District	-	
19.	Amos Ovasuru	M	- Kerema District	Electrol Officer	
20.	Steven Andreas	M	- Kerema District	Electrol Officer	
21.	Steven Toru	M	- Kerema District	SME Consultant	
22.	Donald Susuve Haro	M	- Kerema District	Electrol Officer	
23.	Emmanuel Pupare	M	- Kerema District	Electrol Officer	
24.	Evera John	M	- Kerema District	Electrol Officer	
25.	Victor Kokova	M	- Kerema District	-	





## 5. Certification

On day number five Friday 17<sup>th</sup> November Participants graduated with a certificate of participants qualifying them to become a Trainer Specialized in delivering Financial Literacy Training on **Savings** and **Budgeting**.

### *Sample of Financial Literacy ToT Certificate:*



## 6. Methodology

To measure the outcome of the one-week financial literacy ToT training in NCD, Port Moresby, observation and training assessment methods were used, pre- and post-probing questions were asked to understand the participants expectations and training needs, attendance sheet and evaluations forms were circulated to get the feedback before and after each training.

All these methods were used to access the content information of the training methods and materials used, master trainer's performance, participants expectations and learning ability. Overall, these will equal to whither the one-week ToT trainings have overall met the objective of the CEFI and Kerema District Development Authority Financial Literacy Partnership.

## 7. Findings

The findings will provide a snapshot of the training outcome, as per the expected objectives and outcome:

### Section I: Training Content, Design and Delivery Methods

Marking Scale:	1: Very Good	2: Poor	3: Reasonable	4: Good	5: Excellent
Relevance of training content to your financial knowledge					5
Quality of training material					5
Level of detail covered by the course					5
Ease of understanding the course content					5
Effectiveness of training methods used					5
Overall assessment of training					5

### Section II: Performance of Master Trainers

Marking Scale:	0: Unacceptable	1: Okay	2: Good	3: Very Good	4: Excellent
Knowledge and conceptual clarity of subject					4
Balance between theory and practical examples					4
Was able and available to answer questions					4
Ability to facilitate learning					4
Coaching and Mentoring Ability					4

### Comments:

98 % of the participants feedback came out positive as the participants enjoyed the sessions, the enjoyed the learning techniques demonstrated and delivered the lead master trainer, which makes it easy for them to understand the content knowledge of the subjects and the application process once their return to their respective homes and families.

See below some filled evaluation forms to verify the findings above:

**Centre for Excellence in Financial Inclusion**  
Ground Floor, Credit House, Cuthbertson Street, Port Moresby  
P.O. Box 1692, Port Moresby 121, National Capital District, Papua New Guinea.  
Phone: + 675 322 5300 Email: info@cefi.org Website: www.cefi.org

**Training Evaluation Form**  
The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: DONALD SUSUVE HARO Date: 13<sup>th</sup> - 17<sup>th</sup> November 2023  
Occupation: \_\_\_\_\_ Contact Details: 82187030/72072941  
Employee: \_\_\_\_\_  
Training type received: FINANCIAL LITERACY TRAINING E.g. (TOT)  
Lead Trainer: Ill Pijui Support Trainer: Paul Tamate Venue: PNG Rehabilitation Centre - NCD

**Training Objectives:** (for the following please circle YES or NO) E.g.: (YES) NO  
The training content was relevant to your financial knowledge (YES) NO  
Training materials used were to standard (YES) NO  
Are you able to apply the skills learnt in your current role? (YES) NO  
The sessions covered were given to a level of understanding (YES) NO  
Training methods used were effective (YES) NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes. From a personal point of view the sessions taught me a great deal in my financial management. I now can be able to make sound decisions financially.  
In what ways can you suggest we improve in our training strategies, materials or approach? Nothing - All good.

Please rate the following by circling your choice of number provided:  
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:  
Facilitators knowledge of the subject: (4) 3 2 1  
Facilitator was informative, helpful and approachable: (4) 3 2 1  
Information presented logically/explanations given clearly: (4) 3 2 1  
Practice exercises or demonstrations were effective: (4) 3 2 1  
Session materials/handouts (provided): (4) 3 2 1  
Session's pace (timing): (4) 3 2 1  
Session's duration (how long it took): (4) 3 2 1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? Both sessions were great. I am able to apply in my life to respect a Role Model.

Venue / Administration  
The venue and facilities appropriateness: 4 (3) 2 1  
Refreshments provided during sessions: 4 (3) 2 1  
The training room was suitable for the sessions: 4 3 (2) 1  
Getting to and from venue was okay: 4 (3) 2 1  
Overall setting and arrangement were okay: (4) 3 2 1

This training evaluation form is to be filled in by the participants and returned to CEFI immediately after the training.  
PT 23

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**Training Evaluation Form**  
The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: NORMAN UAPA Date: 13<sup>th</sup> - 17<sup>th</sup> November 2023  
Occupation: \_\_\_\_\_ Contact Details: 737463206  
Employee: \_\_\_\_\_  
Training type received: T.O.T E.g.: (TOT)  
Lead Trainer: Ill Pijui Support Trainer: Paul Tamate Venue: PNG Rehabilitation Centre - NCD

**Training Objectives:** (for the following please circle YES or NO) E.g.: (YES) NO  
The training content was relevant to your financial knowledge (YES) NO  
Training materials used were to standard (YES) NO  
Are you able to apply the skills learnt in your current role? (YES) NO  
The sessions covered were given to a level of understanding (YES) NO  
Training methods used were effective (YES) NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes. From a personal point of view the sessions taught me a great deal in my financial management. I now can be able to make sound decisions financially.  
In what ways can you suggest we improve in our training strategies, materials or approach? Probably in terms of the duration of the program. I think if we discussed the topics for a two weeks, then we will fully grasp the concept of the program.

Please rate the following by circling your choice of number provided:  
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:  
Facilitators knowledge of the subject: (4) 3 2 1  
Facilitator was informative, helpful and approachable: (4) 3 2 1  
Information presented logically/explanations given clearly: 4 (3) 2 1  
Practice exercises or demonstrations were effective: (4) 3 2 1  
Session materials/handouts (provided): (4) 3 2 1  
Session's pace (timing): 4 (3) 2 1  
Session's duration (how long it took): 4 3 (2) 1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? Savings. How to maintain a necessary spending & save as much as possible.

Venue / Administration  
The venue and facilities appropriateness: 4 (3) 2 1  
Refreshments provided during sessions: 4 3 2 1  
The training room was suitable for the sessions: 4 (3) 2 1  
Getting to and from venue was okay: 4 (3) 2 1  
Overall setting and arrangement were okay: 4 (3) 2 1

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### Training Evaluation Form

The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: Jennifer Lapa Date: 13<sup>th</sup> - 17<sup>th</sup> November 2023  
Occupation: Self employed Contact Details: 708823 08  
Employee: \_\_\_\_\_  
Training type received: TOT E.g.: (TOT)  
Lead Trainer: Jill Pijul Support Trainer: Paul Tamate Venue: PNG Rehabilitation Centre - NCD

#### Training Objectives:

(for the following please circle YES or NO) E.g.: (YES)

	YES	NO
The training content was relevant to your financial knowledge	(YES)	NO
Training materials used were to standard	(YES)	NO
Are you able to apply the skills learnt in your current role?	(YES)	NO
The sessions covered were given to a level of understanding	(YES)	NO
Training methods used were effective	(YES)	NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Definitely Yes. It has made me to understand and realise more on how to save and budget.

In what ways can you suggest we improve in our training strategies, materials or approach? Less talking more practical.

Please rate the following by circling your choice of number provided:

4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

#### Session content:

	4	3	2	1
Facilitators knowledge of the subject:	(4)	3	2	1
Facilitator was informative, helpful and approachable:	4	(3)	2	1
Information presented logically/explanations given clearly:	4	(3)	2	1
Practice exercises or demonstrations were effective:	(4)	3	2	1
Session materials/handouts (provided)	(4)	3	2	1
Session's pace (timing)	(4)	3	2	1
Session's duration (how long it took)	4	3	(2)	1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? Personal presentation.

#### Venue / Administration

	4	3	2	1
The venue and facilities appropriateness	4	(3)	2	1
Refreshments provided during sessions	(4)	3	2	1
The training room was suitable for the sessions	4	3	(2)	1
Getting to and from venue was okay	4	(3)	2	1
Overall setting and arrangement were okay:	4	(3)	2	1

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### Training Evaluation Form

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Name: REV TUTA LARI Date: 13<sup>th</sup> - 17<sup>th</sup> November 2023  
Occupation: PASTORAL CARE Contact Details: 79884445  
Employee: SELF EMPLOYED  
Training type received: TOT E.g.: (TOT)  
Lead Trainer: Jill Pijul Support Trainer: Paul Tamate Venue: PNG Rehabilitation Centre - NCD

#### Training Objectives:

(for the following please circle YES or NO) E.g.: (YES)

	YES	NO
The training content was relevant to your financial knowledge	(YES)	NO
Training materials used were to standard	(YES)	NO
Are you able to apply the skills learnt in your current role?	(YES)	NO
The sessions covered were given to a level of understanding	(YES)	NO
Training methods used were effective	(YES)	NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes, because the topic was very significant - life insurance.

In what ways can you suggest we improve in our training strategies, materials or approach? Nil comments - so far very good.

Please rate the following by circling your choice of number provided:

4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

#### Session content:

	4	3	2	1
Facilitators knowledge of the subject:	(4)	3	2	1
Facilitator was informative, helpful and approachable:	(4)	3	2	1
Information presented logically/explanations given clearly:	(4)	3	2	1
Practice exercises or demonstrations were effective:	(4)	3	2	1
Session materials/handouts (provided)	(4)	3	2	1
Session's pace (timing)	(4)	3	2	1
Session's duration (how long it took)	4	(3)	2	1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? STAY WITHIN YOUR BUDGET

#### Venue / Administration

	4	3	2	1
The venue and facilities appropriateness	4	(3)	2	1
Refreshments provided during sessions	4	(3)	2	1
The training room was suitable for the sessions	4	(3)	2	1
Getting to and from venue was okay	4	3	(2)	1
Overall setting and arrangement were okay:	4	(3)	2	1

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### Training Evaluation Form

The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: REV TUTA LARI Date: 13<sup>th</sup> - 17<sup>th</sup> November 2023  
Occupation: PASTORAL CARE Contact Details: 79884445  
Employee: SELF EMPLOYED  
Training type received: TOT E.g.: (TOT)  
Lead Trainer: Jill Pijul Support Trainer: Paul Tamate Venue: PNG Rehabilitation Centre - NCD

#### Training Objectives:

(for the following please circle YES or NO) E.g.: (YES)

	YES	NO
The training content was relevant to your financial knowledge	(YES)	NO
Training materials used were to standard	(YES)	NO
Are you able to apply the skills learnt in your current role?	(YES)	NO
The sessions covered were given to a level of understanding	(YES)	NO
Training methods used were effective	(YES)	NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes, because the topic was very significant - life insurance.

In what ways can you suggest we improve in our training strategies, materials or approach? Nil comments - so far very good.

Please rate the following by circling your choice of number provided:

4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

#### Session content:

	4	3	2	1
Facilitators knowledge of the subject:	(4)	3	2	1
Facilitator was informative, helpful and approachable:	(4)	3	2	1
Information presented logically/explanations given clearly:	(4)	3	2	1
Practice exercises or demonstrations were effective:	(4)	3	2	1
Session materials/handouts (provided)	4	(3)	2	1
Session's pace (timing)	(4)	3	2	1
Session's duration (how long it took)	4	(3)	2	1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? STAY WITHIN YOUR BUDGET

#### Venue / Administration

	4	3	2	1
The venue and facilities appropriateness	4	(3)	2	1
Refreshments provided during sessions	4	(3)	2	1
The training room was suitable for the sessions	4	(3)	2	1
Getting to and from venue was okay	4	3	(2)	1
Overall setting and arrangement were okay:	4	(3)	2	1

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### Training Evaluation Form

The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: MICHAEL POA Date: 13<sup>th</sup> - 17<sup>th</sup> November 2023  
Occupation: CLERK (Pastor) Contact Details: 7369 6769  
Employee: Financial Literacy - Training (Training E.g.: (TOT)  
Training type received: TOT E.g.: (TOT)  
Lead Trainer: Jill Pijul Support Trainer: Paul Tamate Venue: PNG Rehabilitation Centre - NCD

#### Training Objectives:

(for the following please circle YES or NO) E.g.: (YES)

	YES	NO
The training content was relevant to your financial knowledge	(YES)	NO
Training materials used were to standard	(YES)	NO
Are you able to apply the skills learnt in your current role?	(YES)	NO
The sessions covered were given to a level of understanding	(YES)	NO
Training methods used were effective	(YES)	NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes, the FI or TOT was perfectly done and many things I take for granted. By now I should be in a better position to make improvements with regards to financial responsibilities.

In what ways can you suggest we improve in our training strategies, materials or approach? Training materials are simple basic, perhaps include real life examples more.

Materials used were all good and can be accessed in rural areas.

Approach and delivery were all good and acceptable.

Please rate the following by circling your choice of number provided:

4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

#### Session content:

	4	3	2	1
Facilitators knowledge of the subject:	(4)	3	2	1
Facilitator was informative, helpful and approachable:	(4)	3	2	1
Information presented logically/explanations given clearly:	(4)	3	2	1
Practice exercises or demonstrations were effective:	(4)	3	2	1
Session materials/handouts (provided)	(4)	3	2	1
Session's pace (timing)	(4)	3	2	1
Session's duration (how long it took)	(4)	3	2	1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? SAVING - particularly knowing and acquire basic knowledge on Budgeting.

#### Venue / Administration

	4	3	2	1
The venue and facilities appropriateness	(4)	3	2	1
Refreshments provided during sessions	4	(3)	2	1
The training room was suitable for the sessions	4	(3)	2	1
Getting to and from venue was okay	(4)	3	2	1
Overall setting and arrangement were okay:	(4)	3	2	1

This training evaluation form is to be filled in by the participants and returned to CEFI immediately after the training.  
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## 8. Conclusion

The succession of cultures situated along the vast Gulf of Papua and in the deltas of the rivers flowing into it produced one of the richest complexes of art styles in New Guinea. In general, the people believed that they owed much of their basic culture to Kiwai, the large island at the mouth of Fly River to the west, even their societies showed important local variations.

Kerema, minor port on the Gulf of Papua, south-central Papua New Guinea, southwestern Pacific Ocean. Located on Kerema Bay. The town occupies hilly savannah land between the deltas of Vailala and Lakekamu rivers. Rubber is grown in surrounding areas and coconuts are raised along the coast southeast of town. Kerema has a fish-processing factory for barramundi and prawns caught in the gulf. It has an airport and is connected by road with Malalua to the southeast.



However, the problem still lies with the people of Gulf to manage their income and finances wisely to see true tangible economic growth and success, the common challenge of poor financial management is the significant cause of the high rate of financial illiteracy amongst these aspiring local businessmen and women.

Financial Literacy is the agent of change to the people of Gulf. The Gulf Provincial Government, in collaborative partnership with Centre for Excellence in Financial Inclusion, with support from Licensed Financial Institutions and other key government agencies will successfully assist in a better financial literacy for the local people and a brighter financially competency for the people of Kerema District and Gulf Province.

### **Way Forward:**

In order to see impact in Kerema District and Gulf Province, the current MOU partnership is mandatory to bind all parties together to a common goal. CEFI and Kerema District Development Authority has committed towards implementing & monitoring of the financial literacy training (ToT & Retail) Business essential skills to work together through a MOU partnership approach, this will assist in:

#### **1. COMMITMENT BY Kerema District Development Authority**

##### **Gulf Provincial Government roles and responsibilities under the MOU**

1. Work with CEFI to develop and design the training roll-out plan/ schedule for training, including modules, sessions, timing, quality control arrangements, participants, and any other matters needed to be decided regarding effective roll out of the financial education training to Kerema District Administration employees and ToTs.
2. Secure and pay for ToT venue at the training locations and make all necessary arrangements for the Kerema District Administration staff participants in the ToTs.
3. Coordinate logistics and select candidates to attend the ToTs, including paying for all associated costs related to the ToT participants and Venue. CEFI Trainers will conduct the ToTs at locations identified by Kerema District Administration.
4. Select and provide the list of selected participants of the ToT Training to CEFI for verification and vetting.
5. ToTs will deliver trainings to the target people in LLGs of which 40% of the participants are women, in the various LLGs of Kerema District.
6. Facilitate District Government payment through digital channels.
7. Kerema District Administration to create dialogue and understanding between genuine stakeholders who privately run and fund the training must consult the Kerema District Development Authority to channel training plan, reporting or other vital information for better understanding and cooperation through financial inclusion program in the district.
8. Print and distribute training certificates to the participants of the ToT training.



## 9. COMMITMENT BY CENTER FOR EXCELLENCY IN FINANCIAL INCLUSION (CEFI)

### CEFI's roles and responsibilities under the MoU:

1. Provide Financial Literacy (FL) and Business Development Services (BDS) training materials and train Kerema District trainers (through ToT) as identified by Kerema District Development Authority. CEFI Certificates of Participation will be provided to participants for successful completion of the training.
2. Work with Kerema District Development Authority to come up with a training roll-out schedule for TOTs, including required module, sessions, timing, quality control arrangements, participants, and any other activities needed to effectively rollout of the FL and BDS training within the targeted offices and LLG's.
3. Screen and vet the list of identified training participants for the ToT Training to ensure that they meet the set criteria.
4. Act as a resource for responding to enquiries from Kerema District Development Authority appointed trainers, through specified channel about issues with the materials or advise and mentor on the best ways to conduct training or comply with the roll-out plan and /or Monitoring & Evaluation requirements.
5. Collaborate with banks to open bank accounts after retail trainings are conducted by CEFI Trainers.
6. Liaise with BPNG to set policy guidelines and notify commercial with micro banks to recognize all participants that undergone training supervised and certified by the division of commerce when seeking financial assistance.
7. As per 4.1.3. cover the cost of travel and accommodation for its trainers to conduct ToT Training.

Therefore, for people of Gulf in Kerema District it is anticipated that the trainers trained under the CEFI Train the Trainer (ToT) to do the community rollout of the Financial Literacy training targeting individuals in their respective districts such as people/farmers fisherman and other government officials within the next three (3) years which the MoU will run for starting on the date signed which is the 08<sup>th</sup> of November 2023 until 08<sup>th</sup> November 2026.

