

## ACKNOWLEDGEMENTS

It is with great pleasure for me as the Coordinator for CEFI here in West New Britain Province to acknowledge the core owner of the Centre for Excellence in Financial Inclusion (CEFI) particularly the Bank of Papua New Guinea (BPNG) for having confidence in the West New Britain Provincial Administration/Government through Commerce & Industry to pilot this financial inclusion training program in the country. We commenced the roll out of this important program in 2019-2023 and could have not been possible without the unwavering support from BPNG through MOU and capacity building specifically the Training of Trainers Training (ToTs).

I would also extend a word of thankyou to West New Britain Provincial Administration/Government and the Economic Sector for financially supporting the Division of Commerce & Industry as the main implementor in getting financial inclusion program up and running in the province since the signing of MOU in 2019. The training program would not have been made possible without your leadership and financial support through the budget.

I would like to also acknowledge our stakeholders and the donor partner- AUSAID for coming on board in 2021 to provide the much-needed funding and logistics support towards the roll out and on that note, we've got Nakanai and Talasaea Districts covered with a total of eight (8) successful Financial Literacy Trainings conducted so far.

On behalf of the Financial Inclusion Coordinator Desk under the Divion of Commerce & Industry, I would also like to extend my acknowledgement to churches, service providers and participants for all your contributions which make the trainings happen.

Finally, I appreciate the efforts put in by my officers of the Division Commerce & Industry who have worked tirelessly in ensuring CEFI Program is conducted, logistics is well coordinated and to all other government officers and individuals who have supported the program as CEFI trainers, I applaud your efforts.

## EXECUTIVE SUMMARY

Because of the space of SMEs is currently occupied by most foreigners however, locals/ indigenous have been deprived from this trend of influence and have been in an awkward position to get themselves involved in such a confine Space of MSMEs. These setbacks have been a great concern and through BPNG under the special project unit call Centre for Excellence in Financial Inclusion setting a way forward to further drive initial concept of Financial Inclusion Program throughout the country.

Illiteracy rate have been one of the main issues that we need to be carefully looked at seriously. Most citizen in the province have been missing out from financial banking services and as result Financial Literacy Training came to existence to better equip with good manageable knowledge to address the outflow and inflow of money that currently circulating in the province.

It is through that, BPNG through CEFI came on board and had signed an MOU in 2019 with WNB Provincial Administration to roll out Financial Literacy Training in the province.

With that common understanding the committee was established-the Project Steering Committee (PSC). The setup of this committee purposely to coordinate, monitor, reporting and implement its mission through Financial Inclusion Coordinator Desk. Upon the accomplishment and the swearing in of members of Project Steering Committee, there were a total of 71 Training of Trainers (ToTs) certified by CEFI Master Trainer;

BATCH	DATE/YEAR	MASTER TRAINER	TOTs	COUNTER PART FUNDING
<b>1<sup>ST</sup> BATCH</b>	09-14/08/2021	WARDEN GEGERA	20	WNBPA & CEFI
<b>2<sup>ND</sup> BATCH</b>	16-20/08/2021	WARDEN GEGERA	31	WNBPA & CEFI
<b>3<sup>RD</sup> BATCH</b>	25-28/08/2023	JILL PIJUI	20	WNBPA & KIMBE DIOSES
<b>TOTAL</b>			<b>71</b>	

Between the year 2021-2023 we have conducted a total of 12 trainings, four (4) in Nakanai District, (6) in Talasea District and two (2) recently this year 2023 in Kandrian District.

With the number of trainings accomplished, the office of the coordinating desk is looking to minimize/strained down the number of trainings while putting more emphases to carry out monitoring and evaluation exercises in order to see the effectiveness of the training delivered.

## OVERVIEW

The main purpose of this remarkable program is to address the high financial illiteracy rate which resulted in majority of adult population excluded from the formal financial institutions. Most of unbanked population are from rural settings who have no or little access to banking and savings thus, this Financial Literacy Program is a break through; having impacts on their lives. For a successful rollout of this program to all areas in West New Britain Province, there is a need for collective efforts from all key stakeholders in a public private partnership arrangement with;

- Private sectors(companies)
- Stakeholders
- Aid Donors
- Churches etc.

For these reasons, CEFI through BPNG in implementing the financial inclusion program firstly signed an MOU with the West New Britain Provincial Government in 2019. The MOU had paved way forward for the two signatories to see the roll out of the program is sustained and attained the goal and intended purposes. West New Britain Province unlike other parts of the country boasts of its high cash flow and with the CEFI program coming on board is a bonus for the province as peoples mind set will eventually change for better who can be able to manage their inflow and outflow of their daily income.

The main two (2) modules Savings and Budgeting are two (2) key components that focused on getting people shifted from the traditional culture of savings to the modern/formal way to access the available savings services and products in their localities. Most people in West New Britain Province have expressed their views on the training and made comparison that before attending the CEFI Program, they have no idea about savings and budgeting and found themselves in an awkward situation where they cannot achieve their financial goals in terms of meeting long and short-term goals. However, after attending the trainings, they were able to now save and budget money for their households and MSMEs.

By rolling out the financial literacy training program, it is anticipated that the citizen of West New Britain Province will be better equipped with the knowledge of savings and budgeting. Hence, they too be financially literate and enjoy the benefits through their household earnings and SMEs.

## CENTRE FOR EXCELLENCE IN FINANCIAL INCLUSION(CEFI)

The Centre for Excellence in Financial Inclusion (CEFI) has become a real solution and a driving mechanism as in line with government vision 2050 which called for wealth Creation.

The CEFI program since its inception in 2019 with the signing of Memorandum of Understanding between BPNG and WNBPG has allowed the roll out of the program in the province which then made implementation possible, reaching many parts of the province. The CEFI program had made significant progress thus gaining momentum and interests from different stakeholders both government and non-government organization.

Upon the understanding, the Project Steering Committee (PSC) was established which comprised of divisional heads and other private partners. The core role and function of the body is to make sure this program is well protected and pursue its objectives through coordinating, monitoring, reporting and implementing its objectives, not only training but identifying and collecting data from various economic activities occurring in the province where cash flow is picking.

Such activities are as follows;

- Cocoa
- Copra
- Fisheries
- Downstream processing (Timbers)
- Balsa etc.

Infrastructures are some of the considerations which CEFI has strongly emphasized during one of the recent PSC Meeting held which gave a clear pathway for the citizens in West New Britain Province to benefit from financial services.

By implementing the training programs, CEFI aspirations were achieved. The Financial Inclusion Coordinator who has been tasked to work closely with all the respective LLG BDOs in order to bring vital banking financial services where necessary achieved positive outcomes.

The Financial Inclusion program through CEFI Coordinating desk in the province has received a great momentum for the last three (3) years or so. And in early this year 2023, the main parties (CEFI & WNBPA) have gone through MOU review and finally have come up with the standard and final draft which is ready to be signed before the end of this year.



*The newly sworn in members of Project Steering Committee (PSC) during one of the induction meeting held at Kimbe Bay Hotel in 2022.*



*A group photo taken during one of the recent Training of Trainers graduation conducted by CEFI and initiated by Kimbe Diocese held at Tavor Centre Hall-2023.*

## OVERALL TRAINING CONDUCTED

In the year 2019 till 2023, Financial Inclusion Program Coordinator desk through the Division of Commerce & Industry has achieved a significant number of the financial literacy training conducted so far.

The table below illustrated the overall view of the financial literacy training conducted between the year 2021 to 2023;

### WNBP FINANCIAL LITERACY TRAINING STATISTICS-2022

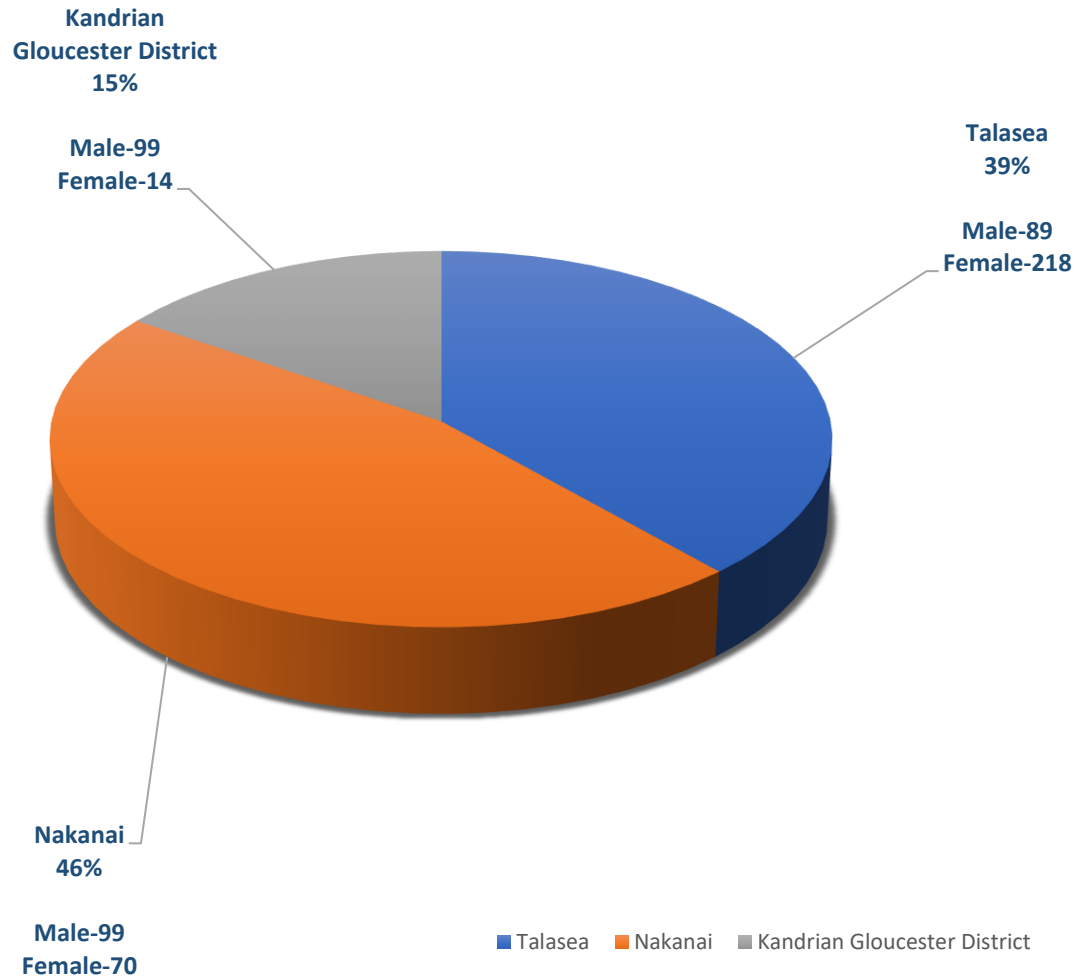
AUSAID FUNDED FINANCIAL LITERACY TRAINING-NAKANAI DISTRICT				2022	
NO#	TYPES OF TRAINING	TOTAL PARTICIPANTS	GENDER		
			MALE	FEMALE	
1	Financial Literacy Training-MOSA LLG (24-28/01/2022)	42	17	25	
2	Financial Literacy Training-HOSKINS LLG(24-28/01/2022)	23	10	13	
3	Financial Literacy Training-CENAKA LLG(14-18/02/2022)	44	32	12	
4	Financial Literacy Training-EAST NAKANAI LLG(14-18/02/2022)	60	40	20	
TOTAL		169	99	70	

AUSAID FUNDED FINANCIAL LITERACY TRAINING-TALASEA DISTRICT				2022	
NO#	TYPES OF TRAINING	TOTAL PARTICIPANTS	GENDER		
			MALE	FEMALE	
1	Financial Literacy Training-KIMBE URBAN LLG(24-28/01/2022)	38	9	29	
2	Financial Literacy Training-TALASEA LLG(31/01/2022-4/02/2022)	37	15	22	
3	Financial Literacy Training-KIMBE URBAN LLG(Public Servant Retirees)-7/02/2022-11/02/2022	18	9	9	
4	Financial Literacy Training-BALI/VITU LLG(14-18/02/2022)	64	55	9	
5	Financial Literacy Training-TALASEA LLG(Kitaki Women Association)-31/10/2022-11/11/2022	59	0	59	
6	Financial Literacy Training-Kimbe Urban LLG(Tavur Zion Women in Tourism)-18/09/2023-29/09/2023	91	1	90	
TOTAL		307	89	218	

COUNTER PART FUNDING -KANDRIAN DISTRICT				2023	
NO#	TYPES OF TRAINING	TOTAL PARTICIPANTS	GENDER		
			MALE	FEMALE	
3	Financial Literacy Training-Kandrian Coastal LLG(Sara Parish)-4/09/2023-8/09/2023	73	63	10	
4	Financial Literacy Training-Kandrian Coastal LLG(Turuk Parish)-11/09/2023-15/09/2023	40	36	4	
TOTAL		113	99	14	

## Training Conducted in 2022-2023

The pie graph below illustrates the percentage (%) of FL Training conducted in three (3) Districts and the number of male and female trained so far.



# TOT LISTING BY LLGs

KIMBE URBAN LLG			
NO#	NAME	CONTACT	REMARKS
1	ALFINA DUBE		Yet to be Utilized
2	MARY JOHN		Yet to be Utilized

TALASEA LLG			
NO#	NAME	CONTACT	REMARKS
1	THEODORA MAEA		Yet to be Utilized
2	TIKVA BROWN		Yet to be Utilized

BALI/VITU LLG			
NO#	NAME	CONTACT	REMARKS
1	LUKE BITO		Used Once
2	JEFFREY NINDA		Yet to be Utilized

MOSA LLG			
NO#	NAME	CONTACT	REMARKS
1	MAKIS OLALI		Yet to be Utilized
2	MARIA ANTE		Yet to be Utilized

HOSKINS LLG			
NO#	NAME	CONTACT	REMARKS
1	MAMEL TAINA MILAN		Used Once
2	EMMA YANGA		Yet to be Utilized
3	PASCALIS POPIU		Used Once
4	RAYMAX SOLUWI		Used Once

EAST NAKANAI LLG			
NO#	NAME	CONTACT	REMARKS
1	TOBIAS TAUBE		Used Twice



KIMBE URBAN LLG			
NO#	NAME	CONTACT	REMARKS
1	FRED WALUKA		Yet to be Utilized
2	WILLIAM KITAUN		Yet to be Utilized
3	DEBORAH D DAU		Yet to be Utilized
4	FARREL IFUDA		Yet to be Utilized
5	GERMAINE DAU		Yet to be Utilized
6	RICHARD CARL		Used Twice
7	SHARON CARL		Yet to be Utilized
8	RACHAEL SAILAS		Yet to be Utilized
9	FRANCISCA BOSCO		Used Once
10	NANCY S KEU		Yet to be Utilized
11	RANUS SIMPSON		Yet to be Utilized
12	ISSAAC M N'DREIMADORI		Yet to be Utilized

TALASEA LLG			
NO#	NAME	CONTACT	REMARKS
1	MARCELYNE NULI		Used Twice
2	MICHAEL KIANGUA		Yet to be Utilized
3	JUDITH AUGUSTINE		Used Twice
4	DAPHNE WOHWIEHEMB		Yet to be Utilized
5	LAZARUS PEKA		Used Once

BALI/VITU LLG			
NO#	NAME	CONTACT	REMARKS
1	RUTH VILLIE		Used Once
2	AGNES DABUMA		Yet to be Utilized

MOSA LLG			
NO#	NAME	CONTACT	REMARKS
1	ROBERT SIKURI		Yet to be Utilized
2			Yet to be Utilized

HOSKINS LLG			
NO#	NAME	CONTACT	REMARKS
1	ELIZABETH RAVA		Yet to be Utilized
2	ELIZABETH WARPIN		Yet to be Utilized
3	JACKLYNE KALAMA		Yet to be Utilized

EAST NAKANAI LLG			
NO#	NAME	CONTACT	REMARKS
1	TERENCE J. WARAU		Used Once



CENAKA LLG			
NO#	NAME	CONTACT	REMARKS
1	IVAN ENOCH		Used Once
2	CARLOS HIDALGO		Used Once
3	LEONI SOGI		Used Once

KANDRIAN COASTAL LLG			
NO#	NAME	CONTACT	REMARKS
1	HENRY SAPU	72777841	Yet to be Utilized
2	JOSEPHINE PADIO		Used Twice
3	JUSTINA ARAGAS		Used Once

GASMATA LLG			
NO#	NAME	CONTACT	REMARKS
1	KUNERA KARAUT		Yet to be Utilized

KALIAI KOVE LLG			
NO#	NAME	CONTACT	REMARKS
1	DAPHNEY LUNGA		Yet to be Utilized

## KIMBE CATHOLIC DIOCESE TOT LISTING

**DATE:** 25TH- 28TH AUGUST, 2023  
**VENUE:** TAVUR CENTRE

NO#	NAME	CONTACT	REMARKS
1	FR. GABRIEL TOVO	72929464	Yet to be Utilized
2	FR. JOHN BALELE	70662236	Yet to be Utilized
3	FR. JAMES TALANIA	79599701	Yet to be Utilized
4	FR. BONIFACE KASATE	74465444	Used Once
5	FR. SYLVESTER SATU	71541900	Yet to be Utilized
6	MOSES JORDAN SENGU	74423959	CERT YET TO RECEIVED
7	BENJAMIN MUNDUA	71379350	Yet to be Utilized
8	JACOB KANDI	79022285	Yet to be Utilized
9	NELSON SENGEL	72448691	Used Once
10	BENNY AMPS AMBI	70727123	Yet to be Utilized
11	CHARLES RANGA	72484281	Yet to be Utilized
12	FRANCIS MUKUS	70559056	Yet to be Utilized
13	EDWARD SAPU	70083877	Used Once
14	JOE SIANGE	79550442	CERT YET TO RECEIVED
15	KALISTUS POLEI	73314351	Yet to be Utilized
16	WILFRED BOLA	73244628	Yet to be Utilized
17	LUDWICK KAMIA	-----	Yet to be Utilized
18	JESSICA SAMOT	79626626	Yet to be Utilized
19	SOLOMON KAUMU	71995317	Yet to be Utilized
20	ENOCH BASIO	72377436	Yet to be Utilized

## The number of ToTs used to conduct Financial Literacy Training in 2021-2023.

TOTAL NUMBER OF TOTs CERTIFIED-			71
TOTAL NO# OF TRAINERS USED-			19
TRAINERS YET TO BE UTILIZED-			52
NO#	NAME	CONTACT	REMARKS/YEAR
1	LUKE BITO		Used Once-2022
2	MAMEL TAINA MILAN		Used Once-2022
3	RAYMAX SOLUWI		Used Once-2022
4	TOBIAS TAUBE		Used Twice-2022
5	RICHARD CARL		Used Twice-2022
6	FRANCISCA BOSCO		Used Once-2022
7	MARCELYNE NULI		Used Twice-2022/2023
8	JUDITH AUGUSTINE		Used Twice-2022/2023
9	LAZARUS PEKA		Used Once-2022
10	RUTH VILLIE		Used Once-2021
11	TERENCE J. WARAU		Used Once-2022
12	IVAN ENOCH		Used Once-2022
13	CARLOS HIDALGO		Used Once-2022
14	LEONI SOGI		Used Once-2022
15	JOSEPHINE PADIO		Used x 3-2022/2023
16	JUSTINA ARAGAS		Used Once-2023
17	FR. BONIFACE KASATE	74465444	Used Once-2023
18	NELSON SENGEL	72448691	Used Once-2023
19	EDWARD SAPU	70083877	Used Once-2023
1 X TIMES TRAINERS-			14
2 X TRAINERS-			4
3 X TRAINERS-			1



*Graduands from Kitaki Women's Association participated in one of the FL Training conducted in Ward 3, Talasea District-2022.*



*Participants from Talasea LLG participated in one of the FL Training conducted & funded by AUSAID in Ward 6, Talasea District, Kimbe, WNBP-2022.*



*The public servant retirees participated in one of the FL Training held at Provincial Capacity Building, Ward 6, Kimbe Urban LLG, Talasea District, Kimbe, WNBP-2022*





*The FL Training ToTs participated during one of the trainings funded by AUSAID in 2022. Inserted first in the middle row from left was Financial Inclusion Training Coordinator-Mrs Edward Sapu, Miss Koaipura(AUSAID Rep.) and far back Mrs Joh Tikot-Provincial Cooperative Society Coordinator.*



***First batch participants for the FL Training held at Sara Parish, Ward 7, Kandrian Coastal LLG, Kandrian District-2023.***



***Second batch participants for the FL Training held at Sara Parish, Ward 7, Kandrian Coastal LLG, Kandrian District-2023.***

## MONITORING & EVALUATION/MENTORING

In order for the financial inclusion program to fully realize its clear pathway and further accomplished its core goals and effectiveness, monitoring, evaluation and mentoring have to be carried out to guide the training attendees through. There's need to follow up on those who attend the training to make sure they are fully using the knowledge and skills gained.

The main purpose of these is to ensure trainings conducted were not just normal trainings, but must possessed the value and benefit most participants who have been trained and utilized the knowledge imparted to them so that they have a meaningful life such as;

- Run their own SME with healthy annual sales turnover
- Mentoring/coaching to improve their strength and weaknesses
- Improve their daily cash flow
- Assist in shifting them from informal to formal sector through IPA registration and IRC etc.

***Below is the monitoring and evaluation template which will be used to monitor participants effectiveness;***

### Coaching and Mentoring Form

(To be fill out by the Coach/Mentor)

<b>COACHEE/MENTEE:</b>			
<b>COACH/MENTOR:</b>			
<b>PROGRAM:</b>			
<b>DATE:</b>			
<b>GOALS</b>	<b>ACTIVITIES</b>	<b>OUTPUTS/OUTCOME</b>	<b>REMARKS</b>
Suggestions and Recommendations:			

.....  
Signature of Coachee/Mentee

.....  
Signature of Coach/Mentor

## CHALLENGES

There were lots of factors that hindered the progress of financial literacy training in various parts of the province. Different localities have different challenges and issues surrounding the delivery of training thus, trainers managed to customize and improvise in some areas.

Listed below were hinderances that have been faced during the conduct of the training;

### 1. FUNDING

- a) Delay in the release of fund
- b) Funding not accessed on time
- c) Prolonged processed of claims
- d) Stakeholders weak financial position

### 2. ACCESSIBILITY

- a) Road Network
- b) Transportation
- c) Communication network
- d) Banking services

### 3. CUSTOMARY OBLIGATION

#### 1. FUNDING

Funding; particularly the delay in the release, the prolonged processes and some stakeholders' weak financial positions to counter fund their training programs have been the major factors affecting the implementation of this vital program. Talasea and Nakanai District have been on the forefront of the training as per the data I have on hand, while Kandrian Gloucester District has received only two (2) trainings this year, 2023. This is due to the geographical landmass which have been resulting in least development in terms of infrastructures. Consequently, cost of goods and services have been very high making it very costly to run trainings in Kandrian Gloucester District.

Since the initial establishment of this important program in 2019-Financial Inclusion has been actively conducting good number of trainings, thus funding should be given a priority to ensure we meet the needs and demand for the training program.

*The table below illustrate an estimated cost for the financial literacy training in the three (3) districts;*

DISTRICT	COST
Talasea	K32,000.00
Nakanai	K38,000.00
Kandrian Gloucester	K70,000.00
<b>Total</b>	<b>K140,000.00</b>

## 2. ACCESSBILTY

Accessibility in terms of road, transportation and communication network also has been a major impediment to the implementation of financial literacy training in the province. This has been of great concern and due to the lack of infrastructures in some areas especially in Kandrian District, we were unable to carry out training to cover most part of the district.

By reaching people in such vital program, geographical landscape may too be taken on board to really consider the impact and its' seriousness having on funding and thus creating a negative impression to utilized and implement the financial inclusion objectives.

*The table Below briefly explained what's likely the cost covered in terms of FL Training conducted when there's lack of infrastructures.*

DISTRICT	INFRASTRUCTURE	VERY GOOD	GOOD	NEED IMPROVEMENT
Talasea	<ul style="list-style-type: none"><li>▪ Road</li><li>▪ Transport</li><li>▪ Communication</li><li>▪ Banking Services</li></ul>	Financial Literacy Training-Fair Cost		
Nakanai	<ul style="list-style-type: none"><li>▪ Road</li><li>▪ Transport</li><li>▪ Communication</li><li>▪ Banking Services</li></ul>	Financial Literacy Training-Fair Cost		
Kandrian Gloucester	<ul style="list-style-type: none"><li>▪ Road</li><li>▪ Transport</li><li>▪ Communication</li><li>▪ Banking Services</li></ul>			Financial Literacy Training-High Cost

## 3. CUSTOMARY OBLIGATION

Generally customary obligations are also one of the hinderance causing many participants who participated in financial literacy training came from various traditional background causing trainers to put more effort, time and even repetition of sessions.

Because of these factors trainers were tasked and challenged by Coordinator to get prepared before the actual training emerged. By doing that, all trainers must take into consideration how they can adjust the session depending on where and the settings the training is going to occur.

Illiteracy rate has been increasing significantly taking into account customary obligation has been a major contributing factor downgrading the new modern way of changing people's mind set through training.



## WAYS FORWARD

Public Private Partnership (PPP) is the only way forward to encourage better participation in rolling out financial literacy training in the province. The healthy and booming cash flow in West New Britain Province has paved a lot of way forward for investors participating meaningfully on the raised of the economy.

For the financial inclusion program to fully achieved its core objectives because of the influx of investors coming into the province, a better negotiation and understanding must exist between;

- Private sectors
- Government
- Stakeholders
- Non-government organizations
- AID donor partners

Through such partnership arrangement we can reduce the burden of funding by way of sharing the cost especially when funding is not adequate to run the financial literacy training in the areas where cost is so high.

Through the Division of Commerce & Industry we've discussed and finalized a template purposely to linked up with all respective LLG BDOs. The main intention was to get a realistic data in terms of economic activities (cocoa, copra, balsa etc.) and infrastructures (road, communication and transport etc.) that are occurring in the area. In doing so, a positive approach will be taken to relevant authorities such as CEFI to reach and make further negotiation with private and statutory bodies (financial institutions and communication company) to see a way forward to improve banking and infrastructure services.

It is through the office of Financial Inclusion Coordinator Desk I am proposing a better improvement and reliable database system to be established at the earliest before next year-2024. These will further polish and create efficiency mainly on our reporting, monitoring & evaluation, and implementation to be more effective.

## CONCLUSION

The Marape Roso Government has been embarking and will be continuing stressing on the slogan- Take Back PNG. With that national emphasis, Papua New Guinea has just turned 48 years old while taking into accounts most SMEs are booming up because of the healthy cash flow that are currently enjoyed by mostly enjoyed by outside influences.

The only solution to ventured into the SMEs that are taken up by foreigners, is through awareness and educating our illiterate men and women, youths and children through by conducting financial literacy training at the earliest as possible.

West New Britain Province has been enjoying a smooth ride in terms of healthy cash flow circulated in and around the province. People need to be taught on how to Save and Budget so their life is more manageable in running they own SMEs and meeting their financial goals either long- or short-term goals in the future.

The Financial Literacy Training is an initiative taken up by CEFI through BPNG, and in 2019 West New Britain was the first province to be chosen to pilot the financial inclusion program.

With such approached taken, funding constrain also has been a major setback but require collaborative effort through Public Private Partnership (PPP) engagement with Private sectors(companies), Stakeholders, Aid Donors, Churches) etc. By working together in partnership, we can minimize the burden of cost incurred in running the financial literacy training.

## RECOMMENDATION

West New Britain Province is a magnificent and a delight place to live. The pleasure and happiness in peoples mind in terms of healthy cash flow were not just that, but geographically have denied people's rights to have access to government services has been overlooked for quite a while.

The outflow of Financial Literacy Training is not limited to any circumstance, but through CEFI as the core initiator and the Division of Commerce & Industry we're looking for the best and positive approach to be taken in order to pave way forward to reach our people.

Public Private Partnership is encouraged to be more effective and efficient in terms of financial inclusion program to be more proactive in its role and responsibilities so that the burden of running the financial literacy training exercise is shared among all partners involved.

Monitoring and Evaluation through coaching and mentoring is also a concern which will see the effectiveness of the financial literacy training in the future as and when the financial inclusion program continuous to sustain its mission in a long run.

In order to reach out for most people in the province funding should be a priority given to fund this program as separate allocation in 2024 budget and beyond.

The geographical landscape in Kandrian Gloucester District against the current infrastructures has proven a huge challenge in rolling financial literacy training. But through collective effort and getting realistic data will further identify and address such hinderances.

On that note, we've taken a step and had issued out templates to respective LLG BDOs, purposely to get active major economic activities and infrastructure that are currently happening. By having such exercise, we can together submit these data through CEFI so that cordial approach and understanding be reached with private and stakeholders responsible for service delivery and improvement.

With that, on behalf of Financial Inclusion Coordinator Desk I am looking forward to work together with you all and together we can unfold many barriers and reaching our people in West New Britain Province especially by educating and changing our people's mindset in terms of SAVINS & BUDGETING. It is through these two key modules will better serve and shape, and thus create better financial discission for our citizen to reach their prosperous financial goals.