

MIGRATION OF ELECTRON TO CLASSIC VISA DEBIT CARDS

We have asked our Service Centre managers across the country to identify one or two employees and make them responsible for creation of batches on all Classic Cards

Following a directive from Reserve Bank of Malawi (RBM) for all commercial banks in the country to migrate all their cards to EMV Chip standards, National Bank of Malawi (NBM) plc has stepped up the migration process. NBM plc General Manager and Head, Operations, Austin Musyani, said NBM Visa Electron Debit Cards were not full EMV Chip Cards, hence the migration process.

"We have asked our Service Centre managers across the country to identify one or two employees and make them responsible for creation of batches on all Classic Cards and the responsible individuals should be allowed to concentrate on this assignment on a full time basis and should be allowed to work overtime or during the weekends if necessary," said Musyani.

He said the employees will be submitting the compiled batches to Cards & e-Banking Division clearly indicating the number of cards submitted on each day and the total number of cards remaining on a daily basis to avoid accumulation of backlogs that may create card production bottlenecks.

"The Cards & e-Banking Division have made a special arrangement with our card production partner, Oberthur, to ensure that requests to migrate electron cards to classic cards are given priority without neglecting the service charter turnaround time for normal card production requests," said Musyani.



Mr Austin Musyani

EDITORS' NOTE



Harry Mukaka



William Kaunda



Annie Magola

Welcome to this New Year, 2018. Each new year, it comes with opportunities and challenges and we wish you, staff members, the best as you take advantage of the opportunities that this year will offer.

We also encourage you not to be demotivated by the various challenges that they will face in the year. In fact, challenges makes us stronger; we need to have the courage to surmount whatever challenges that come our way in this New Year.

We are hopeful that the new year will give you a new zeal to render the best customer service ever!

We just want to advise staff members to desist from fraud, petty theft, abuse of resources, gossip, lack of team work and any unbecoming behaviour which will make us not to move forward as the most preferred and number one bank in the country.

Let us look forward to the year with positive mind especially as we are about to start implementing our new five-year strategic plan to take us through to 2022.

We should all be excited about this strategic plan because it is the roadmap that will define our destiny.

We need to follow with passion whatever is in the plan so that we serve our customers better. Let us all remember that customers are the reason we exist.

Once again we wish you all the best in the New Year and we hope that we will continue being productive and innovative so that we remain in pole position as the number one banking institution in the country.

CEO's MESSAGE

I must hasten to say that despite the efforts being made in improving customer service like restructuring, system upgrades, new products offerings, staff training and process re-engineering, there are still some perceptions of poor customer service characterized by long queues and some poor attitude by members of staff.

Happy New Year and welcome to this edition of the *MoneyMail Newsletter*. I hope you will enjoy the selection of articles in this edition.

As you are all aware, our five-year strategic plan covering the period 2013 to 2017 came to a close on December 31, 2017 and we will be implementing another five-year plan starting this year (2018) up to the year 2022. At the beginning of February we held our annual Extended Management Conference (EMC) in Mangochi. Coming soon after the closure of the last strategy and before implementing the new one in earnest, the conference provided a perfect opportunity for some reflection on the lessons and experiences of the past as well as a review of the current environment which in turn should inform how we can better implement the 2018-2022 strategy starting with those actions and tactics slated for 2018. Central to our intentions in the new strategic plan is digitalization. It is important for the Bank to know how it can use digitalization to improve its reach and quality of service to the customer.

Our previous strategic plan was implemented largely in an environment characterized by instability, high inflation and interest rates. However, towards the end of it, the economy had shown signs of improvement and stability.

GDP has been projected to grow by more than 5%, inflation and interest rates have been trending down and the exchange rate has been unprecedentedly stable. These developments have created a good sense of optimism that we must exploit; of course the down side risk remains the crop situation and the power supply challenge. The looming general elections in 2019 also present uncertainties. For us what will make the difference is how we read these trends and our manner and speed of response.

On our performance during the last strategy period, I must admit that, although we



have posted satisfactory results, we have generally been failing to beat our budgets and the Bank has not grown in real terms. The questions we must ponder on are: Have we been aiming too high? Are we punching below our weight? What opportunities can we exploit given the current and immediate future projected environment?

I must hasten to say that despite the efforts being made in improving customer service like restructuring, system upgrades, new products offerings, staff training and process re-engineering, there are still some perceptions of poor customer service characterized by long queues and some poor attitude by members of staff.

We have seen the competition come up with 'innovations' similar to our own and seem to have succeeded in creating the perception that they have brought a better

product – Are they just better at marketing? I have also noted with concern that our competitors have been more efficient and more productive than us: the question is; what can we learn from them as well as ourselves? How can we use digitalization to improve efficiencies?

We have had our successes as well as challenges. What has remained true for me is that NBM is a great place to be and that is so because there are people like you that can be depended upon.

As we go into the 2018-2022 strategy, we need to take cognisance that we still operate in the service industry. Scope for differentiation is minimal – what makes a difference is the presence and quality of service, and how we reach out to the customer.

If we can work less in silos and collaborate more with a shared sense of purpose; if we can work on our systems and processes to make them more efficient in the eyes of the customer; orient our attitudes towards the customer and have a sense of urgency and agility as we respond to developments in our operating environment, I have no doubt that NBM will get to greater heights and continue to be the pride of the nation. We will all reap the benefits!

Let me conclude by thanking you all for your efforts in the implementation of the last strategy and particularly your support to me as I took over the mantle of leadership for the Bank back in November of 2016.

I wish you all the best in the New Year and let us put in extra effort so that we still remain the most preferred bank in the country.

I love this Bank! Yeeeeeeeeeeah!

Macfussy Kawawa
Chief Executive Officer



Mr Ephraim Nayeja (C)

I am retiring a happy man. I will cherish the times that I spent here at the bank of the Nation; they were worthwhile

CEO HAILS THREE SENIOR RETIREES

"I must commend you for the dedication that you gave to the bank. You worked hard and your contribution to the success of the bank cannot be ignored"

NBM Chief Executive Officer Mr. Macfussy Kawawa hailed three senior managers who retired at the end of 2017 for their hardwork and dedication to the bank.

Mr. Kawawa spoke highly of Tayemu Masikini who was Head of Administration, Ephraim Nayeja who was Learning and Growth Manager and Gladys Ganda who was Senior Manager in Wholesale Banking Division, during an official farewell party ceremony held in Blantyre in December 2017.

"I must commend you for the dedication that you gave to the bank. You worked hard and your contribution to the success of the bank cannot be ignored. I wish you well in your future endeavours," said Kawawa.

Masikini who joined the bank in 1996 described his journey in NBM as both exciting and productive.

"I have been involved in a number of fulfilling projects since joining the bank and I must say that I enjoyed working on these projects especially in ICT," said Masikini who also served as Head of ICT at some point in his banking career.

Ganda, who served the bank for 24 years, said working for the bank was her destiny and that she was going to cherish the good times she had worked for the bank.

"To all of the wonderful people whom I have worked with for the past 24 years, I want to say 'Thank You'. The times shared, friendships forged and the incredible successes, which we have enjoyed have been an extraordinary part of my life."

"It was delightful to acknowledge that all of you have given me the best working conditions and environment to carry out my duties and responsibilities well," said Ganda.

Nayeja also thanked the bank for giving him an opportunity to serve.

"I am retiring a happy man. I will cherish the times that I spent here at the bank of the Nation; they were worthwhile," said Nayeja.

I have been involved in a number of fulfilling projects since joining the bank and I must say that I enjoyed working on these projects especially in ICT



Mr Tayemu Masikini

It was delightful to acknowledge that all of you have given me the best working conditions and environment to carry out my duties and responsibilities well



Gladys Ganda (R)

UPGRADED T24R15 SYSTEM ON COURSE



Mr Christopher Chilenga

National Bank of Malawi (NBM) plc core banking system, T24 R 15 which was upgraded in July 2017 executed procedures successfully on December 31, 2017 and is on course.

NBM Projects Manager Christopher Chilenga told The Moneymail Newsletter in an interview that although the upgrade on 1st July 2017 was successful, the critical part was whether the system was going to successfully execute some procedures during year end on December 31, 2017.

"We are happy that the system concluded year-end procedures successfully on 31st December 2017," said Chilenga.

He said this procedure marked the end of phase one of the system and now they are testing various modules for phase two of the project.

"We are testing various modules for phase two which we are expected to be implemented by end of June this year," said Chilenga.

He said phase two of the system includes modules on Business Intelligence System (BIS), Customer Relationship Management system (CRMS), Enterprise Risk Management System (ERMS), Treasury Front Office system and Treasury securities.

"These are going through various stages of preparation and a review of the system will be conducted in line with the bank's new strategy. But all in all we are satisfied with how the system is operating. There maybe a few hiccups here and there, this is inevitable but implementation of the system has been much better," said Chilenga.



**Mrs Lilian Chapalapata,
Team Leader for Mo626**

Mo626 ICE INCREASES DAILY TRANSFER LIMITS

...Spells
out new
innovations



National Bank of Malawi (NBM) plc mobile banking platform, Mo626 ice has increased daily transfer limits from K500,000 to K1.5 million.

Team Leader for Mo626ice Lilian Chapalapata told the *Moneymail Newsletter* that although they have increased the daily transfer limits within NBM accounts, the transaction limit remains at K500,000.

"The limits on Mo626ice transfers within NBM accounts have been revised from K500,000 to K1,500,000 per day but transaction limit still remains at K500,000 which means that for each transaction a maximum amount that can be sent is K500,000," said Chapalapata.

She, however, said the transfer daily limits on Mo626ice to other banks remains at K500,000.

Asked if the increase on the daily limits is not risky, Chapalapata said the banking industry is in a period of heightened change with growing demands from customers and competition among banks.

"Banks are therefore searching for ways to satisfy its customers' needs, grow and remain competitive; so increasing the limits on transfers within NBM is one way of making the bank evolve with time and meet the demands of its customers."

"In the course of the bank's operations, there are different types of risks that affect business but as a bank we always have ways to mitigate the risks. In the case in question, you will note that limiting the transaction amount is one way of addressing transactional risk that may arise," explained Chapalapata.

On charges on transfers, Chapalapata said the first K500,000 is free, but any additional value after the K500,000 attracts a fee of K500 per transaction.

"Transfers (Send Money) limit is not affected by Bill Payments. This means that even if the daily transfer limit is exhausted, bill payments, airtime purchases, agent services, and other purchases will still be possible," she said.

Chalapapata boasted that Mo626ice is always improving everyday and recently introduced new innovations on the platform which includes transfers to Mpamba wallet, payment of Malawi Revenue Authority (MRA) taxes, payment of tertiary education (fees) and payment of Medical Society of Malawi (Masm) subscriptions among others.

She said the bank is always coming up with exciting innovations on the Mo626 ice platform to make banking easy and exciting to its customers.

"As you are aware our customers can use Mo626ice for mobile top up (Airtel, TNM, Access, and TNM Internet Vouchers) and also payment of bills for ESCOM, Water Boards (Blantyre, Lilongwe, Southern Region & Northern Region) and many other functions like funds transfer within NBM and to other banks, cheque book ordering, stop payments and mini statements," said Chapalapata.

"But now we have brought in new things on Mo626ice like transferring money to your Mpamba wallet and also from Mpamba wallet to your NBM account. People can also now pay their MRA tax liabilities on this platform and also Masm subscriptions on top of tertiary or college fees," she added.

She said the tertiary institutions that are on Mo626ice include Chancellor College, College of Medicine, The Polytechnic, Kamuzu College of Nursing (KCN), Lilongwe University of Agriculture and Natural Resources (LUANAR) and Malawi Assemblies of God University (MAGU).

Chalapapata said the service has many advantages as it is absolutely free and is fast and advanced apart from being simple and secure.

"You can transact in the comfort of your home. It is simple and secure, as there is no storage of SMSs in your phone and it is convenient, you can access this service anytime, anywhere 24/7," boasted Chapalapata.

NBM INTERACTS WITH CUSTOMERS IN 2017

National Bank of Malawi (NBM) plc interacted with its customers especially Small and Medium Enterprises (SMEs) in Zomba, Nchalo, Mulanje, Lilongwe, Kasungu, Ntchisi and Rumphu.

Speaking in an interview with the *MoneyMail Newsletter*, Head of Personal and Business Banking Oswin Kasunda said the customer interaction meetings were very beneficial to the bank as a good customer-client relationship is one of the key components to success.

"This is an on-going programme. We would like to reach out to many of our customers wherever they are. Business these days is about interaction with customers. You cannot just sit in an office when customers are out there; you need to reach out to them to get feedback on your services and also hear what they would want us to do for them," said Kasunda.

The bank also took advantage of the customer interaction meetings to train customers especially SMEs on how to conduct their businesses and also how best they can deal with the bank.

Kasunda said the economy is being driven by SMEs among other players and there is need to guide them on how they can conduct their businesses so that it is profitable.

"When these SMEs do well, it is good news to us because we know that the economy will go in the right direction hence our training of these SMEs so that they know how to deal with banks and also how to make their businesses profitable," said Kasunda.

Kasunda said SMEs face various challenges such as inability to develop sound business plans, poor record keeping and inability to differentiate between business and personal transactions.

One of the businessmen who attended a customer interaction meeting in Mulanje in November, Maxwell Mmetu hailed NBM for the training and was hopeful that the insights on the business plans would help him make strides in his business and ease challenges encountered when dealing with the bank.

Another customer who attended a similar customer interaction in Chikwawa in October, Martin Maingo-Katha also hailed NBM especially on the training on business plans.

During a similar interaction held in Zomba in September, most of the customers called for speedy processing of loans and frequent updates on account information during loan repayments.

"This interaction session has helped to



Customer interaction in Mulanje



Customer interaction in Lilongwe



Mr Oswin Kasunda

iron out a few misconceptions brought about by lack of expert information, so I must thank the bank for these interactive sessions, they are very helpful," said Franklin Nkomba.

Apart from the customer interactions with the MSEs, the bank also engaged human resource and administration managers for various companies and organizations in all the three regions of the country in Blantyre, Lilongwe and Mzuzu.

Kasunda said the workshops on human resource and administration managers were important since these are the people that deal with staff welfare in their organizations.

"We highlighted some of the products that we offer such as personal and business development related services like pension, real estate and development services."

"We aim to ease pressure in finance management in these organisations. If these managers take on board these services, it will ease the cash flow burden in their organisations because they would be provided for by the bank," explained Kasunda.

He said the bank will continue interacting with its customers in 2018.



Mr Eric Munthali(4R) of Mzuzu Service Centre made the donation of desks to Hoho CDSS in Mzimba.

CSR ACTIVITIES LAND NBM AN AWARD

National Bank of Malawi (NBM) plc was involved in various corporate social responsibility (CSR) events in 2017.

The activities could not escape the eye of Chartered Institute of Marketers (CIM) which recognized the bank with the Best Corporate Social Investment (CSI) award during the CIM awards gala.

NBM Corporate Affairs Manager, Annie Magola said the bank is excited that it has been recognized for its corporate social responsibility programmes by the professional marketing body for a second year running.

Magola said the bank has a solid CSR policy which was approved by its board of directors and guides them in carrying out CSR activities every year in areas of health, education, environment, natural disasters, economic empowerment and orphan care.

"Our policy allows us to spend up to 1% of our net profit for the previous year. In 2017 we had a generous amount to share with our communities. As a business we do not work in isolation, we work within communities across the country so the issues that affect the communities affect us as well, hence our CSR activities," said Magola.

"As a leading and highly respected good corporate citizen in Malawi, NBM plc will, on a voluntary basis, actively participate in deserving charitable and social activities.

"The objective of the CSR programme is to alleviate the suffering of the less fortunate in our society and contribute to the social and economic development and environmental well-being of our community," added Magola.

Giving an outline of some of the CSR events held in 2017, Magola said the bank spent K45.4 million on scholarships to University students at the Polytechnic in Blantyre and Mzuzu University.

This was aimed at helping some learners to access higher education which they may

The activities could not escape the eye of Chartered Institute of Marketers (CIM) which recognized the bank with the Best Corporate Social Investment (CSI) award during the CIM awards gala.

not have been able to due to lack of resources.

"Apart from that we also motivated college students to work hard and prepare them for future challenges when we gave out the NBM Best students awards in various colleges. We gave out K2.4 million at Malawi University of Science and Technology (Must), K3.8 million at the University of Malawi (Unima) and K1.3 million at Mzuzu University (Mzuni)," said Magola.

The Bank also spent a total of K16 million for donation of classroom furniture to Njewa in Lilongwe and Hoho Community Day Secondary Schools and donated boreholes to pupils from Chichiri and Ndirande Primary Schools in Blantyre.

Magola said the impact of the donations was that they provided conducive learning environment to students even from the rural areas, especially the girl child who has challenges being in class especially during menstrual times.

"We also provided potable water to the pupils which was a way of reducing waterborne diseases as well for cleaning classrooms and their surroundings," said Magola.

"We also donated computers worth K4 million to Must Ndata Campus because we know that we are living in a world or society of technological advancements and a computer is extremely important. Computers are widely used in everyday life,

and almost all businesses use computers for all kinds of their daily functions. Having the knowledge of computer use is necessary to gain employment in today's society," added Magola.

The bank did not forget the under privileged especially orphans when it donated chairs, water buckets, carrier bags and sanitary pads to Stephanos Orphanage Home in Chileka worth K5 million.

"No human being is born with a guarantee of a healthy and happy life. However there are many children who deserve to be in loving homes in which they will have the chance that every child deserves. The orphan children of our country are some of those we simply cannot ignore," explained Magola.

NBM plc also supported Nation Publications Limited fun run which raises funds to support safe motherhood causes in various hospitals in the country.

The Bank also donated K5 million worth of medical equipment to Mulanje District Hospital and a borehole worth K4 million to Ntchisi District Hospital

Magola also said the bank donated mosquito nets worth K1 million to Ntchisi District Hospital

"We also provided an enabling environment for sporting activities and make executives and managers physically fit for better productivity when we donated K1.1 million to golf clubs of Lilongwe, Blantyre, Thyolo and Mulanje," said Magola.

In addition to the Corporate Social Investments programme the Bank also assisted a number of professional bodies during their annual conferences.

Bankers Association of Malawi got K3 million, Institute of Chartered Accountants in Malawi got K2 million while the Institute of Internal Auditors, Chartered Institute of Marketers Malawi, Institute of People Management and Neurosurgeon Doctors each got K1 million donation.



National Bank of Malawi

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The Bank of the Nation



OUR CSR INVESTMENTS HIGHLIGHTS

As a leading
actively invest
the CSR invest

HEALTH +

Healthy people are productive hence they are likely to participate in the process of building a prosperous nation.

The Impact

- Providing a safe environment and reducing new infections to TB patients and working personnel at Queen Elizabeth Central Hospital.
- Enabling Ntchisi District Hospital with health and hygiene matters.
- Avert malaria to communities and enable them live a healthy life so that they contribute positively to the economy.
- Equipping medical personnel at Mulanje District Hospital to enable them save lives.



Donation to TB Ward at Queen Elizabeth Central Hospital



Donation for water (borehole) and mosquito nets to Ntchisi District Hospital



Donation of medical equipment at Mulanje District Hospital



Safe water to our children at Chichiri and Ndirande Primary Schools in Blantyre

A contribution towards Cancer medicines to Baylor Medical College

EDUCATION

In strategic and sustained investment, education is a platform for a vibrant economy

The Impact

- Making education available
- Motivating colleges to work and provide them challenges
- Providing portable to the at CH Primary and water disease as well as providing for class so the learning environment
- Making students research through providing computer
- Providing conditions for learning environment for students to study Community Day Schools especially girl children has been sitting her mother times



Scholarships to university students from Malawi Polytechnic and Mzuzu University



Public Universities Best Student Awards – Malawi University of Science and Technology, University of Malawi and Mzuzu University



Donation of Computers to Malawi University of Science and Technology



Classroom furniture to Njewa in Lilongwe and Hoho Community Day Secondary Schools in Mzimba. Similar donation was also made to Njewa CDSS of Lilongwe

and proudly Malawian corporate citizen, National Bank of Malawi plc is, investing in charitable activities. Presented below are highlights of some of the investments that NBM undertook during the 2017 Financial Year.

ENVIRONMENT

The Bank is passionate about making the environment more sustainable because the effects of damaged and degraded environment increases operational risks for businesses.

Over
30,000
trees planted

The Impact

Addressing the impact of global warming, deforestation, climate change and indirectly contributing towards solving issues of power blackouts and water challenges.



Go green initiative at 1st Malawi Rifles Battalion



Tree planting within Blantyre Archdiocese



Tree planting in partnership with MDF in Lilongwe

Charity & Partnerships

"There is not a man of us who does not at times need a helping hand to be stretched out to him, and then shame upon him who will not stretch out the helping hand to his brother". - Theodore Roosevelt.

The Impact

Supporting the development and care of orphans, to meet their needs and provide them with a better opportunity to reach their full potential and a successful transition into adulthood.



Donation of assorted items to Stephanos in Chileka, Blantyre



Christmas Cheer Programme at Pashello Orphanage and Chiradzulu District Hospital



Contribution towards safe motherhood

THREE SERVICE CENTRES SCORE HIGH IN AUDIT RATING

Three Service Centres of Lilongwe, Victoria Avenue and Lilongwe Gateway had a very good audit rating this year. MoneyMail Newsletter caught up with their respective managers to hear how they managed to achieve this feat. Excerpts:

PAYING ATTENTION TO DETAIL WINS FOR LILONGWE

Interview
with George
Nyirenda,
Lilongwe Service
Centre Manager



We have seen that your branch has received a good audit rating; tell us what was the secret behind this?

Lilongwe was rated VERY GOOD which is more than just a good. For a busy service centre like ours, the secret is in developing a culture where every staff member pays attention to details and does their work in line with procedures and bank's policies. So it is about building a team that is competent and with high integrity. Integrity is an issue because in a team of about 70 staff members achieving good results such as NIL FRAUD (which has been the case in the past three years) implies that there was nobody with a corrupt mind. As we all know a high percentage of frauds are perpetuated by staff, so this means the entire team comprises staff of high integrity. Lastly leadership is an issue in getting such results.

What does this rating mean to your service centre?

This rating means a lot to us as a team. We can say we are a heavy ship which can cruise at a speed of an aeroplane. We have demonstrated that being busy is not supposed to be an excuse to compromise on quality as we have been able to achieve very good results yet this is a very busy or the busiest Service Centre.

How did your staff members react to this rating?

My team was very excited especially that the Service centre has performed consistently very well in the past three years. It gives them confidence that they are a knowledgeable team. Actually in the year 2016 this was the

best Service Centre on Audit Score and this year it has managed to still be among the best.

Will you be able to achieve the same rating next year? How?

This is a very resilient and consistent team which has been built on strict principle of excellent performance for the past 5 years and I am very sure the bank should still expect pleasant results from here.

Any other words you would like to say about this good audit rating on your service centre?

Nothing much but just to say what I see missing is a clear way by which the bank can recognise such highly disciplined teams so that it becomes a motivator to others. As for now at times apart from the mere commendation such teams get, there seems to be nothing tangible for the team. It is like winning a competition without a trophy. I recommend that the bank can do something in this area since it takes a lot of effort and dedication for a Service Centre to achieve such results.

Editor's note: Mr. George Nyirenda has since been transferred to Capital City Service Centre on the same position.

SECRET BEHIND GOOD AUDIT RATING



Interview
with Moses
Ganiza,
Victoria
Avenue
Service
Centre
manager

We have seen that your service centre has received a good audit rating; tell us what was the secret behind this?

The secret for a good audit score is excellence on everything that everyone does all the time. When the Centre operates as a team and everybody is a brother's keeper, cohesive and aware of audit requirements in all areas of concentration a good audit result will not be a surprise, surpassing the fact that we could achieve excellent rating in more than two areas and nil exception in an area like receipts/payments which is rare. Above all we thank God for his guidance and care through the year.

What does this rating mean to your service centre?

The good rating has fired up everybody and the staff are now aiming for excellent overall score in the next audit. God willing, this should be achievable. Again the score points to the excellence that we as a team already and always undertake in our daily business all the time. We need to continue pursuing risk awareness and embrace excellence in every transaction we undertake on

behalf of our beloved customers.

How did your staff members react to this rating?

In fact, members were expecting an excellent result. I hope the spirit will not fade as the contributing factors to a very good result were not as convincing. However, we have promised not to relent especially at the supervisory level. We expect the same audit points to controls and supervision which is basically management. With the effort put in, the calibre of supervisors we have on the ground, an excellent score is not a tall order.

Will you be able to achieve the same rating next year? How?

Maintaining the score is a basic minimum for us, though maintaining standards is a challenge, surpassing is the target and a challenge we have ahead of us. We will ensure that is achieved. The only one thing I can highlight is that the score sheet is likely to change to reflect the changes we have implemented following the roll out of T24R15 processing environment of which we were the pioneers. We will therefore reflect the art in the year 2018 and if all goes well, we intend to remain a shining star of the pack.

Any other words you would like to say about this good audit rating on your service centre?

To my team, I say congratulations!! It has been a tough year for us and I guess the audit has reflected the leadership and key principle of management the service centre has embraced. I did spend much time with the Project; however my team did not lose direction and has excelled accordingly.

I have been busy with T24 Project as lead on branch processing. I attended to the needs of the service centre through evenings and weekend interaction, guidance was most of the times provided through email yet the team could achieve this mark. I am extensively happy and I am sure they are all happy too.

T24R15 and the process re-alignment I championed is going to change the way we serve our customers. The overhaul in process has an impact on cost structure of the service centres and effectiveness of delivery of most of frontline services.

Changes in process will highly impact on cost savings in the year 2018 and I am happy to have been part of that transformational change. Things will not be the same in banking in NBM and I can say better days are coming.

It is my prayer that our focus in audit going forward should be more on the business and customer service which is more crucial for our business, not downplaying the importance of internal controls. We can only be better if our customers and key stakeholders see us that way.

Let me also thank the team that has led to the transformational change of the branch. In the past year, the team leading in project evolution has done a tremendous job in ensuring that we continue to operate as a team and as a family.

We have always been together in everything, happy moments and sad moments. Most importantly, we have lived as a family that is bound in prayer and meditating on the word of God. We have allowed God to lead in everything that we have been doing over the past year and God has granted our prayer. We can only thank God for his mercies.



Mr Charles Dulira

DULIRA ANNOUNCES PROMOTIONS, AND RECOGNITION AWARDS RECIPIENTS

The Human Resources Division has announced names of employees who have had their promotions confirmed and also winners in the silver and gold category of the employee recognition awards.

Head of Human Resources Division Charles Dulira said three employees had their promotions confirmed namely Praise Sesani from Information Technology who has been promoted to Grade E, Thokozani Chalemba and Leka Gomeka both from Treasury and have both been promoted to Grade G.

Dulira also announced that Joseph Mkandawire joined the Risk Division on Grade E.

He also announced winners in the silver category in the first quarter in the employee recognition awards. (See table below)

QUARTER ONE SILVER AWARDEES

1	Administration	Backley Mzamani
2	Capital City	Isaac Rashid
3	Cards& e-Banking	McAubreyNyirongo
4	Chichiri	Lawrence Binauli
5	Credit Management	Bright Ngwira
6	Customs Road	Mayamiko Thombozi
7	Executive	Shammim Bakari
8	Henderson Street	Conwell Msyamboza
9	Karonga	Paul Mang'ani
10	Kasungu	Dereck Chikomo
11	Lilongwe	Charity Kachimera
12	Lilongwe Gateway	Christopher Lipikwe
13	Mulanje	Limhani Namwera
14	Operations	Doreen Kashoti
15	Personal & Business Banking	Shamiso Kambwiri
16	South End	Charles Sandalamu
17	Top Mandala	Steven Chinula
18	Treasury & Investment Banking	Robert Mdoka Chimango Taulo
19	Victoria Avenue	Maurice Kambewa
20	Wholesale Banking	Richard Thombozi

Dulira also announced silver award winners for the second quarter (April to June) namely James Kelibuya, Elton Chipeta, Wyson Fultutuma, Fyson Mbozi, Werdson Njewa, Ndaona Chiomba, Florence Maziya, Edda Kashion, Limhani Kholoma, Billy Thondo, Shadreck Gama, Jeremiah Mwaipape, Joana Makhuwira, Yokoniya Bauleni, Catherine Mojo, Falesi Nyirenda, Salome Munthali and Peggy Banda.

Winners for the third quarter (July to September) include Chichiri Foreign Exchange Department, Henderson Street Foreign Exchange Department, Kessina Tchuma, Henry Tembani, Chimwemwe Nda, Gift Patsanja, Fanny Mbizi, Yona Kungade, Julius Mapira, Enock Kachulu, Francis Kadzakalowa, Febbie Chamangwana, Andrew Chimberekero, Chisomo Nihaka and Credit Management division.

In the gold category, the winners are Peggy Banda, Limhani Namwera, Catherine Mojo and Phillip Kalembera.

NBM GO GREEN INITIATIVES

Tree planting across our service centre network



Mr Macfussy Kawawa NBM Chief Executive and MDF Commander General Griffin Supuni Phiri jointly led the Go Green Campaign at 1MR



Ms Julie Namitembo and Mrs Constance Mhone of Top Mandala took the campaign to Chigumula where over 200 trees were planted



Mr George Nyirenda, Manager C/City SC in conversation with PS Ministry of Defence, Mr Chancy Simwaka and Deputy Army Commander (Operations & Training) Lt. General Vincent Nundwe



Ms Annie Magola of NBM Towers in the groove of the NBM Go Green campaign at Lunzu Parish



Ms Ivy Mbwerela, Manager Chichiri SC took the campaign to Thyolo District



Group photograph of soldiers green by nature. MDF soldiers giving serious attention to the Go Green campaign



Mr Eric Munthali, Manager Mzuzu SC ring fencing his planted tree



Mr Leonard Siula, Manager Kasungu Service Centre (SC) and his team, shared their bounty from their nursery with their community



Ms Tamara Muiwa, Manager Mulanje SC nurturing her seedling to make sure it survives



Mr William Mabulekesi of NBM Pension Administration took turn to plant at Limbe Cathedral



Mr Shadreck Malenga and Mrs Zita Simwaka of Wholesale Banking Lilongwe taking it easy as they water their plant



Lunzu Parish priest Fr. Kuziona and the parishioners taking care of God's creation



NBM Team and the leadership of the Archdiocese in a group photograph as they embark on the tree planting exercise to address issues of deforestation



Mrs Edith Sokosa of Henderson Street SC and Mrs Mable Mulauzi of Business Banking in the blessed company of the clergy as they led the campaign in Nguludi

FEBRUARY 2018 EXTENDED MANAGEMENT CONFERENCE

The Conference that prioritised the key strategy initiatives



Mr Macfussy Kawawa addressing EMC delegates



Syndicate discussions at the EMC



Charged delegates reciting our National Anthem



Dinner and Dance marked the end of the EMC



Spouses of the delegates donated assorted items to St Michaels Girls Secondary School and later also donated to Alleluya Care Centre



With Annie Magola
Corporate Affairs Manager

What's Up!



Chichiri Shopping Mall Service Centre

Chichiri Shopping Mall service Centre moved to a new space next to Game Stores. This move offers our customers spacious environment with more banking counters and additional ATMs. There were three ATMs at the old site and there are four ATMs within the new service centre making a total of five ATMs at the Shopping Complex.

The new service centre opened its doors on 4th February 2018.



Managerial Transfers in Service Centres

Staff members are advised of the following managerial transfers within some services centres;

Jarvis Mkango has been transferred to Customs Road while Edith Sokosa has come to Henderson Street Service Centre.

George Nyirenda of Lilongwe Service Centre has swapped with Charles Sawasawa of Capital City service Centre.

The February 2018 Extended Managers Conference

The above conference was held from 1st to 4th February 2018 at Sunbird Nkopola Lodge in Mangochi and delegates at the conference discussed the bank's new five-year strategic plan (2018-2022).

Delegates prioritised the key strategy initiatives and came up with implementation plan and actions that will address the challenges or risks associated with the initiatives in order to ensure maximization of success.

At the end of the conference, delegates submitted a comprehensive execution plan for each of the initiatives.





Mo626ICE COLLEGE BASKETBALL



“Truth be told, there is some deep-seated romance between basketball and university life, world over. It’s a permanently present yet mystic union and that is why National Bank chose to invest in supporting College Basketball in Malawi.”

National Bank of Malawi (NBM) plc Chief Executive Officer, Mr. Macfussy Kawawa has said the bank is impressed with the maiden K30 million Mo626ice College Basketball tournament organization saying the competition aims to produce productive graduates to develop the country.

Speaking during the finals of the Mo626ice College Basketball tournament in Lilongwe on 16th December 2017, Mr. Kawawa said having invested a lot over the longest time in tertiary education through provision of equipment like computers, desks and books, the bank found it necessary to also support the equally critical area of human development, sports; through the darling of college students; basketball.

“Truth be told, there is some deep-seated romance between basketball and university

life, world over. It’s a permanently present yet mystic union and that is why National Bank chose to invest in supporting College Basketball in Malawi.”

“The Bank has faith that in supporting College Basketball, it will nurture an atmosphere in the Colleges where the positive values of discipline, determination, endurance, focus, fairness, concentration and most importantly team work will blossom and deeply manifest.”

“The Bank wants to use the MO626ice tournament to inculcate these virtues onto the youth so that as they absorb academic nutrition, they are equally getting the right moral and ethical values embedded into their psyche so that hopefully in future we will have a cadre of leaders in business, public and civic life that have a strong moral code free of corruption and dishonesty. This

is because competitive sport promotes the mantra of winning fairly,” explained Mr. Kawawa.

He said NBM plc is also delighted that the passion to excel that has been ignited by this sponsorship is helping in keeping young men and girls in the colleges focused on something productive during their off study time, away from idleness and mischief.

Mr. Kawawa also hailed State Vice President, Dr Saulos Klaus Chilima, who launched the tournament in October 2017 and took part in a game of basketball between Veterans and College students select team.

In his remarks, Vice President Chilima thanked the bank for sponsoring the tournament and asked the bank to ‘significantly increase the sponsorship’ of the competition.

Before the finals, there was a minute of silence to remember four basketball players who died at Mtakataka in Dedza in a car crash as they were coming from the games of the tournament at MUST Ndata Campus in Thyolo in November last year.

The inaugural tournament was won by Malawi College of Accountancy (MCA) Lilongwe campus that beat Polytechnic in the men’s final while ABC beat Bunda in the ladies finals.

Meanwhile, NBM plc has awarded journalists who covered the tournament excellently with cash prizes totaling to K800,000.

Times Group Sports Journalist, Ronald Mpaso, was the winner in the print category and runner up in the electronic category while The Nation senior Sports Journalist, Joy Ndovi, scooped the second position in the print category.

Capital FM senior sports Reporter Madalitso Phiri was the best in the electronic category followed by Mpaso.