

Financial Inclusion Summit

29 August 2017

Trevor Cain

Executive Manager Lending

NDB's footprint



Haws Moni Bilong Yumi

22 Branches
K205m in SME lending
K27m in credit schemes
K4m under MF



**STRET PASIN
BISNIS**

2 Incubation Centres
Over 50 Youth Enterprise



People's Micro Bank

7 Branches
80,000 customers
K64m in Deposits
K36m in lending

People's MicroBank



- Started 2013 now 7 branches with over 80,000 customers
- Branchless banking to be rolled out to assist the unbanked
- Working with BSP on interchange



NDB Investments



- Stret Pasin Stoa
- YES
- Incubation centres – helping SME to grow
- Lack of Government support despite pushing the concept



District Credit Schemes



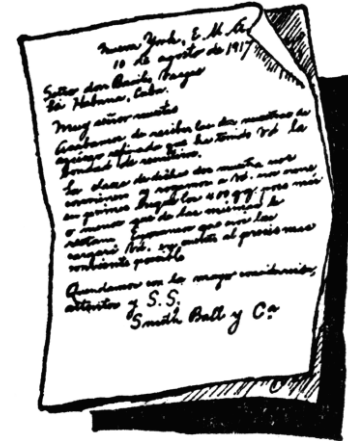
- K13m across 12 districts
- K14m with Tourism and fishing
- ABG provided K2m in security
- Support from the members has helped over 1500 (although some have helped themselves)
- Higher arrears

Micro Finance

- 3000 customers under over 350 CBO's
- Each CBO 10-20 members
- Village based approach working together has improved their lives
- Repeat lending
- Lending of around K4m
- High arrears in some regions

Opportunities

- PPSR – working but untested
- Branchless banking
- Mobile banking
- Does not necessarily transform into better economy



Challenges

- It's their money
- Loan payments and cash
- Marketplace infrastructure
- Understanding what is theirs and what is business
- Handouts instead of hand ups
- Good staff involved in the process

Where to from hia?



- Survived 50 years but future a challenge
- Commercialisation of the Bank will assist and reduce reliance on Government
- More on electronic banking to save on buildings
- Rural partnerships but not just tok tok

Where to from hia?



Haus Mani Bilong Yumi

NATIONAL DEVELOPMENT BANK LIMITED

We cover the nation, and still growing...



OUR LOAN PRODUCTS INCLUDE:

Property Purchase
Passenger Transport
Goods Transport
Retail Trade

Property Investment
Motor Vehicle Sales and Services
Building Materials
Handicrafts and Artifacts

Tourism
Service Industry
Other Commercials
Bakeries

Earth Moving
Piggery
Market Gardening
Timber Milling

Wood Working and Joinery
Painting
Coffee
Oil Palm

Rice
Fishing
Poultry
Cocoa

Crocodile Farming
Other Agriculture
Housing
Cocoa Processing

Coffee Processing
Cooperatives

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