



EDITORS' NOTE

Welcome to this edition of Moneymail Newsletter. In this edition, we would like to remind each other of looking good and presentable as bankers, especially us who come from The Bank of the Nation.

It is disheartening sometimes to see National Bank of Malawi employees dressing as if they are ordinary men and women in the streets.

As Bank of the Nation staff, we should be exemplary in the way we dress and look because that will give confidence to customers that they are dealing with people of high standards.

In the past, one would know a person who works in the bank, especially National Bank of Malawi, by the clothes they wear and how presentable they were, even if you were in a minibus, bankers would stand out!

Mostly men would put on white or blue shirts with nice neckties and their hair would be smartly cut and everyone would know that the person works for the bank.

Women can wear mini-skirts or even tight clothes but let us have a limit where the mini skirt can go, let us be responsible and not offend others in the way we dress and present ourselves especially before our customers.

We know we are moving with time trends but surely we would not expect a banker to put on some baggy trousers sliding near buttocks in the name of 'Kukhwefula'!

There has to be a difference between a banker and a non-banker.

Let us feel good that we work for the bank and this should show by our dressing and how presentable we look so that we must gain confidence of our colleagues more especially our customers.

NBM AWARDS SEVEN 'GOLD' EMPLOYEES

National Bank of Malawi (NBM) on September 8, 2014 recognised and rewarded seven employees for taking an extra mile in their work through the new Employee Recognition and Rewards Policy.

NBM Chief Executive Officer Mr. George Partridge personally presented the awards to the winning employees during the monthly get together held in the cosy Dziwe Bar in NBM Towers.

He congratulated the seven gold category winners and advised them not to be complacent but work hard to scoop the overall award in the Platinum category whose winners will be nominated and announced at the end of the year.

"This initiative is beyond the annual bonus and increments that we give our employees. We thought we should recognise and reward employees who have gone beyond the call of duty in their work because what they have done has improved service delivery to our customers," said Mr. Partridge.

"Apart from improving service delivery, the initiative has motivated staff to work hard. I urge all other employees to emulate the example set by these seven to go all the way and win the top award, the Platinum award," added Mr. Partridge.

NBM Employee Benefits Manager Margaret Longwe said the bank decided to introduce the policy as one way of recognizing and rewarding employees who put in extraordinary effort in their work.

CEO's MESSAGE



Iwelcome you all to the second edition of the Moneymail Newsletter. I hope you will enjoy the various articles in this edition.

First of all let me congratulate each and every one of you for working hard during the first half of the year as evidenced by the financial results that were published a few weeks ago.

We announced a group pre-tax profit of K10.145 billion, compared with K9.236 billion earned during the similar period of 2013, representing a 10 percent increase.

The operating environment was generally uncertain and subdued in the run up to the May 2014 general elections. This had the adverse effect of dampening demand for some of the Bank's products.

In view of the uncertain economic environment, the Bank took deliberate steps

to manage the growth of its lending book as the risk of bad debts increased.

Consequently, while the deposit book grew by 31 percent, loans and advances grew by 12 percent.

Official forecasts at mid-year 2014 are still pointing to a reasonably good economic growth rate for the year, mainly driven

by agriculture, utilities, information and communication, construction, transport, storage and financial services.

So let us not be complacent, let us continue working hard so that we should surpass our achievements of last year.

During the first half of the year, we also intensified management-customers interaction meetings with the aim of understanding needs of our customers through this interface.

We interacted with customers from Mulanje, Blantyre, Lilongwe, Kasungu, Mangochi and Salima.

Management will continue with these customer interaction meetings in other districts because, apart from telling them of our products and services, we also get feedback on our products and services which is very important for us to know whether we are meeting their needs or if there is need to improve on other areas.

Apart from these meetings, we will also hold several Corporate social Responsibility (CSR) events, golf tournaments with the aim of interacting with our customers and address their needs.

George Partridge
Chief Executive Officer

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"There are several ways where we reward our employees such as annual salary increments or bonuses but we thought we should come up with this policy to recognise employees who go beyond the call of duty to deliver for the bank," said Longwe.

She said there are three categories namely silver, gold and platinum.

"In the silver category, each unit, be it at the Head office or Service Centres will have one winner each quarter and these are nominated by every employee and of course we tell them to give specific reasons backing their nomination."

"A committee comprising of five people, two (management level) and three (non-managerial employees) with the chairperson from management level and secretary from non-managerial employees, scrutinizes the nominations and come up with a winner in the silver category and presentations of the awards in this category are done at unit level during their meetings," explained Longwe.

The gold category has two phases; nominations/winners from first half of the year from January to June and second half of the year July to December are scrutinized by the Employee Recognitions and Rewards main

Committee which was instituted by the CEO.

"The Policy says there shall be 10 winners in this gold category, five from the Head Office and five from the service centres across the country. But this will depend on the reasons given for one to win and you may find that there may be only two winners or even six winners," said Longwe.

She said the winners in this category are recognized by the CEO during the Managers' Get-together function.

Longwe explained that the committee which decides on winners in this category and even the Platinum category represents almost all the sections of the bank.

According to Longwe, the committee comprises of NBM Head of Administration Tayemu Masikini as Chairman, Head of Treasury Harry Mukaka, Head of Cards & eBanking William Kaunda, Head of Human Resources Division Charles Dulira, Capital City Service Centre Manager Charles Sawasawa, Chichiri Service Centre Manager Selwyn Mwanza and JCC representative Suzgo Nyirenda.

"The Platinum award comes once every year and the policy says there shall be five winners across the bank. Silver and gold award

winners qualify to compete in the platinum category but that does not stop people from nominating employees who did not win in the last two categories," said Longwe.

Silver category winners are given a certificate and K80, 000 while gold category winners are given a certificate and K120, 000, according to Longwe.

"The platinum winners will go on a fully sponsored overseas trip with their spouses for one week plus cash for shopping. The destination will be identified by the main committee and recommended to the CEO for his approval," said Longwe.

"We encourage people to come out of their shells and make sure that they are efficiently serving our customers," added Longwe.

The year 2014 first seven 'gold' employees who were recognized on September 8, 2014 included Ackim Mkandawire from Treasury Division at the Head Office, Boniface Bwanali from Mzuzu Service Centre, Matthews Tsere from Capital City Service Centre, Arnold Maganga from Mangochi Service Centre, MacLean Ngulu from Credit Management Division at the Head Office, Rankin Chifomboti from Mulanje Service Centre and Nicholus Musaiwa from Lilongwe

Know your 'gold' winners



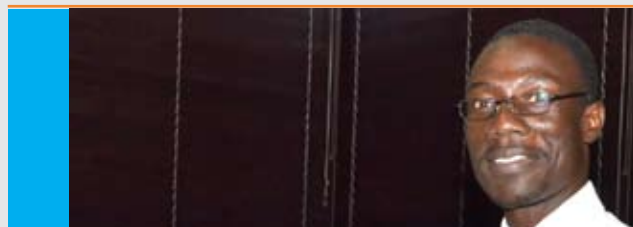
Rankin Chifomboti – Mulanje Service Centre

Apart from being a gold winner, Rankin Chifomboti was also a silver award winner for Mulanje for the first quarter. He managed to uncover fraud at Mulanje Service Centre which was happening on customers' fixed deposits accounts. He was checking on daily basis the excess report but was also very observant of staff transactions out of which he noted some enormous transfers that were going through one staff member's account. He analysed the account for a year and managed to come up with so many fraudulent transactions from various customers' fixed deposit accounts. The staff member was consequently suspended and is currently answering disciplinary charges.



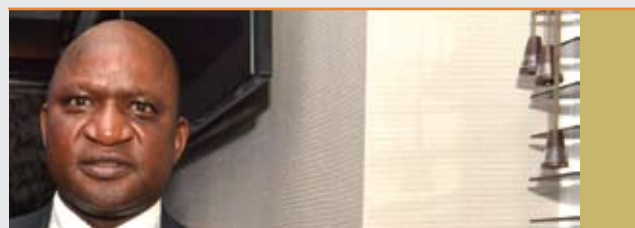
Ackim Mkandawire - Treasury & Investment Banking Division

He was a silver category winner for the first quarter. He mans the Division's Information Technology (IT) help desk and his overall contribution on implementation of projects like ATS; SIRESS and resolution of T24 matters for the entire department is outstanding. Mkandawire has seen a number of projects through successfully which has seen him winning awards both locally and internationally. He puts 110% effort on work.



Maclean Ngulu - Credit Management Division

He is a silver award winner for the second quarter. He initiated the idea of sending each other draft correspondence (letters and memos) electronically and printing the final ones as one way of cost reduction. He is willing to assist others without hesitation despite being busy with his own work displaying his team spirit ethic. He is a hard worker and has helped his section (CMU) achieve a good audit rating with no queries.



Mathews Tsere - Capital City Service Centre

He scooped both silver awards for first and second quarter. He has skills and ability of resolving customer complaints amicably and the ability to quell very volatile situations when customers lose patience. He has ability of training the team using tactics of making customers happy and satisfied even when they have not been given what they are looking for which has been adopted by the team. He follows procedures to the letter and apart from being humble and a hard worker, he is very good at problem solving both internally and externally. He has received compliments from customers on his good service both in writing and verbally.



Boniface Bwanali - Mzuzu Service Centre

He is the silver award winner for first quarter. He is flexible especially on deployment to other departments like cashiering, premium banking office and validation where he has done the job with notable speed. He offers outstanding customer service evidenced by feedback from customers and fellow members of staff from various units he has been deployed to work from.



Nicholas Musaiwa - Lilongwe Service Centre

He is a silver award winner for second quarter. He discovered fraud where some staff members from a service provider were stealing cash from NBM ATMs while servicing the machines especially at Cross Road Service Centre. He thus saved millions of kwachas for the whole NBM that could have been lost in the same way. The employees from the service provider have been suspended and NBM has lodged a claim from the service provider.



Arnold Maganga - Mangochi Service Centre

He won the silver award for both first and second quarters. He is efficient in delivery of services and is friendly to customers. He is a hard worker and is fast and the EQ system report substantiates this score. Customers enjoy getting served by Arnold. He is always charged with vigour and morale and is exemplary to his colleagues. He is an effective performer who always takes assignments and completes them on time. He is very cooperative and delivers outstanding service and shows a great deal of courteousness. He has a good team spirit.

EMPLOYEE RECOGNITION & REWARD PROGRAMME

Quarter 2 SILVER AWARD Winners

April to June 2014

NAME	UNIT
Alice Kaira	Chichiri Service Centre
Shanks Bongololo Gondwe	Zomba Service Centre
Charles Chinguwo Phiri	Customs Road Service Centre
Madalo Maziya	Finance Division
Patrick Mtalika	Human Resources Division
Cashiers Team	Henderson Street Service Centre
Matthews Tsere	Capital City Service Centre
Kennedy Mwamphande	Kasungu Service Centre
Mercy Chando	Wholesale Banking Division
Charles Kamoto	Credit Management Division
Clement Gama	Karonga Service Centre
Ackim Mkandawire	Treasury & Investment Banking Division
Boniface Bwanali	Mzuzu Service Centre
David Mkoko	Internal Audit Division
Arnold Maganga	Mangochi Service Centre
Stephen Mataya	Victoria Avenue Service Centre
Ivy Mbwelera	Personal & Business Banking Division
Clifton Mtengezo	Information Technology Division
Ms Kumbukani Kapote	Lilongwe Service Centre
Azikiwe Mussa Mbewe	Administration Division
Rankin Chifomboti	Mulanje Service Centre
Frackson Kathibula	Risk Division
Richard Nyirenda	Operations Division

Quarter 2 SILVER AWARD Winners

April to June 2014

NAME	UNIT
Dumisani Nyirenda	Cards & e-Banking Division
McLean Ngulu	Credit Management Division
William Hotolo	Finance Division
Catherine Chitsanthi	Human Resources Division
Edward Lubaini	Information Technology Division
Noel Tomoka	Internal Audit Division
Angella Banda	Operations Division
Jameson Kaipa	Personal & Business Banking Division
Dereck Kabango	Risk Division
Boniface Mlanga	Treasury & Investment Banking Division
Benjamin Luwe	Wholesale Banking Division
Mathews Tsere	Capital City Service Centre
Rose Kalumbu	Chichiri Service Centre
Wisdom Mshali	Customs Road Service Centre
Mwai Lihonga	Henderson Street Service Centre
Ofwa Mwangolera	Karonga Service Centre
Richie Mkwapatira	Kasungu Service Centre
Francis Partridge	Lilongwe Service Centre
James Nansongole	Mangochi Service Centre
Angella Banda Chiwaula	Mulanje Service Centre
Picket Kamvazina	Mzuzu Service Centre
Nicholas Chide	Victoria Avenue Service Centre
Yohane Sipuni	Zomba Service Centre



Charles Dulira: NBM Head of Human Resources

DULIRA ANNOUNCES PROMOTIONS

National Bank of Malawi (NBM) Head of Human Resources, Charles Dulira, recently announced names of employees who had their promotions confirmed by the bank in the month of July 2014.

Dulira said a total of 10 employees were promoted in July, nine in Grade G and one in Grade E.

Christopher Chigona from Operations Division was promoted to Grade E while the others Mwai Lihonga, Angella Mandelle, Mwayi Mvona, Josephy Whayo from Henderson Street Service Centre, Chikumbutso Phiri from Customs Road, Anna Khuntho and Gomezga Mhango from Capital City Service Centre, Limbani Kholoma from Lilongwe Service Centre and Lyton Kadzokoya from Wholesale Banking were all promoted to Grade G.

Dulira also said 10 new members of staff were recruited and joined the NBM family in the month of July.

The new members are Landman Chavula at Capital City Service Centre, Naomi Tembani, Lorna Chirwa, Clara Kadzuwa, Mphatso Kanyerere, Stafford Mwangosi, Praise Sesani, Rosemarie Tingo-Kanyama, Chimangeni Zidule and Austin Ziligone all at the Operations Division.

Dulira also announced that Crecencia Phiri from Capital City Service Centre retired on July 31, 2014 while on Grade E.

On a sad note Dulira announced that Angella Howahowa of Victoria Avenue Service Centre passed away on July 30, 2014.

NBM AWARDS in pictures



Ackim Mkandawire (R) receives award from Mr George Partridge, NBM CEO



Rankin Chifomboti (R) receives certificate



Mathews Tsere receives his cheque



Nicholus Musaiwa (R) gets recognition



Maclean Ngulu (R) being congratulated



Boniface Bwanali (R) displays his cheque



Arnold Maganga (R) receives his cheque



A cross-section of managers and employees at the function



Mr George Partridge (Seated Centre), Mr MacFussy Kawawa (Seated Left), Mr Charles Dulira (Seated Right) pose with the winners and Marketing Department officials, Ms Annie Magola (L) & Ms Ella Kabambe (R)

NBM CONDUCTS COUNTRYWIDE CUSTOMER INTERACTION MEETINGS

National Bank of Malawi (NBM) has been holding customer interaction meetings across the country where its management engages customers to appreciate their support and get feedback on the bank's products and services.

The customer interaction evenings which are being organized by the Personal and Business Banking Division started on June 13, 2014 when top management of the bank descended on Mulanje where they had an interaction with their customers based in Mulanje, Thyolo and Luchenza.

The event which was graced by NBM General Manager MacFussy Kawawa as a Guest of Honour also saw NBM Account Relationship Manager in the Personal and Business Banking Division Wezi Mwanzani making a presentation on different products and services that the bank offers to its customers.

Kawawa told the customers that the customer interaction evening was very important to the bank because they wanted to get 'from the horses mouths news of

our products and services and how you have received them'.

Then on July 18, 2014, it was the turn of NBM customers in Kasungu to interact with NBM management at a customer interaction evening which was held at Kasungu Inn.

Guest of Honour at the event Oswin Kasunda, NBM Head of Personal and Business Banking told the customers that despite NBM being in existence for more than 100 years, the bank is still going strong as evidenced by its expansion across the country.

Kasunda hailed NBM customers in Kasungu and across the country for supporting the bank during all the years it has been in existence in the country, saying without their support, the bank would not have achieved what it has to date.

At the event, Chimwemwe Mtima-Jere, Accounts Relationship Manager made a presentation on the bank's various products and services which included mobile banking platform Mo626ice, internet banking product called Banknet, home loans, proceeds invoice based finance which targets to help Small and Medium enterprises, Pay day loan and many

other products and services.

On July 31, NBM management interacted with their customers in Lilongwe and hosted those based in Salima the following day.

Mangochi based customers had their chance to interact with NBM management on August 15, 2014.

NBM General Manager MacFussy Kawawa said they were happy with the positive feedback they got from Mangochi customers and promised to improve in some areas where the customers expressed concern.

During the interaction evening at Nkopola Lodge Conference Centre, NBM Account Relationship Manager Ivy Mbwelera also made a presentation on products and services the bank is offering.

NBM management also interacted with its customers from Blantyre on August 22, 2014 at Blantyre Sports Club.

During the event, Kawawa reiterated the bank's commitment to provide superb service to its customers and hailed them for supporting the bank.



NBM General Manager, Mr MacFussy Kawawa interacts with customers in Mangochi



Chichiri Shopping Mall Shoprite Cashiers pose at the end of the POS promotion



NBM Head of Cards & e-Banking, Mr William Kaunda (R) presents a gift to one of the Cashiers

NBM WINDS UP POS PROMOTION

National Bank of Malawi (NBM) on September 9, 2014 wound up a three month pilot promotion on the use of Point of Sale (POS) devices at Shoprite store in Blantyre where it was awarding Cashiers who conducted most POS transaction in a month.

NBM Head of Cards & eBanking William Kaunda thanked Shoprite management and Cashiers for laying foundations of the use of plastic money among Visa card holders.

“You have laid the foundations and very soon we will be making an announcement, we will open this promotion to other shops across the country but you should be proud that you are pioneers of this project,” said Kaunda.

He said NBM noticed that for the past three months that they have been running the promotion, the Cashiers embraced the use of POS by asking customers before they pay for their goods if they were going to use their Visa Cards.

NBM Cards Operations & Support Manager Ellen Kumpukwe advised the

Cashiers not to stop encouraging customers to pay using POS devices now that the promotion has ended.

“Let us continue encouraging customers to pay using POS devices, let’s increase the use of Visa debit cards, we should not stop asking customers how they are paying because the promotion has ended, let’s encourage people to use plastic money,” said Kumpukwe.

NBM awarded five Cashiers who had most POS transactions in the Month of August namely Angella Ndala, Maria Mariot, Martha Chikopa, Lucy Gondwa and Beatrice Chiwondo.

During the start of the promotion in June 2014 five Cashiers were also awarded and these included Martha Chikopa, Tamala Matowela, Maria Mariot, Beatrice Chiwondo and Angella Ndala.

The cashiers had a pleasant surprise when NBM Social Media Executive Ella Kabambe announced that everyone was a winner and gave each one of them an NBM Visa branded T shirt.



NBM Head of Strategy, Marketing & Corporate Affairs, Mr Wilkins Mijiga presents a prize to a Cashier



NBM Cards Operations & Support Manager, Mrs Ellen Kumpukwe congratulates



The Winning Cashiers pose with NBM officials

DIVISION HEADS, MANAGERS URGED TO SEND EMPLOYEES FOR TRAINING

National Bank of Malawi (NBM) Learning and Growth Centre Manager Ephraim Nayeja has appealed to heads of divisions and managers to send staff members to the Centre so that they are equipped with requisite skills, knowledge and attitudes for the delivery of excellent customer service.

Nayeja told The Moneymail Newsletter in an exclusive interview that 63 courses were planned for the 2014 competence-based training calendar.

“By August 31, 2014, 44 courses representing 70% of the planned courses have been successfully conducted. Our courses are aimed at enhancing the skills, knowledge and attitude of our staff so that we continue serving our customers better in this highly competitive, demanding and turbulent business environment the Bank is operating.”

“We therefore encourage all our managers and heads to continue sending staff to our competence based training programs thereby enabling staff to be equipped with requisite skills, knowledge and attitudes for the delivery of excellent customer service,” said Nayeja.

Nayeja explained that internally outsourced courses such as Cognos, Cortex and IT Skills could not take place due to non availability of the resource persons.

“These courses plus the remaining 19 generic courses have been rescheduled to take place during the last quarter of 2014,” said Nayeja.

He said new courses that have taken place during the year included one for the Cash Officers which was aimed at equipping cash officers with requisite knowledge and skills on the management of cash and counter duties.

Nayeja also explained that they also offered a new course on SME Banking which was a two day course which equipped the Consultants in the bank with relevant knowledge and skills that will help them in understanding the fundamentals of credit risk, cross selling the SME products and establishing an appropriate credit risk environment, SME credit administration, monitoring and credit portfolio of SMEs in National Bank.

“We also conducted a Business Etiquette and Protocol workshop which was aimed at equipping the participants with requisite skills, knowledge and attitudes for building the Bank’s internal competence in managing business relationships and delivering of consistently superior client services,” said Nayeja.



NBM Learning and Growth Centre Manager, Mr Ephraim Nayeja

There was also a Customer Service Etiquette workshop which was aimed at equipping participants with requisite skills, knowledge and attitudes for delivery of superior customer service so that the bank should continue attracting and retaining its customers in a highly competitive, demanding and turbulent business environment, according to Nayeja.

“We also ran a course called Credit Quest. The objective of this course was to equip participants with knowledge and skills in Credit Quest operations and usage. Being a new system it was one of the objectives to sell the system and its advantages to members of staff. Furthermore the training sessions were to act like consultative meetings aimed at improving the system,” explained Nayeja.

The training centre also conducted a Project Management course and Nayeja said NBM required this training in Project Management whose skills and knowledge is supposed to assist staff in NBM to implement projects and programs in project management.

“We also ran a Strategic Management and Leadership course. As part of capacity building in the Bank, this program was meant to enhance the Bank’s internal managerial competence in creating a more profitable and resilient bank.”

“It is expected that following this training, managers are equipped with relevant

leadership skills, strategies, attitudes and behaviours needed to manage resources under their control effectively and efficiently,” said Nayeja.

Nayeja boasted that objectives for the courses have not only been met but also exceeded looking at the class evaluation reports and the course feedback reports from the managers.

“Course participants have expressed their satisfaction and appreciation of the courses especially on knowledge gained and staff members are able to follow procedures on things they were not aware of.”

“There is also positive attitude from staff members towards customers and their jobs and they have the confidence when doing their job,” added Nayeja.

Nayeja said the following courses have been lined up for the period September to December 2014 and these are; Strategic leadership and Management for Senior Managers; Contracts Management; ATM Administrators; Customer Care for New Staff; Cashiering; Orientation; Records Management; Client Relationship Management; Telephone Etiquette; Cognos; Cortex. IT Skills (Word, Excel and Power Point); Finance for Non Finance Managers; Records Management; Advances Officers Premium Banking and SWIFT.

National Bank of Malawi (NBM) Head of Administration, Tayemu Masikini, has said the Bank is guided by requirements of the business whenever it wants to establish a new service centre or deploy an ATM.

Masikini told The Moneymail Newsletter in an exclusive interview that NBM does not just open a new service centre or install a new ATM without following procedures.

"We are basically driven by business requirements as enshrined in the Bank's policy on establishment of service centres and also guided by the ATM policy when we need to deploy an ATM. For the latter, we have to establish statistically that there is high customer traffic at an existing ATM or ATMs and that the threshold of 10,000 transactions per month per ATM is consistently being exceeded over a period of time."

"We also factor into the decision process the number of NBM ATMs already deployed within an area, security of customers as well as the ATM itself, and also the added convenience that will accrue to the customer. The Bank also tries to avoid cluttering an area with its outlets in order to reduce customer congestion," explained Masikini.

He said to open a new service centre, there must be a business need established through a thorough feasibility study which covers demand for bank products and services and proximity to other service centres and competing financial institutions.

"We look at an area and consider the level and volume of business, the type of customers and at times we also look at what our competitors are doing and on the basis of the data obtained, we can decide to respond by establishing an outlet using the approval process dictated by policy," said Masikini.

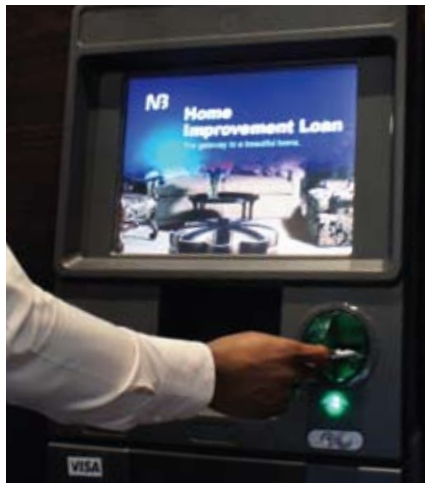
He said although the Strategy, Marketing and Corporate Affairs and Operations Divisions take the lead in the process, the Bank's Management Committee (MANCOM) and even the Board sometimes gives pointers of where new business can be established and these are considered as well.

"Once MANCOM has approved establishment of a service centre or deployment of an ATM, instructions are given to the Building Committee which I chair for implementation. This Committee is a multifaceted team of experts in Risk, Cards and e-Banking, Operations and Customer Service, Marketing, Information Technology, Business Process Management and Facilities Management," said Masikini.

He said the Building Committee looks at various issues including design of the service centre, security, availability of data communications infrastructure before a project team sets out to plan and implement the project. The Committee monitors and steers project implementation until commencement of operations.

Masikini said currently the Bank has 82 ATMs spread across the country and by the end of the year 6 to 10 additional ATMs will be deployed.

MASIKINI EXPLAINS NBM BUILDING PROJECTS PROCESSES



NBM Head of Administration, Mr Tayemu Masikini (R) and Inset an NBM ATM

"We are looking at deploying an ATM each at Puma Service Stations at Kudya in Zingwangwa and on Thyolo Road, both in Blantyre and also at Total Service Station at Biwi Triangle, Lilongwe. Three ATMs are to be deployed at a new service centre to be established at Mpico Gateway Mall which is under construction along the Mchinji Road in Lilongwe," said Masikini.

He also said that by the end of September South End Service Centre in Lilongwe will be relocating to much bigger and spacious premises with excellent ambience. ATMs at the current premises will be transferred to the new location and depending on transaction volumes, more ATMs will be deployed within the vicinity of the service centre in line with policy.

Masikini said business cases for other areas like Phalombe and Monkey-Bay where many people feel NBM should have presence are being awaited.

"But we have had Nkhata-Bay in the freezer because we have not been able to identify a suitable location. Immediately one has been identified, therefore, we will have a service centre in Nkhata-Bay," said Masikini.

He also said there are plans to upgrade Salima Service Centre to a more spacious and modern service centre once Salima District Assembly allocates the Bank a suitable plot.

Currently NBM has 30 service centres spread across the country.



BUSINESS PROCESS MANAGEMENT DIVISION WILL IMPROVE CUSTOMER SERVICE, SAYS BOBY

Head of the newly created division, Business Process Management Division, Brian Bobby has said the new division's ultimate goal is to improve customer service through process improvement.

Boby told The MoneyMail Newsletter in an exclusive interview that initially the division was called Business Process Re-engineering but after some careful thought and looking at what is happening in other countries, it was changed to Business Process Management because business re-engineering is just one component of business process management.

He dispelled fears that his division would be responsible for job losses once it reviewed some processes in the bank.

"Looking at the bank of our size and comparing to other banks of similar sizes within the region, we found that we are not efficiently using our resources, that's both human and capital resources. The main aim of this division is improving efficiency by freeing up resources and when we free up resources it does not mean we have no use for that resource," said Bobby.

"In terms of the human resource aspect, the bank is still expanding, we are still opening outlets and no one should fear that after process re-engineering they will lose their jobs because those resources are just going to be relocated elsewhere where there is need," added Bobby.

He said recently there were cries of shortage of staff in service centres and 'one of our objectives is to free up people from other areas and relocate them where there is need'.

Boby disclosed that a recent exercise freed up about seven people who have been relocated to areas where they were needed.

However, Bobby said one of the biggest challenges in setting up the division is lack of capacity as business process management is a specialized area and currently skills are lacking within the bank but they are

building up skills and giving some staff members in the division on the job training, in addition to formal training.

"But it is a very exciting job. It is an interesting aspect of the business of bringing in these efficiencies in National Bank while improving customer service. We want to improve turn-around times, cost a process from end to end, identify ways of reducing the cost of doing business to the Bank, but without affecting the efficiency," said Bobby, a Certified Business Operations Professional.

He said members of staff have welcomed the setting up of the division and there is a lot of anticipation from them to see results from the division.

Boby said results of his division have already started showing like the setting up of a centralized credit back office which freed up seven people and they have done process reviews relating to mobile banking and also some reviews of international trade business processes.



**Brian Bobby: Head of
Business Process
Management Division**

"As a Bank we need to embrace process thinking as part of our culture, it should be our responsibility as employees of the bank to question the way we do things and suggest alternatives which could be taken on board," said Bobby.

"Business process management is a continuous process and this division is here to stay because we will be improving a process and go back to improve it even further. This is not a short term division for a specific purpose but it is there to make sure that we are as efficient as possible so that we serve our customers better," added Bobby.

Apart from Bobby as head of the division, there are also two Process Analysts in the division.



Lean Thinking Forum (LTF)

THE POWER OF INTELLIGENT DELEGATION, LESSONS FROM NELSON MANDELA

Great leaders are masters at the art of nurturing talent and the humility to know that masters as they are or might have been they still have to delegate. Mandela perfected this by not only delegating while in office but doing the ultimate delegation which was to retire unexpectedly after only serving one term.

The inverse of this are those that chose zero or little delegation. We have all seen the dramatic tragedy of failure that met those that defied the wisdom of having to delegate and went on to assume the impossible feat of going everywhere and doing every task, however trivial it was, by themselves, to the extent of going to distribute sweets at kids' birthday parties.

They came to a tragically dramatic finish that even surprisingly surprised them to the extent that everyone ended up surprised that the surprised were indeed surprised, especially because everyone except the surprised saw the writings which were written all over the cloth that this approach was a sure highway to a tragic finish. Anyhow, such is the brutal reality of the "game" that it sometimes punishes those who are not very clever and fail to listen and see the signs.

The reasons for the later, those of us leaders with the passion and zeal to do everything on our own and not allow others who are employed and are better qualified to do the task do the job is very simple. It is borne out of the greed for praise and accolades. A somewhat misguided perception that "as a leader I must be seen to be out there doing the work and giving out the goodie goodies". I must be visible so that I increase my appeal, presence and electability. A product of an intellectually depleted and myopic understanding (more accurately misunderstanding) of the power of marketing where one thinks that visibility is everything. Poorly thought through visibility is poison.

Such pursuit for philanthropic vanity in the guise of being seen to be of a kind and benevolent disposition to the less privileged worked temporarily when people were of limited awareness about where such largesse by individuals who a while ago were commoners of limited means like all body else and now were the super gifted with abundance. It cannot deliver endearment by the masses anymore in this era of enlightenment to all courtesy of a liberalised mass media.

Therefore the pretenders to the largesse of philanthropy found that their "father" Christmas machinations miserably failed to deliver their aspirations and they got the shock of their lives.

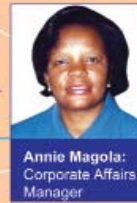
Such has been a great lesson to all of us and one can only hope that we all understand that when we are given a job to do what is important is to get it done thoroughly in a transparent, honest and efficient manner so that in the words of one leader "let the fruits of thy labours speak for thee". Going around dispensing largesse and doing work for everyone will not only be an investment in futility but a drain not only on the community resources but will also just wear the doer out.

History is for us to learn from, although it may appear that in some endeavours history has the malignant tendency of repeating itself in the most vivid of fashions.

Yet it is our hope that as seen by what we have seen so far, early days as other may caution, there is a semblance of departing from old habits and a seemingly healthy dose of signs of not only delegating but the lack of that insatiable appetite to be visible at all costs; even at kitchen parties and engagement anniversaries.

Such posture sends a message like Barack Obama said on his first inauguration and I quote loosely "This is time to set aside childish things". Simply translated, there is work to do and it will be done by making sure that such things as getting CEOs of quasi and government institutions stay in their offices and not tail gate the leadership to every engagement in the name of outdoing each other as to who is most loyal to the cause. Such days it seems, are hopelessly numbered.

Lastly; just some sympathy to those who delude themselves that the second tenant of the state will tire of going to the office at Headquarters; they might just be in for a long haul of waiting because knowing the gentleman as some folks do, you might be in for some surprise. So just get used to doing an honest day's work.



Annie Magola:
Corporate Affairs
Manager



Sports Festival

The annual Sports Festival activities will be held on October 25, 2014. However, there is a slight change in the way the games would be administered this year, the sports festivals will be held simultaneously in all the three regions in Blantyre, Lilongwe and Mzuzu on this day. More details on this will be communicated to you later.

But let us get prepared in all sporting disciplines so that we make this year's Sports festivals a success.

Health Day

The National Bank of Malawi (NBM) Health Day activities will be held on October 21, 2014 at the Head Office and all Service Centres across the country. We hold the Health Day in the bank to remind us that it is important to take care of our health. So please let us participate by going for medical check up with the medical personnel who will visit our workplaces on this day. We can make our bank successful if we are all healthy and attend work every day.

Mpico Service Centre

National Bank of Malawi (NBM) will be opening a new service centre in Mpico Shopping Mall in Lilongwe which is currently under construction.

This will be an up market service centre and will provide almost all NBM services.

We will install about four ATMs at the new service centre and we are looking forward to opening this centre and customers should expect to get excellent service



National Bank of Malawi

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