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NB Money EXPRESS

A MAGAZINE FOR MEMBERS OF STAFF OF NATIONAL BANK OF MALAWI

Chichiri Forex Team
gets double awards

Lilongwe celebrates
audit inspection
results

**Patricia
Scott-Nyakuipa:**

Foils three frauds in one year

HEALTH:
HIV & AIDS
awareness+
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Integrating Wellness into the Workplace



Annie Magola
is *Money Express* Editor. She is also the Bank's Corporate Affairs Manager

It is always a pleasure to welcome you to yet another edition of your own magazine, the *Money Express*. As I have said before, this magazine gives us a platform where we can meet and discuss and share experiences be it work, social, economic, religious or any other.

My message in this edition is to echo what the Chief Executive Officer Mr. Macfussy Kawawa has alluded to in his message about the importance of regular and consistent wellness activities in the workplace.

The workplace is a stressful environment for many, what with those deadlines, pressure from supervisors to offer superb service to our customers. It is common for the mind and body to feel overwhelmed.

According to research by CareerBuilder, nearly a third of employees said work causes high or extremely high stress levels, with the most common side effects being fatigue, sleeplessness, aches and pains, high blood pressure, stomach ulcers, anxiety and weight gain or loss.

That is why employee health has become a priority for most companies today. In a recent survey from a staffing firm, Office Team, two-thirds of HR managers reported that their organization's health and wellness offerings have increased in the last five years.

Managers want their employees to be as mentally and physically fit as possible, and employees will appreciate employer initiatives that work toward this goal. That is why a Wellness programme for employees of the Bank was introduced where we are encouraged to participate in various exercises to keep fit and eat and drink healthily.

We have seen different departments and units conducting these wellness activities. Some have gone to climb mountains, some have gone on mara-

thons, some have been doing aerobics, you name them!

But what is disheartening is that when we go and climb mountains in the name of Wellness, after that, we neatly fold our T shirts and sports gear waiting for the next trip to the mountain which maybe organized after three or four months. We also go back to our old habits of eating things will not help us, health wise.

We need to have consistency when we are doing wellness activities, they should be part of our everyday life. As the CEO said, if we want to be climbing steps instead of taking a lift at work, let us do that religiously, not just a once off thing. If we make Wellness activities part of our lives, we will surely have no problems in making our work part of us too and this will translate into good work output which will benefit our customers.

Some of the diseases that we suffer nowadays are caused by lifestyle changes. If we watch what we eat and exercise regularly, I am sure we will have a healthy workforce and we will maintain our pole position as the most preferred bank in the country.

So my plea is that let us take these Wellness activities seriously and also let us watch what we eat, let us eat healthy foods and avoid junk food.

Your personal relationships, both at work and at home, will also improve your mental health. According to a study published in 2005, workers in stressful jobs who had a strong social support network also had lower levels of work stress and related health problems.

When you make time for family and form strong friendships both on and off the job, you improve your mental wellness and are more likely to cope with work stress in healthy and productive ways. When you get home at the end of the day, your health and your productivity will both benefit if you leave work at the door, shifting your mental focus to your personal life, friends and family.

I love this bank yeeeeeeeeeeeh!

Annie Magola - Editor

Doing things differently

Welcome to the first edition of The Money Express magazine in 2018. I trust that you will as always enjoy reading the package of articles here in.

Let me highlight a few developments that have taken place in our Bank recently.

As you are all aware, our previous five year strategic plan (2012-2017) came to a close in December last year and we have come up with a new one to take us up to 2022. Soon a team will come round the units to give highlights of the new strategy.

Central to our intentions in the new strategic plan is achieving efficiencies and customer centricity digitalization. It is important for the Bank to know how it can cost efficiently use digitalisation to improve its reach, quality and speed of service to the customer.

I have been going around service centres meeting and interacting with staff because you are the people that drive the Bank. It is my intention to make this endeavour a fixture in my diary of annual activities, as such interactions provide an opportunity to share ideas on how we can, together make a difference in our Bank. Key among my messages is the need to improve customer service.

I must say that despite 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 attitudes displayed by some members of staff. We also have



MACFUSSY KAWAWA
CHIEF EXECUTIVE OFFICER

worrying levels of staff perpetrated frauds.

We implemented project evolution. Amidst the perceptions of poor service questions arise: Has this project helped us? Have we really changed our attitudes for the better? Don't we still have bad apples amongst us? We need to reflect as we embark on.

One of the issues that came out of Project Evolution was the introduction of Wellness program; some of you call it 'Majowajowa' I have watched practices under this programme and I have wondered whether our wellness activities are adding value. Statistics emerging from a health check conducted in 2017 do suggest that we can do better.

There are people or divisions who will make beautiful T shirts and go to climb a mountain, e.g. visit Chingwe's Hole on Zomba Mountain and when they come back from this event, they will fold up their T shirts waiting for another trip in few months time.

I think this is where we are getting it wrong. If we want to do wellness programmes, let us be committed to them and it should be in us to embrace them as a habit. If for example you want to be climbing steps going to your offices in NBM towers, do that every day; it should be part of your habit not doing it every Monday or Friday as a group exercise.

This is the same with our attitude towards service. We 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 as a matter of habit and not

when it appears convenient to do so. We should be committed to provide good service to our customers. Our competitors may copy some of our products and innovations and make a lot of noise about them, but what they cannot copy is the quality of service that we provide. We should therefore strive for that. We should be doing things differently.

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

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 on our operating environment, I have no doubt that NBM will continue to be the pride of the nation and we will reap the benefits!

So as we prepare to officially launch the new strategic plan for 2018-2022, let us all reflect upon what we can change about our attitudes; Let us find that which we can do differently for the betterment of this great Bank. We should never underrate the value of our input individually; as it is the aggregate of all our efforts that will make us together achieve our vision.

I love this bank! Yeeeeeeeeeeah!

Macfussy Kawawa
CHIEF EXECUTIVE OFFICER

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Some mebers of Chichiri Forex Team

Chichiri Forex team gets double awards

Chichiri Service Centre foreign Exchange department is feeling on top of the world after being awarded with best service awards, one coming from the regulator, the Reserve Bank of Malawi (RBM).

A member of the team, Rose Kalumbu told *The Money Express* magazine that it was the Reserve Bank that first awarded them when they were checking their routine procedures.

“We were awarded by RBM for following exchange control procedures and the CEO officially wrote us to congratulate us on this achievement,” said Kalumbu.

She said after this, Chichiri Service Centre management saw it fit to nominate the team for the silver award in the NBM employee recognition awards for the third quarter of July to September.

“The awards have motivated and energized us and we will continue to work hard as a team. We want to get the top award in the platinum category and we will continue to work hard to achieve this,” explained Kalumbu.



Kalumbu-Awards motivated us

Chichiri forex team consists of Rose Kalumbu, Mungo Chilanga, Sellina Mhango, Allan Mlambe, Annie Mbeya, Edwin Mwanza, Precious Sambo, Dorothy Chipula and Uchizi Kamwinda.

Eagle-Eyed Patricia

foils three frauds in one year

Patricia Scott-Nyakuipa has eyes and claws of an eagle. Ask a beast called Fraud and it will tell you how she smoked the animal out of its bunker, sunk her claws into it and bled it to death.

At National Bank, safety of the money of its customers is priority. And the bank's staff don't play games when it comes to ensuring that security.

It is not cheap science to keep people's money safe. For fraud does not come in boldface fonts or in loud voices.

It is never conspicuous. It does not announce its arrival.

It comes sly, like a serpent in the green woods. It appears in tiny and deceptive detail and in whispers. It is patient, lies in its hold and calculating for the right moment to pounce and how to do it.

Fraud loves money. It thrives on money. In fact, it exists where money is involved. Such is the proneness of banks -being keepers of people's money.

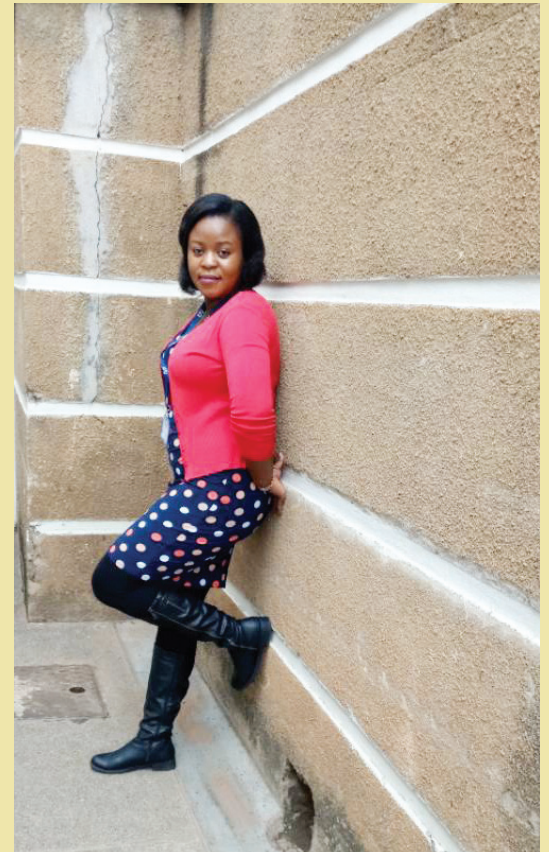
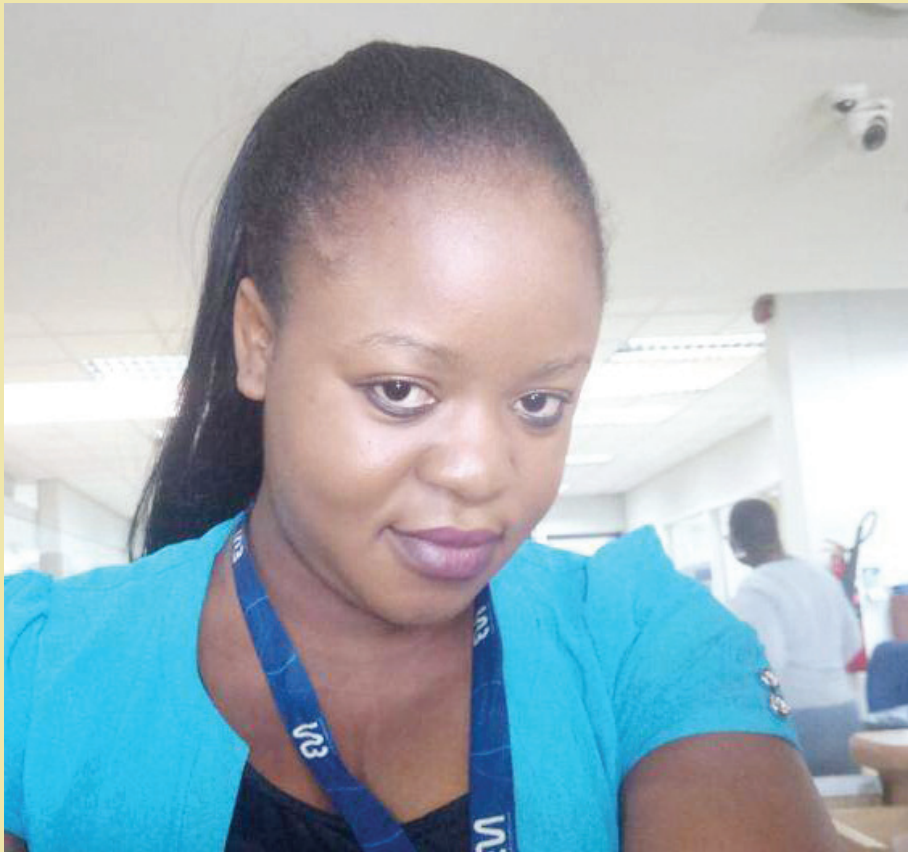
But banks that are up to the business are even more cunning they choke fraud right in its hole. Such is the pedigree of National Bank of Malawi.

The Bank of the Nation prides itself in equipping its staff with skills with which they know fraud when they see one.

Patricia is one such sharp eyed of National Bank's staff who has put unsuspecting fraudsters to shame. She combs through the finer details with the finesse and efficiency of an intelligence officer, a skill by which she has been able to foil three frauds in one year.

In her job, doubt is a standard rule and she applies it to good effect.





Scott-Nyakuipa - *I played my role*

A Cashier at Lilongwe Service Centre, Patricia has seven years' experience in the banking sector. For three times, she uncovered and foiled fraudulent activities, in the process saving the money of the customers of the bank from theft.

The first incident happened on 7th February 2017. A customer came in to cash from the account of someone who is based in South Africa. He brought the ID of the person in South Africa and his forged signature.

But it was the face in the system that gave the fraudster away.

Crooked as he was, the man was adamant that he was the genuine owner of the account. But for Patricia, this didn't stick.

He was detained and surrendered to police. A genuine customer's money were saved.

The second case happened on 27th October 2017. A lady came in to cash K574,000 from an account of her sister. She took advantage that they resembled

despite that they are not twins. She claimed this was her account. But her signature was not stable and that raised an alarm in Patricia.

"This was difficult because she took the ID of her sister and insisted that she was the owner of the account. But still the signature was not stable. CID officers were called in and they picked her up for further questioning," narrated Scott.

Another customer's money were saved.

The third incident happened on 22nd November 2017 when someone from Banja La Mtsogolo was cashing and depositing part of the money from a cheque.

He asked Patricia if she could reverse the deposit and offered her K30,000 for her to give him the deposit slip. Patricia refused.

"He then offered me K50,000. That is when I reported to my authorities and he was arrested. People from his workplace were called to sort out the matter," explained Patricia.

Yet another client's money were saved.

Scott has since urged fellow cashiers to pay attention to detail while making sure that they serve customers fast and in a professional manner.

She says it is critical for cashiers to check all necessary documents and follow all the processes when carrying out their work.

"We deal with different people and yes customers would appreciate if they are served fast but we need to be vigilant and pay attention to detail. Clients or customers should bring all the required documents but we must be careful and follow procedures and paying attention to everything including signatures," said Patricia.

"I am happy that I played my role in detecting these frauds and saved resources for the bank and the customers," added Patricia.

Patricia is married to Dalitso Nyakuipa and together they have three children namely Thelma, Theodora and Fidel-Tamando.

Dedication pays for Kabango



William Kabango had worked for 20 years at Indebank when the historic merger with National Bank of Malawi happened in July 2016.

He was one of the lucky Indebank employees to be offered employment at the Bank of the Nation on 1st July 2016, exactly 20 years after he started work at Indebank on 1st July 1996.

Kabango hit the ground running at NBM Head office where he joined as an Office Assistant by winning the Silver award in the third quarter of the employee recognition awards.

"I think I was the first employee coming from Indebank to immediately win an award after joining NBM. I was given K85, 000 for winning the Silver Award and we went to Lilongwe and slept at a Hotel with my wife for the very first time in my life and attended the gala event for the awards. I appreciate management for recognizing

my efforts," said a visibly excited Kabango.

He recalled that in September 2017, management called all the 17 office assistants across all Service Centres and departments with a qualification of Malawi School Certificate of Education (MSCE) and other qualifications for a psychometric examination.

"Five of us were successful and went for oral interviews, out of whom three of us were promoted to clerical grades. One is at Karonga Service Centre, the other one at Lilongwe Gateway Service centre and I was transferred here on promotion, I am now a Buffer Clerk," explained Kabango.

"Life is a journey and when your time comes, no one can stop it. Favours from heaven are universal. This has taught me not to give up in life because anything can happen. The promotion has encouraged me to work extra harder and perform to the best of my ability," offered Kabango.



Political scientist turned banker

Chifundo Masiye first joined the NBM family in November 2015 as an intern armed with a Political Science degree from the Catholic University.

Little did she know she was going to like her banking job and stay in the bank.

“It was difficult at first for people to accept me because of my qualification. It was really hard but after three months, people in the bank realized and saw my work ethic and I was moved from Buffer to Reconciliation department,” recalls Masiye.

She worked in the Reconciliation Department for year until she attended interviews and posted to Lilongwe Gateway Service Centre on a permanent position in November 2016.

“I was excited when I was told that I had been

taken on board permanently as I had started to like my job now and I told myself to put in an extra effort and make a difference,” said Masiye.

She said she finds it a challenge now as she has to deal with customers face to face unlike in the past when she was dealing with them behind the desk.

“I am not a kind of person who starts a thing and quit just because it is hard. I see it through to the end. I am enjoying the experience of being a banker and I am going to enjoy it for as long as it takes,” said Masiye.

“The transition was hard but I found a very good team here and they supported me all the way and there is a good team spirit at this service centre. That is why I am seeing a bright future in my career,” added Masiye.

“I was excited when I was told that I had been taken on board permanently as I had started to like my job now and I told myself to put in an extra effort and make a difference.”

27 Lipikwe shares years experience



Lilongwe Gateway Service Centre Team Leader-Cash, Christopher Lipikwe has clocked 27 years with the Bank of the Nation and says he has enjoyed each and every year he has worked for the bank.

Lipikwe told *The Money Express* magazine in an interview that he hardly remembers his lowest moment in the 27 years he has worked at NBM.

“I can say I have thoroughly enjoyed working for the bank for the past 27 years. I cannot remember my lowest moments maybe it is because I told myself to be positive.”

“When I got a transfer letter from the then Churchill Road service centre to Lilongwe, I had mixed feelings but I was encouraged by the then

Churchill Road Service Centre Manager Johnstone Kanyenda (now late) to take this as a challenge and prove myself and I have never regretted since,” explained Lipikwe.

Lipikwe joined the NBM family on 2nd November 1990 at the then Churchill Road service Centre in Limbe. He moved to Lilongwe Service Centre in 2002 before being transferred to Lilongwe Gateway Service Centre on 15th December 2015 to be one of the pioneers of the new service centre.

“Our first audit for 2017 here was very good and I doubt if any other service centre will beat us. I am so happy with this achievement which underscores the fact that there is good team work here despite this being a new service centre,” said Lipikwe.

He said his most memorable moment was when he clocked the revered 25 years in the bank.

“It was as memorable as this was also the time that I had successfully finished my degree course in Marketing and Entrepreneurship,” said Lipikwe.

Lipikwe said he is currently reading for a Masters in Business Administration (MBA).

His advice to those who want to achieve what he has achieved is simple; “Keep on working hard, listen to supervisors and take advice where necessary and you will do well.”

Lipikwe is married to Thandie and together they have two children Paul and Felistus.



Ofwa Mwangolera:

The first NBM employee to settle at Songwe

Ofwa Mwangolera is the first NBM employee to settle at Songwe Border Service Centre which is 45 kilometres from Karonga Boma.

Almost all staff members who have been deployed to work at Songwe Border Service Centre operate from Karonga Boma because of the scarcity of good housing.

But Mwangolera defied the odds and relocated and settled at Songwe.

“I came here for relief and after working for only four days, I was told that I will be here permanently and I started looking for a house but to no avail.”

“Then luckily I found one which was still under construction and I managed to get into that one when it was finished. It had no electricity and was connected three weeks after I had moved in,” said Mwangolera.

He said he is benefiting by living in Songwe as he has cut travel time and saves on transport money to Karonga which was costing him K3,000 a day.

“Now it takes almost 10 minutes to get to work,” boasts Mwangolera.

Since the Service Centre was opened in 2010, Mwangolera is the first one to find a house and reside there.

“It is good because I am now having time to rest properly. It was difficult at first to have a proper rest as we were using public transport and sometimes we would be delayed because of breakdowns,” said Mwangolera.

He said they access their food from the other side of the border, Tanzania side.

Ofwa is married to his lovely wife Charity and the couple is blessed with a two-year old boy Ephraim.

Elywin Sambo shines at Sports Festival



We should participate in sports so that we are healthy. I don't remember the last time I got sick. I am fit.

Mchinji Service Centre manager Elywin Sambo was toast of the day when he scooped three medals during the NBM Regional Sports Festival held at Bingu National Stadium on 15th October 2017.

He won a gold award when his team triumphed in the football tournament during which he saved two penalties and scored one more in the final match.

Sambo was playing as a midfielder in the final and switched on to being a goal keeper during penalties.

“By half time, we were losing 2-1 and things changed for the worse in the second half when we went down 4-1 with 10 minutes to go. We scored two more goals before scoring the equalizer in injury time before forcing the game into penalties,” said Sambo.

“During penalties, I was on goals but I took our first penalty and scored and

saved two more penalties and we won the match,” recalled the excited Sambo.

“That is why I was awarded the man-of-the-match accolade. It felt good to win gold under such circumstances,” added Sambo.

He recalled that his goalkeeper exploits started when he was at Kasungu Secondary school and was popularly known as ‘Amuna Mtapo’ which was also the nickname of the late George Waya, a former national team goalkeeper.

“I also remember that when we were re-launching the refurbished Moneymen Sports complex, I was in goals and saved penalties in the semi-final and final and also got a gold medal,” recalled Sambo. He also participated in Bawo at the festival and lost in the finals to Fredrick Chikwekwe by a whisker and also in pool where he also lost in the finals to Alfred Mkaka of Lilongwe Service Centre. Sambo got

two silver medals in Bawo and Pool.

“If I had time, I would have also competed in volley ball which is my favourite sport since my secondary school days and I served as Secretary General of Volleyball Association of Malawi (VAM) for 5 years. This sport has taken me to countries like Swaziland, Tanzania, Zambia and Zimbabwe,” said Sambo.

“If I had participated in volleyball, definitely I was going to get a fourth medal,” added Sambo.

He said sports is in his blood and appealed to staff members to participate in sporting activities to keep fit.

“We should participate in sports so that we are healthy. I don't remember the last time I got sick. I am fit. I appeal to fellow staff members to embrace sports and physical fitness,” offered Sambo



Effective communication in the workplace

TAMARA MTUWA
-Mulanje Service Centre

Organizational communication can be described as a very complex phenomenon affecting the everyday life, the overall activities, the performance, the success and the future of every organization.

Communication is simply defined as the act of transferring information from one entity to another through the use of mutually understood signs and semiotic rules. (Reka & Borza, 2012).

Communication should be a factor of utmost importance within organizations and more so in our bank.

Since work productivity is highly dependent upon communication, managers should do their best to communicate effectively with their personnel.

Only when organizations are fully aware of the principles of effective communication, will they be able to accomplish their goals and enhance their performance.

Let us look at a few principles in effective communication according to Mangal & Mangal (2009);

a. Principle of Readiness and Motivation:

The communicator and the receiver should be ready and remain motivated throughout the process of communication. Lack of interest, zeal and enthusiasm on the part of either of them may adversely affect the process and product of communication.

b. Principle of Possession of competent communication skills:

The communicator and the receiver should be quite competent and efficient in terms of communicating and receiving the desired information or message. Possession of the required communication skills is crucial, so that the task of communication, in terms of transmission and reception, may be performed by them effectively.

c. Principle of Sharing and Interaction:

Since communication is a two way process, its success lies in allowing as much as possible exchange of ideas, and keeping mutual interaction between the source of communication and receiver.

d. Principle of Suitability of the Communication Contents:

The content of what is to be communicated should be very suitable and easily

understandable. It should be appropriate on the part of both the communicator and the receiver.

e. Principle of Appropriate Media and Channel:

The effectiveness of the process of communication will depend on the type and appropriateness of media or communication channel used.

f. Principle of Appropriate feedback:

Communication flow is deemed to be effective flow if it continues to receive the desired feedback from the receiver and vice versa.

g. Principle of Facilitators and Barriers of communication:

There are many intervening variables lying between the source and the receiver of information in a communication process. The effect of these variables, on the (positive or negative) source and receiver, becomes a decisive factor of the success or failure of communication.

—Reference: Shonubi, A.O & Akintaro, A.A (2012). *The Impact of Effective Communication on Organizational Performance*. Vol.3, Issue 03, Pg.: 1904-1914. DOI: 10.18535/ijsshi/v3i3.1

Nelice Moyo

relishes new life in Kasungu



Nelice Moyo was born and bred in Karonga. She lived all her life in Karonga including 15-year work stint she had with Karonga Service Centre.

But she had to beg to see something different, see another life in another part of the country and her wishes were answered when she received a transfer letter in May 2017 that she was being transferred to Kasungu Service Centre.

"I was so happy with the transfer, I had to see something different, experience another life out of my home district and I am happy that I am now here in Kasungu," said Moyo.

She reported for work in Kasungu in July 2017.

"But the challenge I have now is to find proper accommodation. I can't find a good house. The

"Both staff and customers are very good and friendly people. They received me really well and I am enjoying my time here,"

house I have found is new but is yet to be connected to electricity, but all the same I am here now," said an enthusiastic Moyo.

She said staff at Kasungu Service Station received her warmly and it did not take time for her to start feeling at home.

"Both staff and customers are very good and friendly people. They received me really well and I am enjoying my time here," said Nelice.

She started working for NBM in Karonga in 2000 as a temporary employee before she was taken on board as a permanent employee in 2002.

"I really enjoyed my time in Karonga but Kasungu is promising to give me even greater times and memories," she declared.



How aerobics improved Seyani's life

The doctor bluntly told Mabvuto Seyani, Accounts Relationship Officer in the Wholesale Banking at the Head Office, that either he starts medication for High Blood Pressure (BP) or he gets down to the gym for physical exercises.

He chose the latter and thanks to National Bank's health and wellness policy which encourages employees to exercise to keep fit.

"I reached a point where my doctor recommended that I start medication for BP and when I looked at the side effects, I was not going to go for it. Instead I chose to be exercising," recalls Seyani.

"It is good that we have a health and wellness policy at the bank and here at the head office we do aerobics on Mondays, Wednesdays and Fridays and I did not hesitate but join my friends for the exercises. I have been exercising regularly such that the BP is now gone," boasted Seyani.

He said apart from exercising at the office, he also goes for uphill walks on the Chikwawa road every Saturday morning.

"It has been good. I am coping well; mentally I am very sharp because of the exercises and physically, I am very well. I do not have to take BP medication anymore," explained Seyani.

He said since he started exercising, he no longer gets any Nabmas bill on his salary notification.

"Mentally I can work longer hours because of the exercises and you know bank work is sometimes stressful and one needs these exercises to unwind, it's good for the brain and the body," added Seyani.

He advised those who have not yet joined the 'trend' to do so.

"Nowadays, exercising is a trend; it's lifestyle fashion. People want to be physically fit and you can see people in the main roads in town jogging every morning and evening; it's the in-thing and I plead with those who have not



started exercising to start this now," he said.

He added that exercises improve one's quality of life.

"There will be no unnecessary medical bills and you will improve

your productivity at work," added Seyani.

Seyani, who has worked for the bank for 16 years, is married to Grace and together they have three kids, two boys Yankho and Shalom, and a girl Anna.



Jones and Violet
Kumwenda

Two weddings at Kasungu Service Centre

Kasungu Service Centre had two of its staff members getting hitched in September and November 2017.

First to celebrate her marriage was Violet Maida-Kumwenda who had just joined Kasungu Service Centre on 16th May 2017 after dumping a media career.

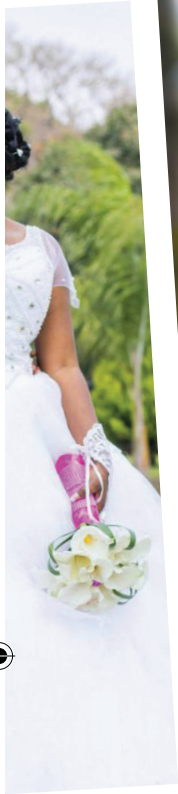
She got married to Jones Kumwenda on 10th September 2017 in Blantyre.

“It was one of the most memorable days in my life because I got married to my best friend and I really enjoyed every moment of it,” said Violet.

“I also want to register my appreciation to my colleagues in the bank for the support that they rendered to me although I was new in the bank, I really appreciate,” added Violet.

She confesses that she never thought she would leave the media profession for a banking career after working for Chancol Radio.





Matthews and
Tiyamike Chindevu



"I was terrified about the numbers but all the same I dropped an application letter for a job and they posted me in Kasungu and I had no idea where it was and looked it up on the map until I reported here. I was warmly received by staff members and that made my stay easy," recalls violet.

On 4th November 2017, it was the turn of two-time Best Cashier at Kasungu Service Centre Matthews Chindevu to leave his bachelor friends and join the bandwagon of married men.

Chindevu married his longtime sweetheart and confidant Tiyamike Kamwana at Shiloh Ministries at Malangalanga in Lilongwe and a reception followed later at the Bridgeview Hotel.

"I am a grown up man now and I am happy that I found someone like Tiyamike to live and share my life with," said a visibly happy Chindevu.

"I want to thank the bank for the support that they gave me during my wedding. It made our day memorable. Some came all the way from Kasungu here others from Lilongwe; we do not take this for granted, we really appreciate their support," said Chindevu.

Chindevu joined the NBM family on 1st April 2010 at Lilongwe Service Centre as a temporary employee and was confirmed as a permanent employee in April 2011 and transferred to Kasungu Service Centre.

"I am a grown up man now and I am happy that I found someone like Tiyamike to live and share my life with."

He was twice voted the Best Cashier in 2012 and 2014.

The Money Express magazine wishes both the Chindevus and Kumwendas a happy union and many more blessed years together!



DIABETES

Refers to the group of metabolic disorder in our body. If a person has a high blood pressure sugar, it is probably due to diabetes.

On the other hand, it is a result of the body's inability to produce insulin that controls the release and absorption of sugar or glucose in the blood stream.

Resistance to generation of insulin or low insulin of the cellular level is generally the root causes of diabetes.

The human body only needs as much glucose as is required to meet its energy required.

TYPES OF DIABETES

TYPE 1. This occurs when the body fails to produce insulin and this usually happens in all ages

TYPE 2. Diabetes that results insulin resistance, cells fails to use insulin properly and this occurs at adult stages

SYMPTOMS OF DIABETS

Irritability, increased thirst, increased hunger, unexpected weight loss

CAUSASES OF DIABETS

- Immune changes in the body
- Genetic defects
- Chronic pancreatitis
- Drugs and high alcohol intake

REMEDIES

The following are some of natural remedies that can be used to treat diabetes

- **Onion:** Helps to reduce post-prandial glucose levels.
- **Garlic:** Has been shown to exercise significant hypoglycemic activity.



WITH STEVE NAMWENDO
MZIMBA SERVICE CENTRE

DIET FOR DIABETS

- Limit your intake of sugar rich foods
- Opt for smaller serving sizes and increase the frequency of meals
- Make sure your meals are evenly spaced through the course of the day
- Be cautious about your carbohydrate intake
- Make it a point to include whole-grain foods in your diet and fresh fruits and vegetables
- Reduce your fat intake and cut back on the salt
- Avoid consuming alcohol as far as is possible.



The term for Quacks and Experts

‘For every Jim and Jack, they can easily use the term.’

BY ISSA MDALA
-Thyolo Service Centre

Unfortunately, some individuals and groups have tried to identify wellness with products and services that promise benefits that cannot be documented. Because “well-being” is a subjective feeling that is hard to document, it is easy for quacks to make claims of improved wellness for their product or service without facts to back them up.

Holistic health is a term that is similarly abused. Optimal health includes many areas, thus the term holistic (total) is appropriate. In fact, the word health originates from a root word meaning

“wholeness.” Unfortunately, many quacks include their questionable health practices under this guise of “holistic health.”

Care should be taken when considering services and products that make claims of wellness and/or holistic health to be sure that they are legitimate.

Here are the facts, ‘Physical fitness is a multidimensional state of being.’

Physical fitness is the body’s ability to function efficiently and effectively. It is a state of being that consists of at least five health-related and six skill-related, physical fitness components, each of which contributes to total quality of life. Physical fitness is associated with a person’s ability to work effectively, enjoy leisure time, be healthy, resist hypokinetic diseases, and meet emergency situations. It is related to,

but different from, health and wellness. Although the development of physical fitness is the result of many things, optimal physical fitness is not possible without regular physical activity.

The health-related components of physical fitness are directly associated with good health. The five components of health-related physical fitness are body composition, cardiovascular fitness, flexibility, muscular endurance, and strength:

Body composition— The relative percentage of muscle, fat, bone, and other tissues that comprise the body. A fit person has a relatively low, but not too low, percentage of body fat (body fatness).

Cardiovascular fitness—The ability of the heart, blood vessels, blood, and respiratory system to supply fuel and

oxygen to the muscles and the ability of the muscles to utilize fuel to allow sustained exercise. A fit person can persist in physical activity for relatively long periods without undue stress.

Flexibility—The range of motion available in a joint. It is affected by muscle length, joint structure, and other factors. A fit person can move the body joints through a full range of motion in work and in play

Muscular Endurance— The ability of the muscles to repeatedly exert themselves. A fit person can repeat movements for a long period without undue fatigue.

Strength—The ability of the muscles to exert an external force or to lift a heavy weight. A fit person can do work or play that involves exerting force, such as lifting or controlling one's own body weight.

The skill-related components of physical fitness are more associated with performance than good health. The components of skill-related physical fitness are agility, balance, coordination, power, reaction time, and speed:

Agility—The ability to rapidly and accurately change the direction of the movement of the entire body in space. Skiing and wrestling are examples of activities that require exceptional agility

Balance—The maintenance of equilibrium while stationary or while moving. Water skiing, performing on the balance beam, or working as a riveter on a high-rise building are activities that require exceptional balance.

Coordination—The ability to use the senses with the body parts to perform motor tasks smoothly and accurately. Juggling, hitting a golf ball, batting a baseball, or kicking a ball are examples of activities requiring good coordination.

Power—The ability to transfer energy into force at a fast rate. Throwing the discus and putting the shot are activities that require considerable power.



Issa Mdala - Author

PHYSICAL FITNESS IS A COMBINATION OF SEVERAL ASPECTS RATHER THAN A SINGLE CHARACTERISTIC.

Reaction time—The time elapsed between stimulation and the beginning of reaction to that stimulation. Driving a racing car and starting a sprint race require good reaction time.

Speed—The ability to perform a movement in a short period of time. A runner on a track team or a wide receiver on a football team needs good foot and leg speed.

Physical fitness is a combination of

several aspects rather than a single characteristic. A fit person possesses at least adequate levels of each of the health-related, skill-related, and metabolic fitness components. People who possess one aspect of physical fitness do not necessarily possess the other aspects.

Lifestyle change, more than any other factor, is considered to be the best way of preventing illness and early death in our society.



HIV & AIDS awareness



VICTOR MTENDE

Kasungu Service Centre - Peer Educator

HIV/AIDS was identified in the 1980s, and continues to have a great impact on all levels of society. The pandemic affects all of us in diverse ways. The incidence of HIV & AIDS has exploded worldwide and can be considered as the greatest threat to world's health and a threat to the workplace.

The impact of HIV & AIDS is significant in that the sheer numbers involved are enormous and that the ones at highest risk are those in the most productive phase of their working life.

HIV (Human Immuno-deficiency Virus) needs living cells to multiply,

and has special affinity for blood cells, the CD4 T-lymphocytes responsible for the immune system.

HIV attacks and destroys the body's immune system that fights infection. There are different strains of HIV but they all belong to one family of viruses known as retroviruses. Such retroviruses invade the body's white blood cells and start replicating themselves. In effect, they become part of the body's cells by building their genetic material. Over time HIV will destroy the immune system completely so that it cannot resist any infections and diseases, ultimately resulting in AIDS (Acquired Immune Deficiency Syndrome). At this stage the immune response is utterly weakened.

Patients with AIDS become highly susceptible to infection by intracellular microbes normally contained by the

CD4 T-lymphocytes cells.

Signs and symptoms

Many individuals who have contracted HIV/AIDS develop influenza like illness, fever, larger tender lymph nodes, throat inflammation, rashes, headache, tiredness and/or sores of the mouth and genitals, and gastrointestinal symptoms, such as vomiting or diarrhoea.

Some people also develop opportunistic infections. These may be caused by bacteria, viruses, fungi and parasites that are normally controlled by the immune system. However, the only way to really know if one has HIV/AIDS is to take a blood test.

Although there is no cure for HIV/AIDS thus far, treatment has advanced drastically over the years and with correct management of the disease,

it can be kept in check. HIV infected people can live healthier, more productive life and live longer if they and the people around them take steps to deal with it in an informed manner.

How HIV is transmitted

HIV, although dangerous, is not easily transmitted. Infection will only occur if there is sufficient quantity of infected body fluid such as blood, semen and vaginal fluid, an exit point for the virus to leave, and an entry point for the virus together with an activity to facilitate cross infection.

The most frequent mode of HIV transmission is through unprotected sexual contact with a partner who is infected. Other ways of transmission are through infected mother to child during delivery or breastfeeding and use of invasive materials that are exposed to infected blood.

Individuals who are tested HIV positive may feel shock, embarrassed, angry, depressed, lonely, uptight, frustrated, irritated, feeling helpless and hopeless. Their thoughts too are affected; one can become forgetful, can experience disbelief and doubt because they worry about loss of income and what to do about the future due to the resultant poor health, they can also feel confused, not being able to pay attention and have less interest in those things that brought them joy before.

Colleagues living with HIV need support, help, and care and love just as much as they need medical treatment.

HIV is not transmitted through the following

HIV is not transmitted through dry kiss, casual contact, hand shake or hug, exposure to nasal secretions, saliva, sputum, feces, sweat, tears, urine or vomit unless these are contaminated with blood. It is also not possible for mosquitoes or other insects to transmit HIV.

A healthy life style

There is a great deal that can be done to manage HIV and slow down the progression of the disease by focusing

THERE IS A GREAT DEAL THAT CAN BE DONE TO MANAGE HIV AND SLOW DOWN THE PROGRESSION OF THE DISEASE BY FOCUSING ON NUTRITION TO BOOST THE IMMUNE SYSTEM.

on nutrition to boost the immune system. A balanced diet containing six food groups is essential and should include the following:

1. Starchy foods - like Cassava, nsima, potatoes, bananas, bread as these provide carbohydrates for energy, fibre, calcium, iron and B vitamins
2. Fruit and vegetables provide vitamins, minerals and fibre.
3. Dairy products such as milk, cheese, yoghurt provide vitamins, minerals and particularly calcium.
4. Unsaturated oils and spreads such as fats from cooking oils, avocados, olive oils, margarine provide energy, essential fatty acids such as omega-3, and fat-soluble vitamins (A,D,E,K).
5. Beans, soya, lentils and peas are a great source of low-fat protein.
6. Pulses, nuts, fish, eggs and meat provide protein, minerals and

vitamins (particularly iron and B12 vitamin from meat)

Food and drinks high in fat or sugar should only be a small part of our diet; they can contain empty calories and provide little or no nutrients, and can lead to unhealthy weight gain.

Exercise and stress management

Physical exercise has beneficial effects on the immune system. People who have lived with HIV & AIDS for a long time have suggested that regular exercise has contributed to their longer lives.

Having an optimistic outlook on life improves HIV positive people's health and longevity. However, it requires great strength to remain hopeful after testing positive for HIV and emotional support is an essential part of the treatment process.

How to prevent HIV

Some of the practices done to prevent HIV include the following: the correct use of condoms - male and female condoms, male circumcision, faithfulness to one sexual partner, the use of antiretroviral drugs by positive mothers wishing to prevent the spread of HIV to their children during birth and use of PEP (Post-Exposure Prophylaxis) which is given after a potential exposure to HIV during sex or sharing needles. PEP is not a cure for HIV but is a form of HIV prevention and must be started only after 72 hours of exposure.

HIV testing and counseling

Early intervention of the disease can only be achieved when an individual knows his/her status. HIV testing is highly recommended and encouraged to every staff in order to determine their HIV status. The sooner the person knows if they have the disease the sooner they can begin to manage it.

Let's manage HIV/AIDS before it manages us; an HIV/AIDS free generation is possible, it begins with you and me.

I love this bank Yeeeeeeeeeaaah!

Attitude is Spiritual

BY YOHANE NGUWO
-Customs Road Service Centre

Our attitude makes the difference in our life more than just anything else. Despite all things being equal, the person with positive, healthy attitude will prevail over person who may have skills but is a custodian of lousy unhealthy negative attitude. Attitude itself cannot in any way replace talent but it is the difference between two talented people.

Readers, our attitude is simply an inward feeling expressing in outward behaviour and this comes direct from our personality, may be environment (good or bad), self image –the way we imagine things, the impact of others, exposure to growth opportunities, the association with others, the beliefs, choices etc.

I hope by now you do know how you get your attitude. But according to scripture our attitude toward life, our circumstances, or toward others should always be like the Lord's. Good attitude are generally demonstrated in being positive, encouraging, loving, teachable, considerable, selfless, loyal, persevering, forgiving and so on.

Our attitude can do great things for us if it's positive and can bring huge damage if it's the negative one. I would like to look into some examples from great men of God in the bible.

I. Moses on his calling

Exodus 3 vs 9-22, 4 vs1 -17 reading from the everyday bible version

I have heard the crying of my people of Israel. I have seen the Egyptians have made life hard for them. 10. So now I am sending you to the king of Egypt. Go! Bring my people, the Israelites out of Egypt. 11. Moses said to God I am not great man! Why should I be the one to go to the king and lead the Israelites out of Egypt? 12 God said I will be with you. This will be the proof that I am sending you: you will lead the people



Yohane Nguwo - Author

out of Egypt. Then all of you will worship me on this mountain.

In 10th verse of the 4th chapter of the same book of Exodus, Moses openly shows how his inward feeling had affected his outward behaviour. He told God that he is not a good speaker that he would never been able to speak well. Then God asked him in the 11th verse 'Who made man's mouth?', meaning if God is the one who made the mouth then he could also cause the mouth speak without any problem, God is a creator. But Moses, with that negative attitude, insisted that God should send someone else and God was angry with him.

You see, the attitude of God towards Moses was positive but Moses had a negative one.

Then God sent Aaron to be speaking for him but that was Moses' choice not God's. God wanted Moses to speak for himself. Let's look how awkward this was. God never communicated with Aaron but Moses and each time God visited Moses, he had to get the way he could make his brother Aaron to understand God's message. Then Aaron had to find a way to propagate this message to king of Egypt.

God's purpose for Moses was making him bigger than he thought. God knew that Moses was not good a speaker, but God still chose him, because God wanted to make Moses a great man. If it was not for his negative attitude he could speak and at the same time perform those wonderful miracles. Even the pharaoh could be amazed to see that Moses who could not speak was speaking powerfully. However, Moses blew that big chance just because of fear, the same thing that made him to run away from Egypt.

II. David when facing Goliath

1 Samuel 17 vs1

Unlike our first character Moses who had fear factor that lowered his esteem so much, David was very different. First he was not a soldier but a shepherd who never fought in a war before. Here we see different environments for him. This could have made his attitude to be negative. He used to be with sheep of his father and now he was visiting his brothers at a war camp.

When Goliath appeared all Israelite soldiers withered with fear but David looked so positive and he enquired about the giant. The attitude of many people takes the shape of discouragement they receive from people surrounding them. They can't do anything but living all those lies. Just like on this day when David enquired about Goliath, his brother over heard him and he discouraged him as he was thinking about his status and his inexperience with war. Eliab his brother asked David 'Why have you come here? Who is taking care of the sheep of your father in desert? I know you are proud. Your attitude is very bad. You came here just to watch the battle!' Whose attitude was bad here? David ignored all that, he had seen an opportunity for growth in that fearful giant. Whatever you are doing today, do it with power because it is a stepping stone to your destiny. When King Saul asked David about what he knows about war, David



“
**WHATEVER YOU ARE
DOING TODAY, DO IT
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TO YOUR DESTINY.**
”

never forgot telling the king how he killed a bear with a club and lion with his bare hands in the bush while taking care of the sheep. It took him a small stone to kill the mighty Goliath.

III. Joseph

Genesis chapter 38, 39, 40, 41, 43, 44

Joseph's brothers plotted to kill him, then sold him to slavery. He was wrongly accused by Potiphar's wife and was put in prison. But all this never stop him becoming what he was meant to be.

Daniel, Shadrach, Mishach and Abednego found themselves in hardship in a foreign land. But they never lost their positive attitude. They were not discouraged. They never feared or lost their faith in God in all their hard situations. God works with

people who have a positive attitude. Look at our Lord Jesus Christ: had he been negative-minded, he could not accept to die on cross for you and me.

Let me finish with a little lesson I learnt in this life.

Finishing among top 3 in standard 7 in primary school, I didn't believe it when I found myself at the bottom of the class in the first term standard 8. I had a good reason to complain to a class teacher to remove my name from the list, justifying myself that I had only written English paper 1 and had missed the rest of papers due to malaria infection. But my teacher told me one thing. He said, "That's where you are right now, it does not matter how you got yourself in that position. What matters is you can get out of it if you want. The only way out is to work

yourself out. Get yourself set and get good grades in the next exams."

You know yourself. You know what you in are right now. It does not matter how you got yourself in there but how you can get out of that is what is important. Remember God does not work with negative minded people. He knows that negative people don't have faith and can't yield. Put your house in order; tune your attitude to positive one.

Our God is positive-minded God. The bible says God created all things by word. He was just speaking and everything became into existence, why? Because He had no any doubt in Him. He was positive about everything He said and He is still positive today and He will be positive tomorrow. He never changes. What is your attitude?



Stand Firm in The Gap

And Never Lose Hope

BY FLORA MAONJERA
-Customs Road Service Centre

In the final years of the southern kingdom of Israel, God warned that He was going to use the king of Babylon to discipline the people unless they returned to Him with a heart of worship.

But the people failed to repent and the invasion of Jerusalem began.

Ezekiel was a prophet to those taken captive during the Babylonian attacks. Through Ezekiel, God explained why He was allowing Jerusalem to be destroyed.

He said the people had rebelled and drifted far, but His anger seemed mostly directed at the leaders who failed to point the way: *"They do not distinguish between the holy and the common; they teach that there is no difference between the unclean and the clean"* (Ezekiel 22:26).

In addition, God said the prophets were covering up the sins of the priests; *"They whitewash their deeds for them by false visions and lying divinations."* (Ezekiel 22:28).

God searched, but found no one who was willing to lead the people into a life of pure and holy worship - a life which recognized God as Lord of ALL and prayed without ceasing for His guidance and protection.

Ezekiel 22:30-31

"I looked for a man among them who would build up the wall and stand



Flora Maonjera - Author

before me in the gap on behalf of the land so I would not have to destroy it, but I found none. So I will pour out my wrath on them and consume them with my fiery anger."

As in the days of Ezekiel, spiritual walls are crumbling all around us. We have whitewashed sin in the name of tolerance, and we have lost our passion for holiness and worship in the business of materialism and worldly advancement.

Tragically, many of our churches are filled with compromise and fail to point the way to truth. The result is

many lives filled with spiritual gaps - areas vulnerable to grave attack by the enemy.

We must repair our own walls through repentance, forgiveness, and daily drawing nearer to the presence of God. But we must also look for "gaps" in the walls of those around us and commit to standing firm with prayer, encouragement, and time, until strength returns and walls are repaired. We must be the ones who live without compromise and faithfully point the way to true worship and a life which glorifies God in all we do.

“
**WHEN OUR AREA OF SERVICE
 SEEMS OUT OF CONTROL -
 WHEN THE NEED SEEMS TO
 OUTPACE OUR ABILITY TO
 SERVE AND GOD SEEMS SLOW
 TO RESPOND - WE MUST CON-
 TINUE TO TRUST HIM WITH ALL
 OUR HEART.**
 ”



Let's continue to stand in the gap for as long as it takes the relationship of a friend to be restored, the strength of a pastor to be renewed, the heart of a loved one to be transformed, or the life of a prodigal child to return home.

God's words through Ezekiel are harsh, but God didn't give up on the people until the people gave up on each other. It's not too late if we continue to point the way; there is still hope if we will stand firm in the gap.

We are encouraged to continue in prayer and minister to the needs of others, to stand in the gap for those who need protection against enemy attacks, and to stand as long as necessary.

This requires perseverance and

complete trust in God. It can be difficult when we continue to "stand" but God appears slow to respond. We can also become extremely discouraged when we think we understand HOW He should respond.

Lazarus had become sick to the point of death, and his sisters were standing in the gap by ministering to his needs. They even sent word to Jesus in hopes He would help.

John 11:4-6

"When He heard this, Jesus said, 'This sickness will not end in death. No, it is for God's glory so that God's Son may be glorified through it.' Jesus loved Martha and her sister and Lazarus. Yet when He heard that Lazarus was sick,

He stayed where He was two more days."

Jesus did not immediately respond; and during this delay, Lazarus died. Yet this tragedy was for God's glory.

When Jesus finally arrived, He raised Lazarus from the dead and taught an important message: *"I am the resurrection and the life. He who believes in Me will live, even though he dies" (John 11:25).*

Lazarus and his sisters would have preferred a healing during the early stage of the sickness, but that was not God's plan. His plan included much more than the temporary suffering of one family.

His plan was to teach many people, through many generations, to this very day and beyond, that He was the sure way to eternal life. His plan was perfect, with perfect timing.

We are all given opportunities to serve by meeting the needs of others. But as we serve, we must NEVER take our eyes off our Heavenly Father. Our "job" is to stand in the gap and minister however His Spirit directs. It is never our responsibility to "fix" the people or circumstances we have been called to serve.

When we faithfully serve, we will find that God actually uses our ministry effort to work on issues in our own life, issues like trust; *"Trust in Him at all times, O people; pour out your hearts to Him, for God is our refuge" (Psalm 62:8).* Our lack of trust is revealed when we give up, when we despair and lose hope.

When our area of service seems out of control - when the need seems to outpace our ability to serve and God seems slow to respond - we must continue to trust Him with all our heart.

These times of testing will draw us closer to God as we abandon ALL into His sovereign care. He alone knows His plan, and His plan remains perfect. Let's continue to trust Him and serve as He directs. Let's continue with our eyes fixed on God, and never lose hope!

Stay Blessed!



EDNA KUMWENDA
-Capital City Service Centre

Every Thursdays we have morning devotions at Capital City Service Centre and I would like to share one of those ceremonies:

Every human being has two laws that take charge in his life. There is God's law and there is the law of sin and death (*Romans vs22, 23*). The inner man always wants to delight in God's law while the members of the body want to fulfill the law of sin and death. As a result we become prisoners of the law of sin and death because it is the one that mostly dominates in our lives.

In verse 19, Paul says "*for the good that I will to do, I do not do, but the evil I will not to do, that I practice*".

Why is this so? Why do we fail to do the good we will to do and end up doing

what is evil?

This is so because the law of sin and death is always at work in our lives. We live according to the flesh and fulfill the law of sin. Verse 18 explains this much better and I quote "*for I know that in me (that is in my flesh) nothing good dwells.....*", meaning that nothing good comes out of the flesh but the spirit.

I have learnt over the past years that when one becomes born again it is the mind that becomes born again together with the spirit but not the flesh. That is why one can be born again but if he does not guard his life he can easily fall back to his old ways.

Mind you, to be carnally minded is death but to be spiritually minded is life and peace.

Therefore choose life, live according to spirit. *Galatians 5:16* says, walk in the spirit, and you shall not fulfill the desires of the flesh. Paul asked

in chapter 7:24 "*O wretched man ... who can deliver me from this body of death?*" Luckily, he was able to find the solution right there and then in verse 25 which says, "*Thank God – through Jesus Christ our Lord, we are able to serve the law of God with our mind.*"

It is only when we submit our lives to Jesus Christ our Lord and let the Spirit of God reign within us then the law of sin and death has no power over us. One has to make a deliberate choice to obey either the law of God or the law of sin.

But Romans 8:1 says, there is no condemnation for those who are in Christ Jesus, who do not walk according to the flesh, but according to the Spirit. Verse 7 says *the carnal mind is enemy against God; for it is not subject to the law of God, nor indeed can be. But for as many as are led by the Spirit of God, these are sons of God (v14).*

Make a wise choice!!

Simplicity

SHADRECK MSANGAAMBE-
Capital City Service Centre

Simplicity! I think for me this is where my heart of innovation beats from; the constant nagging thought of how it can be done quickly and simply.

Charles F. Kettering once said *"If you have always done it that way, it is probably wrong."*

There has to be a better way for there is no good idea that can't be improved. Research shows that companies that fail to innovate slowly initiate their decline in relevance.

The CEO of Nokia is quoted saying "we didn't do anything wrong... and yet we lost". They lost because they did not do "anything" in terms of keeping up with innovation, studies have shown.

Thus it is in NBM's soul to always innovate as proved by the spearheading of technological advancements we have made in just a short couple of years. More or less to say we as a corporate individual NBM is doing its part.

Sometimes under such a tide of excellence it becomes natural to move with the stream and in essence sit back and let others think for us. As an entity we are doing good innovation wise but individual innovation, if I could appraise it I would say "IN".

There are so many reasons why we need to initiate individual innovation in our different work spaces. Think about the time saved. Actually think a lot about the time we can save for ourselves.

Any innovation that does not have a time reduction factor is an undressed innovation.



Mo626 saves our customers time. Instead of spending much of it in the bank they are out there making more money to shore up their accounts. Our Visa debit and credit card innovations save time, internet banking saves time, ESP saves time. You name it. If it's innovative 99.9% I bet you it saves time.

There is family outside the bank that needs your time. A colleague once joked that after the birth of his son he blinked once only to find now the son was finishing his primary school. Where did the time go, wasted doing the ceremonious time-consuming same things day in day out. I believe sometimes, now quote me well here, the reason we are still working till odd hours is not because of too much work but too much stagnancy in our thinking.

Ever heard of the term 'work smart and not hard'. Yes that's what the discussion is about here. Now the

concept of individual innovation on our workspaces is that it first helps you and then the bank as a whole.

The understanding is we can't effectively help the bank if we can't help ourselves work wise. We need to generate ideas that help us; we can't help the bank dig out of a ditch when we are in ditches ourselves. If the bank is slow it is because the slow motion started with individuals working in the bank and the opposite of the notion holds true.

So how do we go about this? Simple. Generate ideas not just one idea but many. Pauling, another important fellow, once said "The way to get good ideas is to get lots of ideas and throw the bad ones away."

I understand the usual hurdles sometimes we get whenever we are trying to innovative is the proverbial "management has to approve first", but you can't let that derail you. Remember you are doing this for you, so keep on innovating, and bring in more ideas. They may throw out most of them but one will stick.

The one that finally buys you that much needed time, forget the award recognitions for a minute. Focus on awarding yourself time, simplicity and convenience. Some innovations do not even need the approval of management. They are so mundane they do not affect the system as whole but time is saved.

Look around you; figure out these mundane processes that can use a tweak of innovation. Put that mind to work and think. Ideas are like rabbits. You get a couple and learn how to handle them, and pretty soon you have a dozen. So I hear.

Refuse to be mechanical. If at least you save 30 minutes that's more time than you had yesterday. What do you think?



Spirit of team work



BY DENNIS BOWA
CAPITAL CITY SERVICE CENTRE

For every organization to succeed, its members should work as a team and harness their different skills for a common goal; winning.

Take for example a football team; each player has special skills, all team members cannot be goalkeepers or defenders or indeed strikers. In that team you will have a player who is skilled and his specialty is being a goalkeeper while another one will apply his footballing skills as a defender or a midfielder.

But one player cannot play as a defender, goal keeper, striker, midfielder at the same time that will not be possible.

If these skills from these different players are exploited, then you will have a team which will be difficult to beat, in fact this team will always be winning its matches because they are complimenting each other's skills as one unit. They will be very hard to break and this team will always prevail.

This is also the same in the bank, our Bank of the Nation. If we do not harness the skills of our people, then we will not move in the right direction.

Some people are Cashiers, others supervisors, others managers and we need to put together all these skills and work as one unit and you will see that just like that football team, we will always win, we will always get customers and maintain them because they are happy with the

services that we offer.

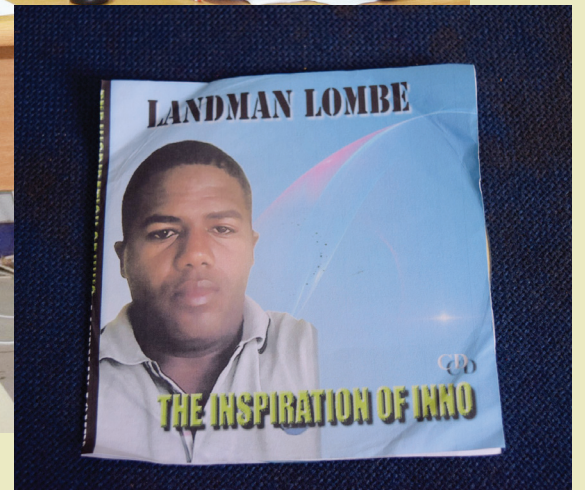
The other thing I want to share is that we need to have passion for what we do. If in that football team, the goalkeeper has no passion or love for his position, he would not give out his best and in the end he would let in silly goals, but because of love of his position and what he does, it is rare that he would let in a goal.

In the same vein, here at the bank, we need to love what we do and strive to do it best. In that way we will always win.

Let us work as a team and just like a football team, let us all have a fighting team spirit because having skills and working as a team alone will not give us the required results, we need to do more than that, we need to work hard.

I love this bank Yeeeee!

Our banking rapping dude



Landman Lombe Chavula, a Cashier at Mponela Service Centre, is a well read man; he has a first degree in accounting with credit obtained at one of the constituent colleges of the University of Malawi, the Polytechnic. But he has had a childhood dream of releasing a rap music album and he finally realized this dream.

"I do some old school rap music. I started rapping when I was in Standard 6 at Bangwe primary School

in Blantyre after seeing American rapper Snoop Dogg on TV," recalled Chavula in an interview with *The Money Express* magazine.

"I went to Chichiri Secondary School where I continued rapping and my ambition was to release a rap album.

"I continued nursing my dream until I went to Polytechnic and nearly quit music because people told me that I was going to be 'weeded' if I concentrate on my music until one of my former critics encouraged me to

continue singing," explained Chavula.

Now he has realized his childhood dream by releasing an 11 track album entitled 'The Inspiration of Inno' which is dedicated to his sons Innocent, 15 and his new born son Frank,¹.

"This is an inspirational album. I never saw my father. I was raised by my mother who raised four children on her own. It was difficult and hard. I have even sold Chiwaya Chips and braii, gambled in chess just to support



Chavula - I had a childhood dream

the family,” said Chavula.

“I studied hard in school until I graduated with a degree in accounting with credit. So this is an inspiration to all people who think hardships or problems are a hindrance to success,” added Chavula.

He said with God’s grace, people in problems can make it in life as long as they also work hard.

“Nothing can hold you back, just never give up. I have this message in one of my songs in this album called ‘Success’,” said Chavula.

He said his music is enjoying airplay on some of the country’s major radio stations like MBC Radio 2, Zodiak, MIJ, FM and Capital FM.

“This is what I had as a childhood dream; to release an English rap album and I have done that, if I am going to release another album, then it will be by public demand,” said Chavula.

Chavula joined the NBM family two years ago at Capital City Service Centre before being transferred to Mponela Service

Centre in 2015.

“I started working on this album in 2011 and I can tell you that this does not interfere with my work. There are a lot talented people in the bank; all they have to do is come out to unleash their talent. They will be promoting their names and also that of the bank because people will be associating that talent with where the artist is working,” said Chavula.

He said he has plans of producing quality videos and share them with both international and local television stations.

“I would like to thank Chisomo Mussa who is Faith Mussa’s elder brother who helped me produce the album and all people who believed in me,” said Lombe Chavula.

He said those who want to enjoy the songs in his album can contact him directly at Mponela Service Centre and get a copy at only K3,000.

The Money Express magazine bought a copy and enjoyed the old school rap music by one of bank’s own musician.

**NOTHING
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HAVE THIS
MESSAGE IN
ONE OF MY
SONGS IN
THIS ALBUM
CALLED
‘SUCCESS’**

To my twin sister with love

BY THOKO CHAMBALO MALIWICHI
CAPITAL CITY SERVICE CENTRE

It is 06:45 on a beautiful God given Saturday morning and the date is 18th February, 2017. Peeping through the window, I see clouds racing in the sky, making a very clear statement about the day's weather.

A bit reluctant to go out of bed, I toss around and cover myself again, probably getting into the morning phase of my 'sleeping time'.

A few minutes into the lazy tossing, I felt some agonizing pain within me. I couldn't pinpoint the exact spot where the pain was coming from, but I was in real pain.

I woke up to search my bed, my bed sheets, my blankets and everywhere in between. There was nothing sharp, not that I could see with my bare eyes, not anything close to being sharp. I sighed. And then, I remembered....Sitingawawo, my twin sister. Oh I was shaking.

Tormented, I knelt down and prayed to God in heaven to please take good care of my little sister, Sitingawawo.

I looked at the picture that was hanging on one of my room's walls... the two of us just minutes after we were born, beautifully covered in an embroidered cloth hand made by Suzanna, the woman who tirelessly carried us through some hectic nine months amid continuous sickness. May God bless this woman, and all other mothers in the world?

I looked at the picture again. I was choking on words. I wished Sitinga was with me so we could talk about some silly nothings. I could have hugged her so tight. I could have whispered something,



Thoko Chambalo Maliwichi

“

I AM VERY HAPPY AND TOO PROUD, I MUST SAY, TO HAVE BEEN ASSOCIATED WITH SUCH A REPUTABLE BANK. IF THERE IS A BANK IN HEAVEN, PLEASE APPLY FOR A JOB FOR ME IN ADVANCE.

”

just a little something into her ears... but I had no chance – never had that chance for all the years that had gone by.

I cried. Hoping she was standing somewhere in heaven or better yet, somewhere close to me and watching me, I took pen and paper and poured my heart out to her.

Sitingawawo my love,

It is that time of the year again. Tomorrow, February 19th, I will be clocking thirty seven. It makes me shed a tear to think that I'm going to add another year and will be celebrating yet another birthday without you.

But it's not your fault little sis, neither is it mine. It is not mum and dad's fault either, as I hear they rushed us to the best hospital when malaria attacked us.

The hospital had the best and reliable health personnel ever, and they tried so hard, so very hard, to resuscitate you when you went into comma. But you refused to go back home with me.

You got tired of trying and you thought you needed a bit of rest... and there you were, GONE! This was God's perfect plan. You know God doesn't make mistakes. He is neither too quick nor too late...just on time, ALWAYS right.

I have grown into a pretty young woman over the years and I have made mum and dad proud. I finished my University education twelve years ago and have been working with National Bank of Malawi since then. We call it The Bank of The Nation. Well, it is The Bank of The Nation.

I am very happy and too proud, I must say, to have been associated with such a reputable bank. If there is a bank in heaven, please apply for a job for me in advance. I know the one responsible for recruiting people will be more than willing to pick a well trained member from this side.

I have at times dreamt of becoming Chief Executive Officer, be it where I am working or elsewhere. I bet my current employer would smile from corner to corner if I worked somewhere as the overall boss...the kind of smile that says "that's my baby. She learned from the best!"

But then, my little education won't let me go that far and you can't imagine the excitement that I have had, having been picked to do Master of Arts in Economics at the University of Malawi, Chancellor College. Who knows? Maybe I will go on to doctorate level...And then, don't you think I could govern the Central Bank? Or maybe lead the country as have done Dr. S.

Chilima and the late Bingi?

Yeeeeeees! I am just too excited with the imagination! I wish you were here so we could do the happy dance together.

Siti dearest, search around, wherever you are. There must be a little boy named Lonjezo. He is your nephew, the first fruit of my womb. I carried him all the way with the hope of growing my relationship with him...but he met beautiful angels on the way. They caught his attention and he couldn't wait for me to just say a word to him. I hoped, but he came out dead cold. Please tell him I love and miss him. Carry these hugs and kisses from me to him.

Having said all this, I will not overload you with any more 'things' from this side. I will keep the rest for later. So until then...,

I love and miss you.

Your twin sister, Tilingamawa.



Change your Bad Attitude or Leave the Bank

Success comes from being of a positive attitude

CUSTENS MWENDA
- Lilongwe Service Centre

I Joined National Bank on 1st July, 2017 as a Consultant at National Bank Top Mandala Branch (Personal and Business Banking Division).

That was the only remaining Indebank service point after merging with National Bank of Malawi.

Three months later it pleased the head of the division Mr. Oswin Kasunda to transfer me to Lilongwe Service Centre under the same division.

It was so easy to settle down in Lilongwe after meeting the most welcoming team of experienced consultants namely, Mike Mchombo, Naomi Bota, Rose Silungwe and the veteran Accounts Relationship Manager Wanangwa Chinyama.

Many would say we joined the Bank 'the easy way' after the merger with Indebank, but personally I believe I earned it in line with God's plan and timeline of my life.

Working for a bigger bank has always been my dream and if I am to work for the Bank for the entire of my life, then my final destination is National Bank.

Being the last born in the family of two children and the only male child of Mr. & Mrs. Mwenda, I see hope in every situation I encounter either at work or home and that's the spirit I would like many to copy from.

Banking is a service industry where one's job mostly relies on customer interaction; hence the need for every staff member of the bank to be of good attitude.

A fine attitude will help us all as a bank to achieve our core values that include Customer Satisfaction and Team Work. In contrast a negative



attitude in the workplace creates an atmosphere of distrust among employees and causes employees to attempt to achieve success at the expense of each other.

In a workplace with a positive attitude, competition is seen as a motivator that inspires employees to perform to their best ability to improve productivity.

Being of a positive attitude in the workplace will help employees to accomplish tasks faster and in a better manner, a good relationship can be established only when employees demonstrate a positive attitude towards their work and colleagues.

How can one change the bad attitude at work place? These are a few tips that can help; see the positive in everything, negative thoughts and attitudes are draining and if you give

in to them, they will become stronger; make a list of everything for which you're grateful; use positive words; surround yourself with positive people, and help others.

Good customer service is another important element to consider if we are to grow the business and yield positive return. Good customer service goes beyond greeting or smiling at a customer.

Effective customer service is defined by how we manage our customers. Therefore, to remain competitive as a Bank, it is how well we manage our customers as they come to transact with us. The above can only be achieved where staff members portray a good attitude towards work.

When employees are happy and engaged, attitudes and productivity are more likely to be positive. By effectively managing the workplace and employees, you can positively shape attitudes and even improve your company's performance.

Changing somebody's bad attitude at work place goes beyond scoring them a 1.0 of their performance appraisal. The 1.0 score will only deny them from getting a salary increment or a bonus, but has little impact on changing somebody's bad attitude.

Let's think of the lost business as a result of bad attitudes.

What is it therefore that management can do to change employee's bad attitude at work place? It's all by engaging the affected employees on a round table discussion and establishes the cause. I am sure there is nothing that a human being can fail to change in terms of behaviour.

Well, if there are attitudes we know we can't let go, it's equally important you make that wise decision to exit the bank before you are shown the exit door.

I love this bank yeeeeeah!!!!



Strategy in a drift

**BY ANDREW ERNEST
CHUNGA**
MANGOCHI SERVICE CENTRE

Electro motive force (EMF) is a force that tries to always move all scattered protons in one direction. All forces that each proton has are used to push in the direction that other protons are pushing to accomplish a goal. The push is in one direction and all participants are aware of the direction to

which they push, otherwise their push would be in different directions.

Before I define a Strategy and Strategic Drift let me alert you to the fact that in an EMF “protons push with all their energy in one known direction”.

A strategy is a direction an organization has taken with which it would use to achieve its goals. A strategy can also be thought of, from other writers, as ‘a method for achieving organizational goals.’

A method of achieving goals should be that which is compatible with the environment within which

it operates, either through in its making or through fine tuning to achieve compatibility.

Just wait!! , a strategy should be aligned with the current scanned environment or fine tuned to be compatible with the changing environment. If an environment is changing faster than the strategy, leading to confusion as to what is the vision, a strategy is said to be in a Drift.

In fact, what happens is that the strategy that has been crafted is not achieving the vision the organization formulated. Yes, it is now the focus that has changed, a strategy accomplishing other objectives than



**INNOVATION HELPS IN CREATING SOLUTIONS
TO ANTICIPATED CUSTOMER NEEDS. I
REMEMBER IN MY EARLIER ARTICLES
HAVING POINTED OUT THAT CUSTOMERS
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CONTINUOUSLY SATISFY THEM, INNOVATION
IS THE SOLUTION.**



those set.

Deviation of the strategy from the vision happens slowly that it cannot be noticed within a short term but long term, sometimes even at the evaluation stage that is when it is realised that the strategy has not achieved what was intended.

Ha! ha! ha! I knew it to be your next question, Strategic Drift arises from factors internal and external to the organization, some controllable others uncontrollable. Let's explore some of the factors triggering strategic drift.

Let's look at culture which constitutes traditions, values, beliefs and attitudes. Culture also simply means the way things are done in a particular organization. If employees have different cultural elements and attach different values to these elements that is likely going to make them lose focus of what has to be achieved. So, besides creating a fit between a strategy and an environment, culture should also be taken as important to a strategist and that it should fit with the two.

Innovation is another factor which if not given an enabling environment, an organization would not sustain its competitive edge against its competitors. Innovation helps in creating solutions to anticipated customer needs. I remember in my earlier articles having pointed out that customers needs change day and night and to continuously satisfy them, innovation is the solution. If there is no enabling environment for innovation, an organization's strategy will drift, yes! It will not meet the vision intended.

Strategic Planning is another factor crucial to the success of each and every

**DEVIATION OF
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organization. In Strategic planning, an environment is scanned, SWOT is carried out, and Porters Five forces used, all this just with the aim of being safe in the environment and remain focused. Strategic planning ensures that a strategy compatible with the environment is selected. Ignoring strategic planning is not one way of cutting cost to an organization if looked in long term, because strategic drift will cost more than the thought cut costs.

All these three and other factors can be effective if there is a good leadership in the organization. Leaders who are visionary, able to get views from juniors without feeling humiliated, involve executors in decision making and are able to motivate their subordinates.

Leaders should be able to monitor the strategy and ensure that it is achieving the vision. Yes, the quality of a strategy is not on paper, but on whether it produces the intended results or not.

Hello!!! Are we drifting strategically? Did we drift at one point? Strategic Drift is not noticeable in short term but with this reminder, more and more will come to our minds. Yes, we will brainstorm, but get this gist, and the gist will help us create a fitting culture, an innovative environment and leaders who are friends to strategic planning.

Here is the gist, if well implemented, then our national anthem for the bank will be sung, now accompanied by instruments, with all the elements of music in it and all will admire us.

***I love this bank yeah.....
I will be back.***



From law field to the bank

Shammim Bakari up for a challenge in Legal Department

Shammim Bakari is a new kid on the block in the Legal Department and is up for a challenge in a busy banking environment although she has worked at some law firms.

Bakari only joined the NBM family in October 2016 as a Secretary at the Legal Department after working for various law firms in Blantyre and says she is up for the challenge that bank work can bring.

“I have been looking forward to working for the bank especially here at National Bank. I am ready for the challenge that bank work can bring because although I worked in some law firms, the work there was routine, unlike here,” said Bakari in an interview with *The Money Express*.

She said at first she was overwhelmed with the work but she has now ‘blended’ in quite well and is looking forward to many years working with the Bank of the Nation.

“The first day I reported for work here was special. I had no idea that there was a departmental party for the birthdays of Memory Chipembere and Allan Muhome and I took part in organizing this party and indeed I showed my skills. I guess that is why it did not take time to gel with my colleagues in the department,” recalled Bakari.

“The team I found here is very supportive starting with the head of department, Mrs. Zunzo Mitole and the rest of the team,” added Bakari.

She said the work she comes across everyday has aroused her interest in banking as well.

“This is a good place to advance my skills including education. You never know, I could go and do banking,” said Bakari.

Bakari is a 35-year-old single mother of two children, daughter Natasha, 14 years old and son Nevan, 6 years old.

Bande recounts

experience in Operations Division



Angella Prima Bande has dedicated 15 years of her service with NBM to Operations Division and thanks to the bank for giving her a chance to try something else.

She joined the NBM family on 1st October 2002 at Henderson Street Service Centre as a Buffer Clerk where she only worked for three months before being transferred to Operations where she worked until June last year when she was transferred to Customs Road Service Centre.

"I was amongst the first people to start the Centralized Posting System in Operations, I have worked as Computer Operator, Sigcap Clerk,

Sigcap Supervisor, Electronic file processing Officer, Tickback officer, Administrative Officer, Buffer Supervisor and Systems Administrator. I have learnt a lot for the 15 years I have been in Operations and I thank management for molding and making me whom I am today. The morals and values that have been installed in me by them will always keep me a shining star wherever I go," said Bande a Forex Supervisor at Customs Road Service Centre.

She said she has been looking forward to widen her knowledge in banking by working in other departments in the bank.

"I was in Operations for a long time and was wondering when I

would get out and learn something new in banking and I am happy that management moved me from Operations after such a long time and I am assured that I will be widening my knowledge on some jobs in the bank," said Bande.

"The 15 years I spent in Operations were a great challenge but I managed to do my job well and it's time to move on," added Bande.

Bande is a single parent with two grown up children Paul Isulu who also works with NBM at Zomba Service Centre and Hope Isulu who is working at another banking institution in Blantyre.

Namwera scoops

silver, gold awards



Limbani Namwera, Savings Clerk for Mulanje service Centre is walking on cloud nine after being awarded the silver and gold awards in the bank's employee recognition awards of 2017.

Namwera told *The Money Express* magazine in an interview that he is so happy that he is being recognized for taking an extra mile in his work.

"What happened was that we went for some customer interaction visits and after that I did a report and designed it for free for the bank. In my free time I do designs for various people and charge them but I did this one for the

bank for free," said Namwera.

"I am happy that I am being recognized for my talents. It was a thrilling feeling to be awarded even the gold award. It is also encouraging that because of the little things we do for the bank, we are being recognized. My designs were about work not money," added Namwera.

He advised fellow employees to keep working hard and taking an extra mile in their work.

"if you have other skills, one can apply them to their work to make a difference, like in my case I used my designing skills to make a difference to my report. I have only been here for one year and the bank has recognized my efforts,

so anyone can do it, you just have to focus," offers Namwera.

He also thanked the bank for introducing the employee recognition awards.

"Work is hectic and when one is rewarded, it feels good," said Namwera.

Namwera first worked as a temporary employee at Henderson street service Centre from September 2015 until July 2016 when the contract expired but was hired on permanent basis in October 2016 and posted to Mulanje Service Centre.

Namwera, 22, is single but has a serious girlfriend and declared that 'very soon wedding bells will be ringing'.



Brian with his mother

Brian poses with one of his achievements

Brian Chirwa

retires after 38 years

Mzuzu Service Centre Manager Brian Chirwa left the banking stage on June 30, 2017 after successfully serving the Bank of the Nation for 38 clean years.

"It is always sad when one leaves. But this type of leaving should not be a sad one. It is exciting for me personally and a big achievement because it shows that I had passion for National Bank and that is why I have worked for all these years," said Chirwa in a candid last interview with *The Money Express* magazine.

"It is not something simple; it requires someone to be honest, dedicated and maintain your integrity. I have always

believed that three things should complement each other and these are academic or professional qualifications, performance and character," added Chirwa.

As he neared departure; he held one-on-one discussions with all members of staff.

"My message to each one of them is simple; Look where I am coming from and look where I am going, it is not a dismissal or suspension nor a redundancy, it is retirement after 38 years of clean and unbroken service with the Bank, you can also do it and achieve what I have achieved as long as you are honest and dedicated to your work especially the young ones

nowadays because they want all the good things to come at once but they need to be patient," said Chirwa.

"We need to maintain integrity in and outside the bank especially when you are out there, one must demonstrate good character because if you misbehave out there, it will be attached to the bank hence denting its image, so too if you have good deeds, you will be advertising the bank to the public, thus exalting the Bank's image," advised Chirwa.

He said he was leaving the bank a very happy man and shared with *The Money Express* magazine some of his memorable moments throughout his 38 year banking career.



“I remember vividly my first day at National Bank, it was on a Saturday 2nd June 1979 at the then Henderson Street Branch in Blantyre. I used to go there before I started working and always used the front door.”

“But on this day I went earlier since I was now an employee and I stood there on the front door waiting for the bank to open just like everyone else, I did not know that staff members use the back door because I could see some people inside but did not figure out how they had entered the bank before it was open,” recalled Chirwa.

“After introductions in the Bills and Letters of Credit department which took up to 9.30am, by 10.30am my boss said we can knock off but others were still working. I was confused the whole weekend on whether I had really started work at National Bank. It was on Monday, after using the backdoor when getting to work that everything was normal and I relaxed that I still had my job,” shared Chirwa.

He also said he still remembers another moving moment in 1986 after his mother’s visit in Blantyre and she had to say goodbye whilst at work on the counter and gave him motherly advice. She was in the company of his brother Arthur Chirwa (currently General Manager of Plascon Paints).

“She told me right there on the Counter that ‘the money you are handling is NOT yours, yours is what they give you as a salary at the end of the month and out of that you should take two pounds and save it at the Post Office’. My brother echoed these words and added that at no time should he hear that I have stolen money from the Bank and get dismissed. These words of advice still reverberate in my mind up to now. I guess this is what has guided me up to now when I am retiring,” recalled Chirwa.

He also said when he was transferred to Mzuzu Service Centre in 1987, there was space problem then and as a result some people were to be shifted around to create space.

“It happened that two days after my arrival in Mzuzu, I got a letter



Young Brian Chirwa-upon joining the bank

of promotion and there was this movement of people to create space and one of the people who had his desk moved was the only male typist that we had in the bank that time a Mr. Chibalaka.”

“He threatened me that I had just come and got promoted and started moving people around including him and warned me that my legs would be swollen. Being new, I didn’t know whether this guy was being serious or was joking but in the end I realized it was his character and that he was joking but for a moment, he scared me,” said Chirwa.

From Mzuzu, Chirwa was transferred to Head Office on another promotion in internal audit in 1992 and moved to Lilongwe within the same department the following year.

In 1996, he moved from internal audit to Mangochi Service Centre as Operations Manager, the second in command from the Service Centre Manager.

In September 2001, he moved to Chichiri Service Centre on promotion as Customer Service Manager but on a six month probation but he ended up being confirmed after only four months as recommended by his manager then Issa Mmadi following his exceptional and

excellent performance.

“In 2004 I was transferred to Kasungu Service Centre as Branch manager. I must say I resisted because coming from Mangochi then to town at Chichiri, I was not ready to go out to Kasungu again. But I received some good advice from Hastings Kafuwa who said to me that this posting to Kasungu could be enroute to another place. My wife asked me if by going to Kasungu, I had been fired, I said no and before we knew it we were in Kasungu,” recounted Chirwa acknowledging the untiring support from his wife Ester.

In May 2006, there was an Internal Job Watch for a Manager for Zomba Service Centre and he applied and was successful after interviews and promoted to Grade C.

“In June 2006, I went to Zomba and I enjoyed my stay there, my interaction with the public, lecturers and students at the Chancol and I had good time. I also learnt a lot and successfully grew Bank business. I worked there for 9 years as Service Centre Manager and that is a record that is well cherished” said Chirwa.

In April 2015, he moved back to Mzuzu Service Centre where he counted down to his retirement.

Chirwa got married to the love of his life, Ester in Mzuzu in 1989 and they have two beautiful girls, Nengezi who is working with an NGO in Zomba called Emmanuel International and Doreen (always refers to herself as second and last born daughter”) who has just finished her studies at Blantyre International University (BIU).

Chirwa concluded by acknowledging the support from his parents, family members, Bank customers and all members of staff at various grades.

Above all else Chirwa was thankful to God who has made it possible for him to reach this far. He said in everything we need to put God first and we will never miss the way.

Chirwa wished NBM continuous prosperity.

37 years later, Subili bows out



Hetherwick Subili of Lilongwe Gateway Service Centre left the bank in April 2018 after serving it with pride and dedication for 37 solid years.

In an interview at his base in Lilongwe, Subili described the 37 years as not being an easy road.

“It has not been easy, but I am proud that I have done my part and I am leaving a happy man,” said Subili.

He recalled that when he started work on 19th December 1980 at Capital City service Centre, he was put on Inquiries which he found to be unfair considering he was a new employee who was not well conversant with some of the processes and products of the bank.

“But I was there with someone, a Mr. Nkuna who taught me the job. The bank was closing at 12.30pm and after closing I would go to a department called WASTE where we were balancing cheque deposits or any other vouchers raised in the bank,” recalled Subili.

He said it was exciting to work for the bank in the early 80s because there were only two commercial banks, National Bank and Commercial Bank of

Malawi (CBM).

“I recall that when I joined, my manager was a white man called Paul B. Casely,” said Subili.

He said he was removed from the Inquiries to WASTE department within three months before going for a Cashiering course.

“That time I was told that I was the Best Cashier in the whole National Bank although I never received any medal,” recalled Subili.

In 1993 Subili was transferred to head office at Treasury which was just starting at the time and worked there for two years before being transferred to Lilongwe in 1995.

He worked at Lilongwe Service Centre for three years. In 1998 he responded to a Job Watch and was successful in the interviews and offered the position of Savings supervisor at Capital City Service Centre.

In 2000 he was transferred to Karonga where he worked for 6 years before being transferred to Zomba Service Centre in 2006 where he worked for three years.

In 2009, he was transferred to Kasungu

service centre where he spent another 6 years until 2015 when he was transferred to Gateway Service centre to be one of the pioneers when the new service centre was opening.

Subili said his memorable moment in his 37-year career in NBM was when he got his promotion at Capital City service centre in 1998.

“It was exciting and gave me morale,” said Subili.

“My lowest moment in my career was when I was transferred to Karonga Service Centre because I knew it was not a normal transfer as some bosses did not want me in their sight. I almost quit if it was not for my late mother who advised me not to quit,” recalled Subili.

He advised fellow employees who are also gunning to achieve his feat to be patient and avoid stealing the bank’s money.

“Many youngsters nowadays think that the moment they start work, then already they should have a car. No, it will come with time,” advised Subili. Subili is married to Rhoda and they have three boys Pempho, Dalitso and Mathero.



Hard work

always pays, says Binauli

Lawrence Binauli of Karonga Service Centre has one mantra: Hard work will always pay.

His story is that he joined the NBM family on 1st December 1995 as an Office Assistant (Non-clerical) at Capital City Service Centre and was transferred to Chichiri Service Centre in 2011.

Late last year, Binauli joined 17 others who underwent psychometric tests and eventually 5 out of those were picked for oral interviews and finally he was among the lucky three employees who were promoted to clerical ranks.

In November 2017, he was transferred to Karonga Service Centre on promotion as Bank Clerk on Grade H.

Before his transfer to Karonga, Binauli won the Silver Award for the first quarter of 2017 at Chichiri Service

Centre in the employee recognition awards.

"I can sum up my work life in NBM in one sentence; 'hard work always pays'," said a soft spoken Binauli in an interview with *The Money Express* at his base in Karonga.

"I would like to encourage my fellow staff members who were not successful in the interviews that they should not lose focus and hope. They should continue working hard and God's time is always the best time," offered Binauli.

He also said for those that were not even called for interviews, they should also be patient as their time will come as the bank is always giving opportunities to everyone.

"For me to be successful in those interviews, it was by the grace of God. I am now enjoying my work here in Karonga. I am selling bank products, opening bank accounts and many

more jobs. This can only be God," said Binauli.

He said apart from hard work, people should also put their faith in God.

"I was into evangelism starting with Capital City Service Centre up to Chichiri Service Centre and I am happy that both at these places people still converge in morning devotions to share the word of God before starting their work. I am hopeful that we will do the same here at Karonga," said Binauli.

"But I would also like to thank my beautiful wife Rebecca for being my rock and encouraging me to work hard," added Binauli.

The Binaulis are blessed with five children namely Wezi who is in first year at Mzuzu University, Chrissy who is in Form four at New Era Girls Secondary school, Thapelo, 6, Mayankho 4 and Righteousheart who is 9 months old.

Makhunje prefers

hard work to awards



Meet Marrion Makhunje, a Cashier at Mzuzu Service Centre who won the Best Cashier Award for January to June 2017. But he says he prefers hard work than work for the sake of winning an award.

Makhunje said in an interview with *The Money Express* that he is a born hard worker and when the Best Cashier award came, he was not surprised.

"I always work hard, not to be recognized, but I work hard to serve customers better, awards and recognition are secondary to me. My first priority is that I should serve my customers better and

they should be going back home with the feeling that they received good service from me," said Makhunje.

He, however, said he was over the moon when he got the news that he was voted as the Best Cashier for January to June 2017.

"Obviously when authorities recognize you, it is a good feeling. I was not expecting it because to me I was doing my normal job of serving customers and to receive an award on top of that is a wonderful feeling," explained Makhunje.

He believes he was chosen for the award

because of his hard working and team spirit.

"I don't complain, I assist customers with passion and also assist my colleagues where there is need," said Makhunje.

Makhunje who joined the NBM family on 1st September 2011 advises fellow staff members to work with a passion.

"We should be hard working and do everything right not because we want to be recognized for awards or anything but because we have a passion for the job," he offers.

Makhunje is still single and searching!



Temwa Harawa

gets her dream job

Temwa Harawa from Karonga Service Centre had been applying for a job at National Bank of Malawi for a long time until lady luck smiled on her when she was called for interviews at the bank.

At first she worked as a temporary employee at Mzuzu Service Centre from 24th December 2015 to 30th June 2016.

She joined the NBM family on permanent position on 19th December 2016 at Karonga Service Centre.

“My parents live in Mzuzu and although it was difficult even for me to leave them there and come to Karonga on my own, I had to do it because I really wanted to work for NBM,” said Harawa.

“But I was welcomed well here and I have settled down well and the team here at Karonga is fantastic because we work as one unit and

“But I was welcomed well here and I have settled down well and the team here at Karonga is fantastic because we work as one unit and the support I got from colleagues here is incredible.”

the support I got from colleagues here is incredible,” added Harawa.

She said she has been multi tasking and said this will make her know more jobs in the bank so that she can easily work anywhere in the bank.

“Although I am on Buffer, I also do other jobs. I know I can handle it even if I am promoted today because I know the jobs well,” said Harawa.

“I want to thank the Manager and staff at Mzuzu service Centre for teaching me the job when I was there on temporary and also the manager and staff here at Karonga for further teaching of the jobs and receiving me well and I promise that I am going to give my all,” added Harawa.

Harawa is single and ‘the Bluetooth is searching for a pair’.



Maureen Matiya-Kwangwanya steers Gateway ship



Lilongwe Gateway Service Centre has a new pilot! She is Maureen Matiya-Kwangwanya who was appointed Service Centre Manager on 1st October 2017 and has pledged to steer the ship to great heights.

"I know it is a big challenge to me. Suddenly I am looking after a workforce of 30 plus people, some younger than me, some older and others my contemporaries but I am the leader and I know I will steer this ship to great heights. I am very confident," said Maureen in an interview with *The Money Express* magazine.

She hailed service centre staff for being professional and for the support that they have rendered to her since joining

as service centre manager.

"I found a very good team, hard working and dedicated and that is why my job will be made easier because of the support that I get from the team here."

"They made me feel welcome because I was coming to live and work in a city that I have never lived before. For me to blend in quickly, we had an awareness campaign where we had an interface with our customers as well," said Maureen.

She said there are a lot of business opportunities in Lilongwe which will make the bank grow.

"There is growth in Lilongwe and a lot of business opportunities for the

bank. I want to make this service centre very big within the next two years," explained Maureen.

Before her appointment, Maureen had worked for Wholesale banking Division as Accounts Relationship Manager for five year.

Prior to that she ran Chichiri Shoprite Service Centre for more than 4 years.

"I already had experience of running a service centre so when I came here it did not take time for me to hit the ground running," she said.

"With the excellent team spirit that we have here, I am very optimistic that we will do well," declared Kwangwanya.



Kamwendo walks into NB with gospel

Victoria Avenue Service Centre Messenger Billy Kamwendo is one of the people maintained from Indebank following the acquisition of the bank by the Bank of the Nation last year and he has come with a gospel mission to his new workplace.

Kamwendo championed the start of morning prayers soon after his arrival from Indebank. Now Victoria Avenue holds morning devotions every Monday and Friday mornings.

“As a people we should not take things for granted. We should know that God put us where we are for a purpose and there is need to ask His guidance and protection all the time hence the start of these morning prayers,” explained Kamwendo.

“I will give an example of myself. I really wanted to work for National Bank in the past and sent a lot of applications but I was not successful and then instead worked for Indebank. But look now where I am now. We need to thank God all the time and that

is why I pushed that we should be having these morning prayers as a service centre,” added Kamwendo.

He said since they started the morning intercessions, a lot of people’s lives have changed for the better signifying that God is really in control at the Service Centre.

Kamwendo hailed the service centre employees for their warmth when they welcomed those who were coming from Indebank.

“We were well received by our colleagues here and we felt that we were home. There is team spirit here and we felt that we have always been here,” said Kamwendo.

Kamwendo had worked for Indebank for 4 years before the merger.

He is married to Linley and the couple has three children one boy Pemphero and two girls Yankho and Praise.

KARONGA SERVICE CENTRE



Luhanga speaks

of his Mulanje-Karonga transfer

Davis Luhanga who was transferred from Mulanje Service Centre to Karonga Service Centre has said transfers are meant for individuals to learn new things and impart knowledge gained from previous work stations.

Luhanga who described his transfer from Mulanje to Karonga last year as ‘mother of all transfers’ said he received it well considering that one can be transferred to work at any service centre of the bank across the country.

“Transfers are meant for individuals to learn new things and also to share your experiences with the people you have found. No matter how far they may send you, one has to accept because you face new challenges and it is good for career development,” said Luhanga.

He said customers in Karonga will benefit with his coming because he is championing a few things for them.

“I have realized that a lot of people are not using

our mobile banking platform, the Mo626ice. I am vigorously telling our customers to register for Mo626. I tell them the benefits. Most of these people will not need to come to the bank as they can transact in the comfort of their homes and offices thereby reducing queues,” explained Luhanga.

He also said he is also on a campaign of encouraging customers to use their ATM cards for some transactions.

“You will find that a customer would queue just to check balance of his account. This operation can easily be done using an ATM card or through Mo626, so I am championing the use of these products with the blessings of our Service Centre Manager Mr. Franklin Banda,” said Luhanga.

“Customers in Karonga will see a change, my transfer here is a blessing to them,” said Luhanga.

Luhanga is married to Lydia and together they are blessed with three children Wezi, Ntchindi and Vitumbiko.



LILONGWE GATEWAY SERVICE CENTRE

Dorcas Mvula

scores 'firsts' at Gateway



Dorcas Mvula on her wedding day

Dorcas Mvula of Lilongwe Gateway Service Centre is proud to be part of the making of history for the service centre.

She is one of the first people to open the centre in December 2015 and now she has added two 'firsts' to the history of the service centre.

"I am the first one amongst staff members here to have a baby at this service centre and also the first to have my marriage blessed. I am proud that I am part of making history for this service centre," said Mvula in an interview with *The Money Express*.

"My handsome baby boy, Takondwa Mvula was born on 26th May, 2016 at



Dorcas Mvula and Takondwa (insert)

Good Hope Private Hospital in Lilongwe and I thank God for this special blessing," added Mvula.

"We also blessed our marriage with Daniel Mvula on 4th February 2017 at Kasamba Livingstonia Synod Church here in Lilongwe and thereafter we had a private reception at Area 47. I also thank God for giving me a wonderful and loving husband/father like Daniel. He has a good heart," boasted Mvula.

She said it is good to realise that she is part of history for the centre.

On a personal note, Mvula

encouraged people who are going through many difficulties in life to put God first in everything and they will prevail in the end.

"I have also gone through difficult times myself where I almost gave up but I persevered and overcame these difficulties with the help of God," said Mvula.

She joined the NBM family on October 2, 2006 at Operations Division at the Head Office until December 2015 when she was part of the first group to open the Lilongwe Gateway Service Centre.

SONGWE SERVICE CENTRE

New team at Songwe



Songwe team- (from left) Matuluka, Mtike and Mwangolera

Songwe Border Service Centre has a new look team with Godfrey Mtike steering the ship as Service Centre Supervisor.

The other team members include Cashiers Ofwa Mwangolera and Madalitso Matuluka. Mtike joined on 2nd November 2017 while Ofwa joined on 31st August 2017. It is only Madalitso Matuluka who has been there longer after joining the service centre in September 2016.

Matuluka said Songwe is an interesting place to work as one deals with different kind of customers because of the cross border trade.

"You can buy things here with either Malawi Kwacha or Tanzania Shillings. It is an interesting place with its own culture," said Matuluka.

He said he had fears when he just joined especially with communication as people at Songwe speak different languages including Chichewa, Kiswahili, Tumbuka, Nyakusa and others.

"But it is happening, I am learning most of these languages," said Matuluka. Mtike said the biggest problem at Songwe is the issue of housing because there are a lot of people working at MRA and other government departments who cannot be

accommodated in the few houses found at the border town.

"But in terms of business, there are high prospects as this is a busy area and we are working long hours to serve our customers. The introduction of e-payments like the Mo626 is also helping us to reduce the queues," said Mtike.

He also noted that the bank is saving a lot in terms of stationery and cash run because people are now using the e-payment platforms to make their payments.

"We encourage our customers to embrace these modern payment methods," said Mtike.

Mwangolera chipped in to say that most of the customers are indeed using the e-payment platforms.

"If we have a problem with Mo626, it will be the customers who would notice and inform us to make sure that the system is back to normal. We also advise most of the importers to open accounts with NBM for seamless transactions and for us to increase our customer base," said Mwangolera.



BALAKA SERVICE CENTRE



New service centre excites staff

The construction of the new Balaka service Centre is exciting staff members who cannot wait to get into the new building.

Balaka Service Centre Manager Trobert K. Banda said in an interview with *The Money Express* magazine that even customers keep asking when they are getting into the new building.

“We cannot wait to move to the new building. It has a bigger banking hall compared to the one we have and it has smart and clean work stations for staff. That is why everyone here is looking forward to get into the new building,” he said.

“We know that the bank has used a



Balaka Service Centre Team



FROM SERVICE CENTRES



New Balaka Service Centre under construction in 2016

lot of money to construct this service centre and we are expected to offer the best service to our customers. As staff here at Balaka service Centre we are geared to offer this good service. The new building is a motivation in itself," said Banda.

He was hopeful that the movement to the new premises will attract a lot of

customers to open accounts with them.

"The structure is modern and on top of that there is ample car parking space and these are the things that will attract potential customers to open accounts with us," said Banda.

He thanked management of the bank for considering Balaka with a new and modern service centre saying the

bank has confidence in the business in Balaka.

"We promise to work hard and bring new business to the bank," declared Banda. The centre is composed of Banda as Service Centre Manager, Gift Majamanda on Enquiries, Andrew Nankapa, Ezra Masanjala and Charles Dzanjalimodzi as Cashiers.

Matekesa

talks of Liwonde potential

For Ian Matekesa, Liwonde has business potential and National Bank of Malawi should take advantage of its presence and exploit the available business opportunities.

Matekesa said when he arrived in Liwonde he was surprised to note the big customer base which the bank could tap into.

"I joined the bank on 16th August 2010 at Operations at the Head Office where I worked until July 2014 when I was transferred to Zomba Service Centre where I worked as a Cashier before being transferred here in Liwonde in July 2016.

"I had no idea what was it like to work outside a bigger service centre but when I arrived here I was surprised that Liwonde has a big customer base that as a bank we need to exploit," explained Matekesa, an Enquiries/Savings Clerk.

"NBM is the only bank on this side of Liwonde. All the others are positioned across the bridge and we have a lot of potential to grow. The construction of the dry port here in Liwonde is another opportunity for us as the customer base is growing really fast.

"We need to have an ATM across the bridge and plans by management to build a bigger service centre are the way to go with the increasing number of customers we are registering," said Matekesa.

He said he has been personally selling bank products even during social interactions and the response has been encouraging with many customers registering on the Mo626 platform.

"But most of the customers and potential customers have been advising us to improve on the



ambience of our building to match our status as the number one bank in the country, so a new and modern building will sway a lot of them to NBM," said Matekesa.

He also said service at the centre has improved as there are now five staff members including the Supervisor compared to the three who were there before.

"This is the first time that the Enquiries/Savings Desk has been set up and the number of those opening accounts has skyrocketed. In the past some preferred to open their accounts in Zomba because there were

only three people here including the Supervisor," said Matekesa.

On how he is faring in Liwonde after working in town for a long time, Matekesa said he has found a very good team at Liwonde and was warmly received by the Supervisor Kenneth Chimaliro.

"Kenneth and the team welcomed me well and I felt like home. It did not take time for me to strike a chord with the others and there is good team spirit here. We work as one family," said Matekesa who is single but in a serious relationship.



Maulana

for front office efficiency

Mangochi Service Centre Front Office Team Leader Jameson Maulana says his biggest challenge is to make the front office efficient so that customers should not spend more time in the banking hall transacting.

Maulana, who has been working as Team Leader for Back Office said his new role provides him with a challenge which he is relishing to take head on.

"I am ready for this challenge. I want the Front Office which comprises Cashiers, Savings, Forex, Enquiries and deposits to be efficient. Customers

should not be spending too much time in the banking hall conducting their business. We should provide them alternative solutions like the Mo626 and use of ATM cards for some of the services that they access in the banking hall," said Maulana.

He said he has a dedicated team which offers excellent service to customers and urged them to continue with their hard working spirit.

"I am only excited when we meet the expectations of our customers and when they are happy with the service that we are offering," said Maulana.

...he has a dedicated team which offers excellent service to customers and urged them to continue with their hard working spirit.

Kumvenji shares

Mangochi experience



Mangochi Service Centre Team Leader-Cash, Edwin Kumvenji has shared a story about his nightmares of almost losing his job when Indebank closed shop to the joy of working in a tourist destination district in the country.

Kumvenji is one of the ex-Indebank employees who were retained after NBM acquired majority stake in Indebank on June 30, 2016.

Kumvenji joined Indebank in May 2007 at Lilongwe Branch before being transferred on promotion to manage Karonga Branch in 2010 and later transferred to Kasungu in 2013 until the merger in 2016.

“The time of the merger was a difficult one for everyone and there was a lot going on in my mind and it reached a point that most of us wanted to know our fate right there

and then,” recalled Kumvenji.

But all that suspense ended when he was the only one supervising agencies who was retained on June 30, 2016.

“I did not take this for granted. I saw the power of God at work. I was on the verge of losing my job but I was given another lifeline and when they told me that my position was here in Mangochi I did not complain. After all I had not been to Mangochi all my life,” said Kumvenji.

“I had been to Karonga by the lakeside yes but Mangochi is different. This place attracts a lot of tourists and I am enjoying here with my family because I can take them to the lakeshore resorts during weekends without being bothered about budgets for accommodation and the like,” added Kumvenji.

In terms of work, Kumvenji

said he was warmly received by management and staff at Mangochi service Centre and did not take time to settle and feel at home.

“People here work as a team and they were free and open to teach me the job considering this is a bigger service centre than the agency I was managing in Kasungu,” said Kumvenji.

He said he see a bright future in NBM because of the various opportunities that are there, NBM being the big bank in the land.

“All I have to do is work extra hard and put in an extra effort, I know good things will be coming,” said Kumvenji.

Kumvenji is married to Ruth and they are blessed with two children, a 7 year old boy Ernest and their little princess Tadala, 4.



Chimombo

feeling Mzimba vibe

Idana Chimombo is a new member of staff at Mzimba Service Centre who is settling well after a 'glitch' with the Tumbuka language at first.

Chimombo joined the NBM family on 1st June 2014 at Mzuzu Service Centre before being transferred to Mzimba Service Centre on 1st July 2016.

"I am now settling well. It was difficult at first, I had problems with the language but now I have learnt Tumbuka and I am communicating with my customers so well. I am now getting used to the people and this place," said Chimombo.

...he has a
dedicated team
which offers
excellent service
to customers
and urged them
to continue
with their hard
working spirit.

He said his career is progressing well because he is doing much more tasks at Mzimba than what he was doing whilst at Mzuzu Service Centre.

"I now know more tasks here unlike in Mzuzu where my role was restricted to the Counter and I know that I will be a better banker when I move from Mzimba Service Centre. I can confidently say I can work anywhere with the experience that I am getting here," said Chimombo.

"The future in the bank is always bright as long as one follows rules and procedures," said Chimombo.



MCHINJI SERVICE CENTRE



Nyirenda-I have done multi-tasking

Temwa Nyirenda settling well in Mchinji

When Temwa Nyirenda was being transferred from Lilongwe Service Centre to Mchinji Service Centre, he thought he would relax as he expected Mchinji to be less busy. But he was wrong; Mchinji is a busy service centre now.

“But its fine with me. I am used to working in a busy environment and it did not take long for me to get used to Mchinji,” said Nyirenda.

He said the situation was made easier for him by the team he found in Mchinji which has been friendly from the day he arrived.

“This is a busy service centre because of the border and as a bank we should be thinking of making this centre a fully fledged centre for us to start offering

some services like loans and the like because there is big business here,” said Nyirenda.

In terms of work knowledge, Nyirenda said he will come out of Mchinji a better person.

“I have done multi-tasking here and I now know a little more jobs unlike in Lilongwe where I was only handling cash at the counter,” said Nyirenda.

He said on the social front, he gets some sort of respect from the community because he works at the bank.

“We are in a higher class and respected at the district level just because we work at a bank, a thing I could not get when I was in Lilongwe. This is motivating me to work extra harder,” said Nyirenda.

MWANZA SERVICE CENTRE



Mwanza - Customers keen

Temwa Mwanza is a Mo626 Ambassador at Mchinji Service Centre

Temwa Mwanza is a Mo626 Ambassador at Mchinji Service Centre. She was on a month long contract to register customers on the mobile banking platform. She says she was impressed with the keenness shown by the customers in Mchinji on the product and was happy to help them.

“Staff members and customers are friendly and supportive and I hope that one day I will work here on more permanent basis,” said Mwanza.

Mwanza has just graduated with a Business Administration Degree at Exploits University.





Chide champions change at Mulanje

Nicholas Chide is a Change Agent Champion at Mulanje Service Centre and says he is geared to make the centre a profit making centre in NBM.

Chide said they have lined up a number of activities to attract customers to the bank and increase profitability of the centre and the bank as a whole.

“We have been visiting various institutions and organizations trying to get business for the bank and it has been a successful adventure because we have managed to increase our accounts by 2000 since we

started this exercise in early 2016,” said Chide.

“We are also targeting market places and we already started with Chitakale then Luchenza and next we are going to the border with Mozambique,” added Chide.

He said they are informing their customers about agency banking where they can be served by NBM Agents.

“Customers are now aware of our agency banking and figures show that they are doing well in most areas especially Luchenza,” said Chide.

“We are also targeting market places and we already started with Chitakale then Luchenza and next we are going to the border with Mozambique.”



Late Aunt inspired

Nkhana to get NBM job



Caroline Nkhana is a new member of staff at Mulanje Service Centre. She joined the bank on September 26, 2016 and shares a story on how her late aunt inspired her to get a job at NBM.

Nkhana said in an interview with *The Money Express* that her aunt, the late Margaret Mkandawire who worked for the bank for a long time and retired about 10 years ago is the one who inspired her to get a job at NBM.

“It has been my wish to work for NBM. I had my aunt (Margaret Mkandawire) who used to work for the bank and everyone in our family was so envious of her because she used to be smart and always told us how she used to enjoy her work at the bank.”

“It is sad that she passed on before I could also tell her that I am also enjoying my work at NBM and that I am the second in our family to work for

NBM, I followed her path,” explained Nkhana.

“I hope one day, my daughter will also work in the bank,” added Nkhana.

She said she has settled well in her job and owe it to her colleagues at Mulanje Service Centre especially Service Centre Manager Tamara Mtuwa who helped her settle down without any problems.

“I am a Secretary here but I have learnt a lot about the banking profession and sometimes I help out in some things like loan applications,” said Nkhana.

She said the prayers that they conduct at the centre have helped her to express herself.

“At first I couldn’t express myself publicly but since we are encouraged to freely take part in the prayers that we have, I can now easily express myself and I thank my colleagues here for this,” said Nkhana.

Nkhana is married to Stanley and together they have a 12 year old girl by the name of Hope.

Go Green campaign

at Kasungu Service Centre



GRESSINGS YUZI BOTHA* **-Kasungu Service Centre**

National Bank as a corporate citizen believes in preserving the environment of which it is part.

In this light the Go Green campaign was initiated to encourage service centres and its staff to take part in addressing issues of environmental degradation and climate change which has come as a result of excessive cutting down of trees.

Every service centre was given a task of coming up with an initiative that would help recreate the environment within the community in which it is found.

As Kasungu Service Centre we came up with a programme of Tree Planting because Kasungu as a tobacco growing

district has not been spared from this excessive cutting down of trees, leaving many areas with bare ground.

For us to succeed we decided that each member of staff should contribute towards the tree planting programme in whatever way (Financial or Material) and the response was overwhelming.

Our target was that each member should at least contribute 500 seedlings and we have managed that.

So far we have 10,000 seedlings in our nursery (as per photos) and once the rains pick up they will be ready for planting.

We will choose (in conjunction with the DC and District Forestry office) most affected areas to do the planting.

However, from a simple survey that we conducted, it has been noted that our

communities are asking to be given a monetary return in order to take care of the trees once they are planted in their areas.

They say if we want to plant trees in their area, we have to give them money so that they take care of these trees. They do not realize the importance of these trees to their environment. This stands as a major challenge with regard to the project. However, as a branch we will do whatever necessary to make sure they are sustained.

Lastly I need to thank the District Forestry Kasungu office for providing us with some seedlings.

For Kasungu Service Centre staff I say, "LET'S GO GREEN" and thank you all.

— **Gressings Yuzi Botha is chairman of the Tree Planting committee at Kasungu Service Centre*



ZOMBA SERVICE CENTRE

Emulate our Welfare Committee - Masikiya



“This is the oneness that we are preaching. I want to sincerely thank those who attended the wedding of my son in Lilongwe. It is good to support each other.”

Chairman of Zomba Service Centre Welfare Committee Liston Masikiya has boasted that his committee is a role model of welfare committees and asked other service centres to emulate what they are doing.

Masikiya told The Money Express magazine in an interview that it is rare to have fights amongst staff at Zomba Service Centre because of the activities of the Welfare Committee.

“Our welfare Committee is vibrant here. We support each other during good

times and bad times and we do not have staff fights here; we are one close knit family,” bragged Masikiya.

“Maybe, this has been helped by the fact that every day before we start work, we have morning devotions and we greet each other after that, so it will be difficult to be greeting your enemy every day. As a result we are all friends,” added Masikiya.

He said the warm and friendly environment among staff members translates to good customer service as everyone enjoys being at work.

“I would like other service centres

to emulate what we are doing here in Zomba. They will see that their productivity will improve because of good staff relations, both inside and outside the office,” said Masikiya.

In the same vein Masikiya thanked fellow staff members who went with him to Lilongwe to witness the wedding ceremony of his son on October 29, 2017.

“This is the oneness that we are preaching. I want to sincerely thank those who attended the wedding of my son in Lilongwe. It is good to support each other,” said Masikiya.



FROM SERVICE CENTRES

ZOMBA SERVICE CENTRE

From Head Office to service centre

Jack Jiya shares his experience



Jack Jiya has always worked at the head office. Even before joining the NBM family in 2007, he was working at the head office of his former employer.

But after working at Treasury Division for 10 years, it was now time to move. Destination: Zomba Service Centre.

“I had mixed reactions. I did not know how this was going to work out because I have always worked at the head office, even in my previous job with another bank, I was at the head office,” narrated Jiya.

“I came here on 1st September 2017 and the first one and half months

were hectic because I was commuting between Blantyre and Zomba but now I am settled since I got a house here. Zomba is a small city but has got a lot to offer. I am enjoying my time here,” added Jiya.

He said in terms of work, he is enjoying every moment of it as he is now dealing with customers directly other than his previous role at the head office where there was little interface with customers.

“There is this misconception that when you are at the head office anything you say is authoritative but working here with the same people I was dealing with at the head office has been an eye opener, we all work for the betterment

of the bank and our customers,” said Jiya.

“I would like to advise those who have been fearing to work at a service centre or vice versa that change is good and if you are a hard worker, then you can work everywhere be it at the head office or at the service centre and still leave your mark,” added Jiya.

He said the morning devotions at the service centre have blessed him and helped improve relations among staff at the centre.

Jiya is married to Effie and together they have five children namely Douglas, Gilbert, Madalitso, Jacqueline and Jack-Timothy Jnr.



“Brian laid a foundation for me and he gave me useful insights of the operations of this service centre. Prior to my coming here, he wrote all the major customers informing them about his retirement and also my coming and gave them my contacts and this made it easier for me. I can only wish him well in his retirement.”

Eric Bob Munthali steers Mzuzu ship

Not long ago, Eric Bob Munthali was given a task of setting up a completely new service centre, the Lilongwe Gateway Service Centre in 2015; now he is the man in charge of a bigger service centre in Mzuzu.

“Professionally this means growth and more responsibilities and I am excited to take up this challenge,” declared Munthali in an interview at his new base in Mzuzu.

He said he is familiar with the market in Mzuzu having served as an Account Relationship Manager between December 2009 and May 2012 but was quick to notice that it is not the same game he played six years ago.

“I noticed that the market has changed, the market is eager to embrace e-banking solutions and I am going to work with my team here to achieve this,” said Munthali.

He said as a manager he realizes that he is leading a group of different

backgrounds and there is need to effectively manage that.

“Staff members have different backgrounds and I need to understand them and coming from a background where Mzuzu Service Centre was voted the most outstanding bank in Mzuzu in 2016, I will need to provide a conducive working environment and ensuring that controls are in place in order to maintain the standards. I realize that members of staff spend most of their time here and therefore need to work happily,” explained Munthali.

He hailed the team working spirit that exists at the service centre saying it is good for the customer as the staff members will always deliver superb service.

Munthali said Mzuzu is busy as it serves customers from Rumphi, Nkhata-Bay and part of Mzimba.

“I know we have started Agent Banking, if we could recruit more agents in Rumphi, Mzimba and Nkhata-Bay, it

will help decongest the banking halls. I know that we also have to teach our customers that they can transact in the comfort of their homes using our self service platforms like Banknet Online and our mobile platform, the popular Mo626 ice,” said Munthali.

Munthali also took time to pay tribute to former Service Centre manager Brian Chirwa who retired towards the end of 2017 after serving the bank for 37 years.

“Brian laid a foundation for me and he gave me useful insights of the operations of this service centre. Prior to my coming here, he wrote all the major customers informing them about his retirement and also my coming and gave them my contacts and this made it easier for me. I can only wish him well in his retirement,” said Munthali of his predecessor.

Eric is married to his beautiful wife Muthise and they are blessed with four children Tasangwa and Tirumbe (girls) and Tapokera and Tapasika (boys).

Amina

cherishes platinum life

Amina Phiri-Kachingwe has been acting as a Premium Platinum Officer for interval times and the longest one being the three months she has been serving premium platinum customers in a cozy environment.

And she loves it.

“Since the bank refurbished the Premium suite, most of the premium platinum customers have fallen in love with its ambience. It feels great and it is cozy,” said Amina.

She said customer service has also improved to match the atmosphere of the suite.

“As an employee, it is good experience to work here because the customers you deal with are exposed. You learn a lot of things when you work in this place and you have to be on top of your game,” explained Amina.

“This is arguably the first class banking,” added Amina.

Amina was transferred to Lilongwe Service Centre in 2014 after working at Salima Service Centre.

“I thank my colleagues for their support whenever I ask how something is done, especially the service Centre manager George Nyirenda and my Supervisor Nguwachi Selemeni and also Sarah Gondwe who I am relieving for the past three months for their support for me to discharge my duties without any problems. I was also sent for Premium Banking training and for all this I say thank you,” said Amina.



“As an employee, it is good experience to work here because the customers you deal with are exposed. You learn a lot of things when you work in this place and you have to be on top of your game.”

LL celebrates

audit inspection results



Lilongwe Service Centre celebrated an audit inspection success on 16th November 2017 with dance, drinks and food.

One of the staff members at Lilongwe service Centre Catherine Kanyerere Nyangulu said everyone was happy with the results of the audit inspection hence the celebration.

“For three consecutive years, we have been doing well in these audit inspections and that is why management decided to hold a party for the staff members as one way of motivating them. Agencies under this service centre namely Salima, Crossroads and Mchinji got monetary awards as well,” said Nyangulu.

Led by the Service Centre manager George Nyirenda, staff members enjoyed and danced

“This will make staff members continue to work hard and achieve more for this service centre and the whole bank,” declared Nyangulu.



Karonga welcomes Edda Kanandi

On 29th June 2017, Karonga service centre welcomed one Edda Kanandi with open arms as a new Secretary after the transfer of long serving Secretary Nelice Moyo to Kasungu Service Centre.

Kanandi said she will never forget the warm reception that she got when she started working for the bank.

“It was like joining old lost family members. I was accorded warm welcome and felt like I have known these people for a long time,” said Kanandi.

Recalling her journey to Karonga Service Centre, Kanandi said when she heard about an existing vacancy for a secretary, she went to the service centre to inquire whether this was true.

“I applied after confirming that indeed there was a vacancy for a secretary. I had been longing to work for the bank and did not want to be disappointed by applying for a position which was not there,” recalled Kanandi.

She said the interviews were one of the toughest she has ever attended.

“I could not believe it when they called to offer me the job. I was in shock but I think it is because of the grace of God that I got this job. It is nice to work for the bank of the Nation,” said an ever smiling Kanandi.

“I like my job and this is my first time to work for a huge organization like National bank and I promise to give my all. I have settled well and the support I am receiving from the staff starting with the manager and everyone is amazing,” added Kanandi.

She said she wants to do further studies to upgrade herself.

Kanandi is a mother for two boys, Laurent, 22 and Frank 20.



“I like my job and this is my first time to work for a huge organization like National bank and I promise to give my all. I have settled well and the support I am receiving from the staff starting with the manager and everyone is amazing.”



CAPITAL CITY SERVICE CENTRE



Hanna Kanyenge

is living her dream

Picture this: Little Hanna Kanyenge growing up in the populous township of Chilobwe in Blantyre. She goes to Zingwangwa for games and sees an imposing structure, the Learning & Growth Centre for the Bank of the Nation.

In her little mind she thinks this is a college for all the banks in the country.

“One day I want to be a lecturer there,” she tells a childhood friend.

Now fast forward; Hanna goes to secondary school and later on to Chancellor College in Zomba where she graduated with a degree in education and she thought to herself ‘maybe my dream of being a lecturer at a college for all the banks in Malawi is over’.

But hang on, the dream was just starting.

“When I graduated I applied for a job in NBM in January 2013 and specifically said I was looking for a temporary position and surprisingly after a week I was called to start that temporary work at Chichiri Service Centre,” recalls Hanna.

The initial contract was for two months and was renewed for another two months and she worked at Victoria Avenue Service Centre where she realized that she cannot be given a full time employment because she had actually applied for a temporary employment.

“I then applied for a permanent position in January 2014 and was

called for interviews in March 2014 and offered a permanent job on 1st April 2014,” said Hanna.

“I am seeing that I can create things with my words. First it was a temporary job, and then the permanent job and I can see that my dreams of going to become a Lecturer at Learning & Growth centre will come to pass. Words we say are very powerful and we should avoid saying negative things in life,” explained Hanna.

“One day I want to see myself at Learning & Growth centre to fulfill my childhood dream,” declared Hanna.

Hanna is single and her Bluetooth has been switched off because it has been paired. Sorry guys!



Mo626 Ambassador wants permanent role

Idah Savala is a Mo626 ambassador hired by the bank to do a research and help out on the bank's mobile platform but her short experience has convinced her that she doesn't need to look for a job anywhere.

A recent graduate of Chancellor College, Savala said in an interview with *The Money Express* in Liwonde that the experience of dealing with bank customers excited her.

"With what I have experienced, I feel National Bank is a good place to work and I would be very happy if I were

given a permanent role," said Savala.

"The staff here has been supportive and so too the customers, they were so patient with me until I got the hang of it and now my interaction with the customers is lively," she added.

Savala said she has been helping customers opening bank account register on Mo626. She also follows up those who registered but are not using the service and speaks with those who are yet to register for the service.

"The feedback from customers has also been helpful," said Savala who graduated from Chancellor College in March 2017.

"With what I have experienced, I feel National Bank is a good place to work and I would be very happy if I were given a permanent role."

NTCHEU SERVICE CENTRE

Chenjerani Phiri

loves it in Ntcheu



Phiri- Life is good here



Phiri (left) with colleagues at Ntcheu Service Centre

When Zomba Service Centre Manager Thom Chimkowola asked for volunteers to be transferred and work in Ntcheu, one Chenjerani Phiri did not hesitate. He was the first one to raise a hand.

He joined the NBM family on 1st July 2016 following the NBM-Indebank merger and was transferred to Ntcheu on 1st September 2016.

“When I was at Indebank, I did not know the other life at NBM and it was the first time for me to be in Zomba and when they asked who would like to work in Ntcheu I did not hesitate. I wanted to see how life in the districts is like,” narrated Phiri.

“Life is very good here, especially here

at Ntcheu, cheap food and housing and our status as bankers is raised, our friends now are district commissioners, district education managers and all the important people in the district. We receive special treatment as high profile people from the bank, even when there are public functions. I don’t think I would be on the same level if I was in Blantyre or Lilongwe,” added Phiri.

Being close to Mozambique, they have access to cheap goods including the popular Irish potatoes and other vegetables, he said.

“Chips here is not a luxury; everyone can have chips all year long, no season and if you talk of other green vegetables, they are plenty and cheap as well. What more could one ask for?” boasted Phiri.

He said in terms of gaining experience, working in ‘agencies’ is the way to go.

“If one wants to learn the job, it is good to work in the agencies because you learn a lot of tasks as there is multi-skilling, a thing you rarely get in bigger service centres,” suggested Phiri.

“There is high level of interaction amongst staff members here. We are only five of us so we interact a lot and offer our best service to our customers,” added Phiri.

Phiri advises staff not to despair when they have been transferred to the districts but accept it fully as it would be beneficial to them in the end.

Phiri is married to Loyce and together they have two children; girls Konloy, 4, and Konel who is 2 months old.



Ivy Mbwelera

takes over reigns at Chichiri

Following the departure of Selwyn Mwanza through retirement in 2016, Chichiri Service Centre has a new pilot, she is Ivy Mbwelera.

Ivy rose through the ranks to become the Service Centre Manager at Chichiri and declared that she is geared up for the challenge.

“I believe I am ready. I am ready to take up this challenge, and with the support of my colleagues here, I know we will make Chichiri Service Centre start hitting targets. Currently, we are making profits but below budget. My goal is to achieve the profitability

target for 2018 and beyond despite the economic hardships coupled with electricity challenges,” said Ivy in an interview with *The Money Express* magazine.

“I know that we cannot force the customers to borrow, but we can reduce our operating costs because that is within our reach. We will make sure we achieve this but also grow the business by opening more accounts especially for students as we are surrounded by many tertiary institutions around here,” added Ivy.

Ivy joined the NBM family on 14th November 1994 as a clerk soon after graduating from the Polytechnic, a

constituent college of the University of Malawi and in 1997 she underwent an 18 months long graduate training programme.

In 1999, she was transferred to Victoria Avenue Service Centre as a Supervisor on Grade F, working in Savings and Deposits department and later she was moved to foreign exchange and personal banking at the same service centre.

In 2000, Ivy was transferred to the then Churchill Road Service Centre in Limbe where she continued working as a Personal Banking Officer until 2004 when she was transferred to Corporate and Institutional Banking Division



Mbwelera - I never stopped working hard

(CIBD), now Wholesale and Business Banking division as an Account Relationship Officer on Grade E.

In May 2008, she was promoted as Account Relationship Manager (ARM) in Personal and Business Banking (P&BB) Division based at Victoria Avenue but also responsible for Chichiri and Zomba Service Centres as an ARM.

In 2009, she took a break from her normal duties, as she was involved in the project of migration of the core banking system, Bank master/Branch power to T24 until the end of 2011.

In January 2012, Ivy was transferred to Henderson Street Service Centre in the same capacity of ARM and later, in April of the same year she was again transferred to Chichiri Service Centre on the same position.

In August 2016, she was promoted to the position of Service Centre manager for Chichiri Service centre, replacing Selywn Mwanza who had retired after serving the bank for 37 years.

"I was so excited when I received the promotion letter. I was filled with emotions as well. I remember that at some point I wanted to quit the bank

because I felt my hard work was not being recognized, but my mother kept telling me to hang on, insisting that God's time is always the best. I remembered this advice when I first opened the promotion letter," recalled Mbwelera.

"I kept on and never stopped working hard, despite the lows until this day when my hardworking got rewarded", added Mbwelera.

She said she realizes that she was looking after a small team of five people

as an ARM, but now will be looking after a team of at least 48 people.

"The good thing here is that we work as a team and I don't like to be too bossy; I humble myself and behave as a team member," said Mbwelera.

"All things being equal, I would like to retire in NBM as I have already spent 23 years of my life with NBM family," added Mbwelera.

Ivy is still single but promised that wedding bells will ring very soon!

"I kept on and never stopped working hard, despite the lows until this day when my hardworking got rewarded."



Luwani Nyirenda's second coming to Salima

Luwani Nyirenda has been a Service Centre Manager for Salima Service Centre before. But it is his second coming to Salima on the same position which is exciting him more.

The first time he was Service Centre Manager for Salima was between 2010 and 2012 where the service centre used to operate in a small building which he likens to a 'hut'.

"But I am now happy to be back and operate in a modern building which has changed the face of Salima. I am enjoying my work here," said Nyirenda in an interview with *The Money Express* magazine.

He said unlike in the old building, the new service centre has a spacious banking hall and also ample parking space.

"I know that we have been able to attract more customers because of this new building. They know that they will be served in a comfortable environment," said Nyirenda.

"Most of our customers are soldiers around here and civil servants and when it was month end, the old building could not hold the numbers of people who came to do their transactions. I must thank the bank management for responding timely to customers' concern for a new service centre," added Nyirenda.

He said Salima is growing as a town and there are a lot of business activities which present a lot of opportunities for the bank to grow in Salima.

Nyirenda added that customers are satisfied with the service they get from the service centre because of

the good team working spirit being demonstrated by staff members.

"We have enough personnel to serve the customers, we have five Cashiers now and an Inquiries Clerk and everyone is on top of their game to serve customers better," said Nyirenda.

Nyirenda joined the NBM family on 27th July 1995 at Zomba Service Centre before being transferred to Lilongwe in 2007 and later on in 2010 joined Salima Service Centre for his first stint at the centre until 2012 when he went back to Lilongwe Service Centre.

He started his second stint at Salima Service Centre in February 2017.

Nyirenda is married to his beautiful wife Babra and they have been blessed with three children namely Hope, Debbie and George.

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