

# GIVING BACK, BUILDING COMMUNITIES

BSP's COMMUNITY CONTRIBUTIONS IN 2014



COMMUNITY PROJECTS SPONSORSHIPS DONATIONS GO GREEN BANKING EDUCATION

# 2014

Helping PNG and the South Pacific  
**grow!**

   
Official Sponsor of the 2015 Pacific Games

## COMMUNITY PROJECTS



Project handover by our Head of Security George Loverock in Bialla, West New Britain Province.

At BSP, we believe it's important to give back. We are proud to support and strengthen the communities where we live and work.

As a leading banking and financial services provider, we have a presence in communities large and small nationwide and share a commitment to helping these communities thrive.

Thousands of conversations happen each year with our customers, their communities and BSP men and women, to determine the area of greatest need for a community - whether its in Sports, Education, Environment/Community or Health.

Once the need has been identified, BSP formulates an action plan - a plan to implement positive change and make a real difference to the lives of men, women and children throughout the South Pacific region.

At BSP, we are much more than a bank, beyond banking, beyond our products and services, beyond our branches, we are a real part of your community.

### QUICK FACTS ABOUT OUR COMMUNITY PROJECTS

198



The number of individual projects in PNG from 2009 – 2013. 32 Community Projects in 2009, 35 in 2010, 36 in 2011, 29 in 2012, 33 in 2013 and 33 in 2014.

4.4



Amount in Kina (Million) BSP has invested in communities in PNG from 2009 – 2014. The bank fully funds these projects.

33



The number of individual significant projects delivered by our branches throughout Papua New Guinea in 2014. Four (4) of these projects were undertaken by Head Office Departments and 29 by branches.

100



BSP is 100% committed to the people of PNG and the Pacific. We go Beyond Banking and contribute significantly back into the communities we operate. We give back in more ways than one.

### OUR COMMUNITY PROJECTS TYPICALLY INCLUDE



REFURBISHING HOSPITAL WARDS & CLINICS



RENOVATING LIBRARIES & CLASSROOMS



DONATING BLOOD & BRINGING HEALTHCARE TO COMMUNITIES

# COMMUNITY PROJECTS BY OUR BRANCHES IN 2014...

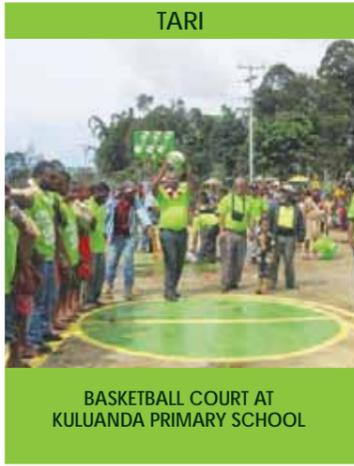
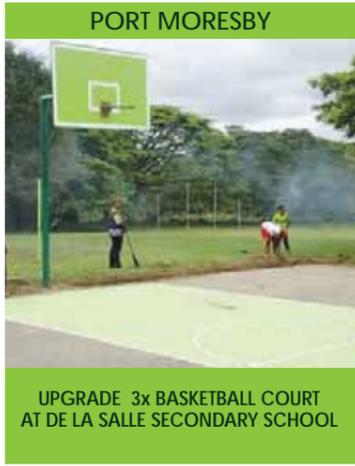
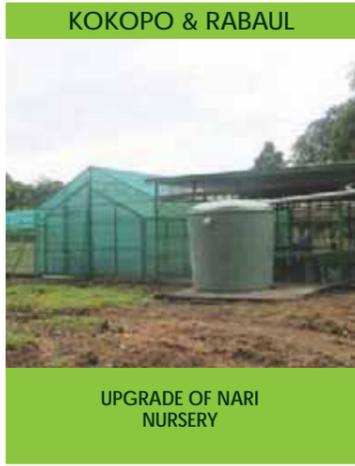
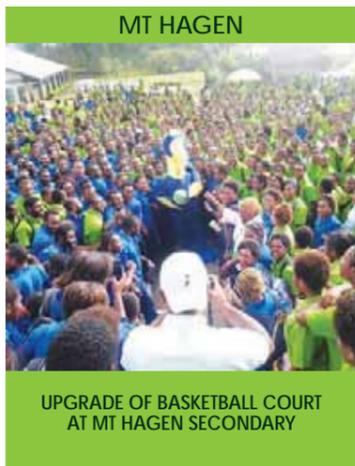
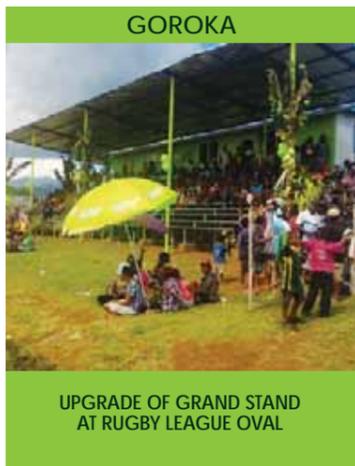
AITAPE	Upgrade of the NALU College basketball and volleyball courts.
ALOTAU	New volleyball court and sporting items Alotau, Koeabule & Goilanai Primary School.
ARAWA	Upgrade of town Basketball court & new town soccer field grandstand.
BIALLA	New basketball court at Bialla Primary School.
BOROKO	Upgrade of multi court & construction of grandstand at St Peters Primary School.
BUKA	Upgrade of basketball court and construction of grandstand at Hutjena.
BULOLO	Upgrade of basketball & volleyball court at Sambio Primary School.
DARU	Upgrade of the town basketball court.
GORDONS	Construction of basketball court at Jubilee Catholic Secondary School.
GOROKA	Upgrade of grandstand at Goroka rugby league field at Lopi.
KAINANTU	New town basketball & volleyball court in Kainantu.
KAVIENG	Upgrade of basketball court at Carteret Community School.
KIMBE	Upgrade of basketball court & grandstand at Hoskins Secondary School.
KIUNGA	Upgrade of basketball court & construction of benches at Kiunga Vocational.
KOKOPO/RABAUL	Renovation of the National Agriculture & Research Institute nursery.
KUNDIAWA	Upgrade of the volleyball/basketball court at Kundiawa Lutheran Day High School.
LAE BRANCHES	Construction of kids playground at Lae Botanical Gardens (National Forest Service).
LIHIR	Upgrade of basketball court at Lihir Secondary School.
LORENGAU	Construction of volleyball court for Ward 7 community.
MADANG	Upgrade of basketball court, and new volleyball posts at Jomba Primary School.
MENDI	Upgrade of basketball court at Mendi School of Nursing.
MT HAGEN	Upgrade of basketball court at Mt Hagen Secondary School.
POPONDETTA	Construction of a new basketball court at Popondetta Primary School.
PORGERA	Upgrade of the Paiam basketball court.
PORT MORESBY	Upgrade of 3x basketball court at De La Salle Secondary School.
TABUBIL	Construction of benches for the basketball court at Wangbin village.
TARI	Construction of a new basketball court at Kuluanda Primary School.
VANIMO	Upgrade of Vanimo Primary School basketball court.
WABAG	Upgrade of multi pupose court at Enga Nursing College.
WEWAK	Sport equipment donations to Bishop Leo Sec, St Mary's Primary, Kreer Primary Schools.



INSTALLING WATER TANKS IN  
SCHOOLS & COMMUNITIES



OR SIMPLY, LENDING A HELPING HAND  
WHERE WE CAN!



“ All our people make a personal commitment to this programme, devoting their own time during weekends, backed by all the resources of BSP. We are proud of our contributions to the communities. ”  
 - BSP CEO Robin Fleming

**MORE QUICK FACTS**

**2009:** The year in which BSP commenced Community Projects. All branches in PNG delivered a project each after consultation with the community.  
**2014:** Since 2009, only branches undertook community projects. In 2014, for the first time head office Strategic Business Units were allocated a budget and conducted community projects.  
**SPORTS FOCUS:** BSP is the Official Sponsor of the Pacific Games, as such most community projects in 2014 are sports focused. Our usual project focus is on Health, Education, Environment/Community and Sports.

**WOMEN AT WORK**



**WORK IN PROGRESS**



**BEFORE**



**HAVING FUN AND BEING ACTIVE...**

**BSP LAE BRANCHES COMBINED PROJECT:** Children enjoying the new playground at the Botanical Gardens, which was constructed by our three (3) branches in Lae. Our Lae teams have contributed significantly to the community. Since 2009, they have been focused on health related projects. Together they have renovated the only Radiotherapy Centre in PNG located at the Angau Memorial Hospital, they have renovated hospital cancer wards and also some of the major referral clinics in Lae.

## HEAD OFFICE PROJECTS

In 2014, Head Office Departments were given funding by the bank to deliver community projects. Prior to this, only branches were involved. The four (4) community projects delivered by our head office teams are:

- **BSP First:** Refurbishment of the Basketball and Volleyball Courts at Murray Barracks.
- **Finance & Corporate:** Renovation of Vabukori Health Clinic & Community Hall.
- **HR & Group Risk Management:** Upgrade of the Apex Park at Boroko.
- **Operations:** Renovation of Meri Seif Haus at Kaugere.



BSP Operations team during the handover of the renovated Meri Seif Haus at Kaugere.



This new facility will assist youth in surrounding communities to use their time in meaningful activities, rather than resorting to illegal activities, especially the production and consumption of home-brew, which has been a worrying trend - a local community leader, speaking at the handover of a project.



## THIS IS WHAT WE DO

Our staff donate hundreds of hours of their own time to ensure our community projects are delivered, BSP only supports with funds and logistics. Left: BSP First team, led by General Manager Paul Thornton handing over the new basketball and volleyball courts and balls to the PNGDF personnel at Murray Barracks. Below: Finance & Corporate team handing over the Vabukori Health Clinic & Community Hall, which has a new coat of paint and fresh, clean loo.



## SPORTS & HEALTH



School students during the launching of the BSP School Kriket Program. In 2014, the BSP School Kriket Program consolidated its reputation as PNG's leading junior sports initiative with a participation base of nearly 200,000.

**BECAUSE** we now that healthy lifestyles are achieved through sports and healthy choices, BSP supports activities and sports codes that are focused on helping kids lead healthy and active lifestyles.

With a focus on children and youth programmes, BSP has invested significantly in children's sporting partnerships.

**BSP SCHOOL KRIKET:** Dubbed the most successful in the Asia Pacific Region, BSP School Kriket 2014 got off to a flying start with Cricket PNG conducting lessons with budding young cricketers during the launch at the Hohola Demonstration School in Port Moresby. In 2014, the BSP School Kriket program has been altered to meet the needs of the children by introducing the BSP School Kriket Blast.

The success of BSP School Kriket has earned it a hat trick as the Best Junior Development Program with the International Cricket Council's (ICC) East Asia Pacific Award for three years running. From the regional award, the program has also gone on to bag the ICC Global Award of Best Junior Participation initiative for 2010, 2011, and was on the short list for 2012.

BSP's relationship with Cricket PNG began in 2010, when BSP took on the sponsorship of K750, 000 for three years. This initial three year partnership ended in 2012, and BSP renewed it for another three years, from 2013 – 2015, at K268,750 per annum.

**SWIMMING:** The Papua New Guinea Swimming Inc received from Bank South Pacific K80, 000 as part of the bank's annual sponsorship towards developing the country's next generation of swimming champions. This will be done through the BSP National Aquatic Excellence Program.

The program which includes Kundu Silver & Kundu Gold, Intermediate and Target Squad Programs, aims to give young swimmers the opportunity to progress further in competitive swimming. BSP has contributed to their productive swimming program in place in educating volunteers to become coaches, administrators, and technical officials who later grow to nature and train athletes.

**JUNIOR GOLF:** The Papua New Guinea Golf Association (PNGGA) received K200,000 towards developing the country's next generation of golfing champions. Through this BSP Junior Development Program, talented young golfers nationwide will be given the opportunity to progress from amateur

to professional level, to ensure a high competitive environment is maintained.

Through this funding last year, young golfers were given the opportunity to improve their level of play.

This initiative will promote a clean and healthy playground, and also encourage the juniors take ownership within their sporting code plus helping Golf to prepare for the 2015 Pacific Games where golf is aiming to win gold.

**BRAND AMBASSADORS:** BSP's brand ambassadors add value to our sports initiatives. Ryan Pini, MBE Superfish and Toea Wisil, Pacific Sprint Queen. Both represent dedication and commitment to sport and country and are a valued strategic partner in promoting healthy, active lifestyles among children and youth.

**THESE AND A WHOLE LOT MORE.....** We are proud that the number of children we have encouraged to lead active lifestyles since we started supporting sports programmes in 2009 has risen to more than 800,000 children throughout the South Pacific region.

BSP's association with a huge range of sports includes cricket, tennis, the Paralympics, football, game fishing, sailing, canoeing, PGA and youth golf.

“Without BSP's support all this is simply not possible. I want to thank BSP for the continued support. We are very proud to have BSP as our partner in this program and together we can be proud of our achievement - Gayan Loku, Cricket PNG Game Development Manager



PARALYMPICS



JUNIOR GOLF



SCHOOL KRIKET



The 9000+ Athletes and officials gather at the Sir Ignatius Kilage Stadium for the opening ceremony of the 6th BSP PNG GAMES.

BSP is privileged to support nation building events such as the PNG Games held in November 2014 and the Port Moresby 2015, XV Pacific Games to staged in July 2015 .



BSP is one of the foremost Papua New Guinean and Pacific brands, recognised for a dynamic and innovative culture that still remains true to its Melanesian heritage.

With the largest branch, rural and electronic banking networks in PNG, BSP has in the past five years transformed itself into a world-class emerging market bank that strives to implement international best practice in every facet of its business.

The PNG Games is also focused on transformation. With improved ground organisation, transport, and facilities, the HOC was committed to taking PNG's largest sporting event to a new level in 2014.

It is with immense pleasure that BSP joined the 6th PNG Games as Naming Rights Sponsor and that the bank's commitment and goal is for the successful completion of these Games.

The PNG Games are an exciting and uniquely PNG Sporting and Cultural event. We are proud of our PNG heritage, and we are proud of our sporting, community and environmental achievements. Our home is in PNG, and we see no limitations to the potential of our people, of our country, or of our Region.

BSP Brand Ambassador, Toea Wisil, who was also the 6th PNG Games Ambassador, is a fine example of how these Games can identify local talent who have potential to become world class athletes. We supported the PNG Games because we saw the potential all 9,000+ athletes had.

Phil Franklin, Chairman of the Host Organising Committee, said: "The partnership between the PNG Games and BSP is significant for the development of sport in this country. The PNG Games provides athletes with a pathway to a higher standard of competition."

LET'S GO FOR GOLD, PORT MORESBY 2015

BSP is truly proud to be the Official Sponsor of the Port Moresby 2015, XV Pacific Games.



Through this sponsorship, BSP is also contributing to nation building, and the bank's commitment and goal is for the successful completion of these Games. The Pacific Games are an exciting and uniquely Melanesian/Polynesian Sporting and Cultural event.

We are proud of our PNG heritage, and we are proud of our sporting, community and environmental achievements. Our home is in PNG and the Pacific, and we see no limitations to the potential of our people, of our country, or of our Region.

Our commitment to the Port Moresby 2015 XV Pacific Games is not only direct financial support but the bank will commit much more, our staff, our brand, branches and outreach throughout PNG and the Pacific to promote the games in a positive and inclusive way.



Tura the Pacific Games Official Mascot has been busy travelling nationwide in 2014. BSP has been supportive of his travels to promote the Games.

Securing PNG's leading bank as the Naming Rights Sponsor is fitting. The impact of the PNG Games will certainly be greater thanks to the partnership with BSP. - PNG Games CEO, Materua Tamarua.



TEAMS ARRIVE



CELEBRATION

## SPONSORSHIPS & DONATIONS



BSP CEO Robin Fleming has a casual moment with students at the BbP library in Lorengau as BbP co-founder Anne-Sophie Hermann looks on.

BSP supports many worthy causes and organisations that are truly making a huge difference in the lives of people in the communities we operate. We invest in things that matter.

Among many organisations, in 2014, BSP was proud to partner with Buk bilong Pikinini (BbP) in opening this new library for the children of Manus Province.

This library is the third BbP library that BSP is funding. The other two are in Lae, Morobe Province, and Goroka, Eastern Highlands. To date, these libraries have already reached over 5000 children.

Buk bilong Pikinini has embarked on a noble plan to establish libraries and learning centres regionally to promote and encourage the passion to read.

BSP is privileged to partner with BbP to promote education among children and ultimately play an important part in improving access to education in PNG, because like BbP our focus is on the children and youth of our country.

The bank's decision to support this worthy cause is simple - to help improve literacy rates in PNG, by developing a culture of reading from early age, and the opportunity to partner with BbP is a strategic move.

Our children are our future and we must give them hope, education, health and other opportunity where we can. This partnership is a long term commitment by BSP to ensure that our children develop the necessary skill of reading as part of their development as the future leaders of PNG.

We are helping BbP to achieve its Mission "Foster the love of books through reading and learning, raise children's aspiration and increase literacy rates in PNG".

The BSP - BbP Partnership:

- Partnership commenced in 2013
- BSP will sponsor seven (7) libraries.
- 1000s of children have been reached.

Many organisations/charities rely on corporate sponsorships so they can help strengthen communities around PNG. BSP's support is either through funding, in kind or just our people lending a hand: Here are some organisations we supported in 2014.



### CHARITIES/ORGANISATIONS

- Buk Bilong Pikinini
- Operation Open Heart
- Theophilus Foundation
- Anglicare
- Susu Mamas Ball
- City Mission
- Salvation Army
- Port Moresby Cancer Society
- Soroptomist International
- Katim na Halivim Medical Project
- Business & Professional Women

### CONFERENCES

- PNG Business Advantage
- Certified Practicing Accountants
- BPNG Financial Inclusion Expo
- Institute of Internal Auditors
- PNG Australia Business Council
- Australia & PNG Mining Resource Expo
- PNG Human Resource Institute

### CULTURAL FESTIVALS

- Kenu & Kundu Festival
- Goroka Show
- Morobe Agricultural Show
- Sepik Crocodile Festival
- Wawagira & Mask Festival
- Bulolo Show
- Rabaul Frangipani Festival



Although this may seem like an impossible task, BbP believes we can make this happen one library at a time, with BSP's, the communities, and everyone's support - BbP co-founder Anne-Sophie Hermann

## CARING FOR THE ENVIRONMENT



These kids at the Carr Memorial School in Port Moresby now know the value of keeping the environment clean, green and healthy, for future generations.

LITTERING is a great concern and BSP has taken it upon itself to teach children the value of keeping the environment clean, green and healthy through our Annual Go Green School Clean-up Day and other similar activities.

BSP has an on-going Go Green calendar, which includes supporting schools and community groups in clean-up activities and also hosting a World Environment Day Expo.

The BSP Annual Go Green School clean-up held in October, started at 9:00 with school students taking the lead, joined by BSP staff, picking up rubbish and cleaning up their communities. BSP provides gloves and bags, including merchandise.

The Go Green message for 2014 is simple; it's "Our Green City" and it should encourage all our young generation to care about our environment and keep our cities, towns and neighbourhood clean. It promotes a healthy environment.

It is important that children and adults are reminded to be responsible and to keep our community clean. We will continue to promote the Go Green message to encourage communities, children to respect and keep our streets free of rubbish.



BAVAROKO PRIMARY



ANGAGOI PRIMARY: KUNDIAWA



GO GREEN AMBASSADORS



KOKOPO SECONDARY



School students clean up the community surrounding their school. These children have learnt the importance of keeping their environment clean and green.

### QUICK FACTS

**2014:** The 5th consecutive year in which BSP has wholly funded and led a nationwide clean-up involving thousands of school students and communities across Papua New Guinea, Solomon Islands and Fiji.

**RECYCLE:** 100s of tonnes of waste paper have been recycled by BSP in 2014.

**AMBASSADORS:** BSP has Go Green Ambassadors in all our branches.



## SOLOMON ISLANDS



BSP branch team at Munda handing over the water tank to the Dunde Community High School.



In 2014, the BSP team in the Solomon Islands delivered seven Community Projects, including our major Annual Schools Go Green Clean Up which was fully funded and supported by the bank.

The Annual Go Green Clean Up is a major event which attracts thousands of students and concerned members of the community to unite and make a difference. In 2014, BSP partnered with the Honiara City Council, SIBC, Solomon Star Limited, Island Sun, Youth@Work, Pathfinder Club, Bahai Youth, 13 registered Schools in Honiara, four community schools adopted by BSP's provincial branches at Auki, Gizo, Munda and Noro and selected sportsmen and women to deliver this worthy initiative.

Thousands of students, youths and our staff and their families across the Solomons participated over two days. 200 odd students and staff of St Nicholas Secondary School witnessed the launch by David Anderson, our Solomon Island Country Manager. BSP provided merchandise, garbage bags and gloves. The reward for everyone was a cleaner community and students are now more responsible in caring for the environment.

For our Community Projects we assisted with sanitation and water storage at schools and the painting of netball and basketball courts to assist local sporting clubs.

Not only do we support local sporting clubs, we support organisations and events that contribute positively to the community, such as the Australian High Commission Fun Run, which we actively supported. BSP is proud to contribute to such initiatives that have a significant impact on the community.

Helping Solomon Islands  
**grow!**

The Annual Go Green Clean Up attracts thousands of students and concerned members of the community to unite and clean up the streets.



### SOLOMON ISLANDS COMMUNITY PROJECTS IN 2014

AUKI BRANCH  
GIZO BRANCH  
HONIARA BRANCH  
MUNDA BRANCH  
NORO BRANCH  
POINT CRUZ BRANCH  
RENADI BRANCH

New toilet pans/cisterns for Auki Community High School.  
Gizo's Netball Court which is run by the Western Province Netball Association.  
Painting of Solomon Islands National University's basketball court.  
Installation of water tank at Dunde Community High School.  
Painting of Soltuna's netball court.  
Water tank project at Coronation School, China Town.  
Installation of 3000ltrs of water tank at Don Bosco Tech Institute.





As Official Sponsor of the Port Moresby 2015 Pacific Games BSP is a proud supporter of swimming in Fiji.



Our Fiji team are passionate about giving back to the communities and supporting causes that matter, whether it is through a community project, donations or simply volunteering for a worthy cause.

In 2014, BSP Fiji branches delivered nine (9) community based projects.

The branches and their projects included:

- **SAVUSAVU:** Savusavu Health Walk and Beautification.
- **SIGATOKA:** Renovation of the Ratu Filise Gym, Namatakula Village.
- **DAMODAR CITY:** Renovation at the National Table Tennis Centre.
- **NAUSORI:** Construction of a playground at Colo-i-Suva park. Partnership with landowners and Forestry Department.
- **LAUTOKA AND BA:** New multi purpose court, benches and walkway at Tavarau Primary School.
- **RAKIRAKI:** Upgrade Rakiraki Tennis Court to a multi-purpose court.
- **PACIFIC HOUSE:** Renovation of Charman All Races Club Gym
- **TAVUA:** Upgrade to abolition block at Garvey Sports Park
- **THOMSON STREET:** New multi-purpose court and repair a classroom block at Waiqanake District School.

Apart from community projects by branches, Team Fiji also supports other worthy causes.

One such support included fundraising for children living with cancer, where our team in Fiji raised . Our team raised \$10,660 over two days for the annual Walk on Walk Strong fundraising.



### SPONSORSHIPS

#### BSP Short Course Age Group Nationals

Fiji Swimming Association hosted the Short Course Age Group Nationals in October, which had 250 swimmers attend.

BSP gave \$5,000 and provided marquees, tents, t-shirts and merchandise. This sponsorship extends into other 2015 major swimming competitions. As Official Sponsor of the Port Moresby 2015 Pacific Games BSP is a proud supporter of swimming in Fiji.

Results were promising for Team Fiji after club participants managed to set 42 national swimming records set and an additional 25 Open Swimming records. Swimming fanatics, families and supporters were treated to great performances from swimmers who were as young as 7 years old at the 25 metre Damodar City Aquatic Centre. The event was a selection platform to choose an elite squad to represent Fiji.

#### BSP donates to Rotary Pacific Water Projects

We contributed \$5,000 to help improve Fiji's national water sanitation and hygiene situation. The donation was made to Rotary Pacific Water to assist funding action plans for the delivery of water for life projects in Fiji's rural communities.

#### Some Sponsorships & Organisations supported by BSP in Fiji include:

- Institute of Internal Auditors Annual Conference
- 2014 PM Exporter of the Year Awards
- 2014 FASANOC Hall of FAME
- Fiji Principals Association Conference
- Partnership with Fiji Primary Schools Netball
- Fiji Oral Health Workers Association
- Pacific Islands Surgeons Association
- Fiji Correctional Services Sports Day

### DONATIONS

#### BSP donates 10,000 for WOWS Kids 2014 campaign

A BSP staff initiative to raise funds for cancer awareness led to a \$10,660 donation to WOWS Kids. Staff voted to either save or shave a specially selected colleague and to back that vote with a cash donation. In the fundraiser that lasted 16 hours or 2 working days, staff managed to raise \$5,330 which was matched dollar for dollar by the bank.

#### BSP supports WOWS Kids 2014 walk

BSP supported the above 2 week campaign which involved a mammoth 462 kilometre walk around Viti Levu to raise awareness and also collect donations for WOWS Kids Fiji. The WOWS Kids committee in Fiji supports the Tae Kami Foundation which raises funds for the care of child cancer patients.

#### Some Donations & Events supported by BSP in Fiji include:

- Sigatoka Town Day
- Ra School for Special Education Sports Day
- Accor's Race to Survive charity
- Hilton Special School's fundraising
- Land Transport Authority for the "Driving Safe and Secure Fiji" program
- Rotary Pacific Water for Life Foundation



## BANKING THE BSP WAY

## GOING WHERE THE OTHER BANKS DON'T

Our Banking Education Team has been able to carry out awareness, particularly in the rural areas, with support from other BSP teams via a "Whole of Bank" approach.

BSP also works with corporate clients such as OTML, NPBOL, InterOil and Steamships Group.

The Banking Education has been able to carry out awareness, particularly in the Rural areas, with support from other BSP teams via a "Whole of Bank" approach. BSP Banking Education was able to provide a service to communities within and surrounding their operational areas, as seen in this photo, where BSP officer James Niu is visiting Isumo village in WP. OTML is a successful example. Between July - August 2014, BSP Banking Education visited communities along the Fly River in the Western Province and reached 76 villages and 11,948 people.

In 2014, BSP's Banking Education team reached more than 49,000 unbanked and underbanked Papua New Guineans in some of the most remotest locations.

From the 49,435 people reached in 2014, 48% were women. The BSP Banking Education team reached these people, spread out over 185+ villages/communities in the Western Province, Central/NCD, Morobe, Sandaun, Milne Bay, Enga and Madang, among others.

The objective of the BSP Banking Education team is to provide basic financial literacy, utilising bank products/services and importantly to empower customers to make informed banking decisions, based on their financial needs.

The unbanked include communities/individuals with limited or no access to any financial services, while the underbanked are those that have access to financial services, but are using or fully aware of what products best suits their financial needs.

During the course of the Banking Education Program, it was identified that many people needed training in Financial Literacy for them to be able to understand and utilise financial services and pair their own Financial Needs.

As a result of this, BSP became an active Partner in the National Financial Inclusion and Financial Literacy Strategy 2011 – 2015 with the Bank of Papua New Guinea (BPNG). An MoA was signed between BSP and the Microfinance Expansion Project/BPNG in September 2014.

Objectives of the MoA were to meet PNG's commitment to the Maya Declaration, of reaching a goal of 1million un-banked Papua New Guineans of which 50% are to be women, Youth Focused Financial products/services with the active support of the use of innovative technology.

In December 2014, we trained 27 of our staff as "Certified" Trainers in Financial Literacy, Trainers are recognised by the Central Bank and the National Training Centre of PNG. 93 ToT's to undergo Certification, from the Momase, Southern, NGI and Highlands Region, first batch commenced in February 2015.

BSP also works with major corporates who have reach and taps into their network to deliver banking education and financial literacy. For instance, BSP works with Ok Tedi Mining to deliver banking education and literacy to communities along the Fly River.

**49,435**  
The number of people reached by the BSP Banking Education team in 2014

**48**  
The percentage of women reached by the BSP Banking Education team in 2014.

**185**  
The No. of villages/communities reached by BSP Banking Education team in 2014.

Women and children at Arato, Western Province showing off their new KunduCards and Kids KunduCards.

**IN 2014, BSP opened five (5) new rural Branches in Gusap, Kerema, Ki ori, Navo and Padipadi. Our rural Branch network is now at 44 locations.**

A concerted push was also made to increase the number of bank agencies operating across PNG and by the end of 2014, over 249 agents were in place. This included 27 agents operating under the SVS retail chain's Supa Village Stoas.

The expansion of rural Branches and agencies into rural areas of PNG was supplemented by the continued roll-out of EFTPoS merchant facilities and this greatly increased people's access to banking.

The majority of the rural population who previously did not have access to banking services are now rest assured that have a bank account which gives access, not only to their money but also a growing range of goods and services.

Banking is a key factor in the economic growth of a nation because it helps people participate in development, and we are proud as a majority PNG owned bank to deliver vital banking services to the length and breadth of this country.

**BANK ACCOUNTS FOR ALL:** In 2014, BSP talked to customers about the choice of products to meet their needs and life cycle. Each of our customers' circumstances is different and one bank account does not suit all. Plus, choosing the right bank account is an important decision that must be made carefully, taking into consideration your lifestyle and individual transaction requirements.

To assist in the decision and education process, BSP has developed three transactional account products with key differentiating features: Sumatin Account, Kundu Standard & Kundu Package Account. And two savings products: Kids Savings Account and Plus Saver. These accounts have affordable service fee options and have various free transactions.

FOR MORE INFORMATION

On contents of this publication, contact our Marketing & PR Department: CRelations@bsp.com.pg

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