



MOTOR VEHICLES
INSURANCE LTD

CONNECT

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K570 million paid to State



MVIL Board Directors Mr Joe Kramer (left) and Mr Ian Prentice, MVIL Board Chairman Mr Eno Daera, Minister for State Enterprises Hon. William Duma, MVIL CEO Mr Michael Makap, KCH Managing Director Prof. David Kavanamur and MVIL Board Director Mr Stanley Komunt at the presentation of the final dividend payment for Financial Year 2022 at the Kumul Consolidated Holdings Boardroom.

Motor Vehicles Insurance Limited (MVIL) has paid a total of K570 million to the State in the last five years.

This was made known by MVIL's Chief Executive Officer Mr Michael Makap at the final dividend presentation for Financial Year 2022 to the Kumul Consolidated Holdings Limited (KCHL).

MVIL paid an interim dividend of K22.8 million in April this year and the final dividend of K20.1 million on 20 November 2023.

This brings the total dividend payment for the Financial Year 2022 to K42.9 million.

Mr Makap said for the last five years, including financial year 2022,

MVIL paid a total of K256 million to the State and K56 million in taxes.

In highlighting the company's achievements, he said the last five years had been favourable through hard work and collaborative efforts by the MVIL Board, Management and all the employees.

"The provincial governments that MVIL paid were basically for the registration component, which was a critical element of provincial government income."

Mr Makap added that a total of K145 million was paid to the Department of Finance in the last five years.

He said that the Road Transport Authority (RTA) was paid a monthly

levy every year, totalling up to K21 million, while the Insurance Commission was paid a total of K4 million in administration costs.

Minister for State Enterprises Hon. William Duma said MVIL continued to be the top performing state-owned enterprise and congratulated Mr Makap and the MVIL Board of Directors on the final dividend payment for 2022.

"MVIL has upheld its sustained profitability over the past three years and is positioned for future growth through the expansion of its operations in the extractive industry," Mr Duma said.

Inside

- From CEO's Desk ...P2
- Staff Profile ...P4
- MVIL Scoops Award ...P5
- Capacity Building ...P6
- Sub-branch Opens ...P8
- PMV Subsidy Program ...P9
- Workplace Ethics ...P10
- Faith Column ...P10
- WNB Renews PMV Subsidy ...P11

From the CEO's Desk



Dear readers, we are in the final quarter of the year, and yes we can truly say time flies. In a matter of weeks, we will be welcoming the new year.

Let me start off by saying this year has been very tough but in terms of business, it has ended on a high note with financial results of more than K100 million operating profit, which is about a third of the profits we, as a company, have generated over the past five years.

Commendations to everybody as this is a result of corporate planning and not losing focus of our priorities and strategic objectives. We achieved all that we set out to achieve over a three-year period as per our corporate plan that was modelled by Kumul Consolidated Holdings (KCH), and we finished the year with a very good profit.

We were able to pay a final dividend of K20 million after the completion of 2022 audits, bringing MVIL's total dividend payment to the State for the 2022 Financial Year close to K43 million.

I am pleased to mention that the Corporate Plan for 2024–2026 has been endorsed by KCH, and we are now in the process of implementing it. We aim to start the new year on a high note and have set strategic priorities for major activities that we want to accomplish in 2024 as per the timelines.

One of the noticeable achievements in the fourth quarter is the opening of the Motukea Customer

Service Centre. This is a big accomplishment that was captured in the 2023 Corporate Plan.

There are two (2) objectives for the establishment of the Motukea Customer Service Centre. Firstly, to work together with PNG Customs Service to maintain a database for every vehicle and equipment entering the country at the ports of entry.

“ ... It is a customer service initiative and part of the objective under our core values to provide quality and efficient service to the public. ”

And secondly, to provide registration and issuance of driver's license services to the surrounding communities and the businesses in that part of Central Province, especially the LNG Project, Napanapa Refinery and the wharf area.

It is a customer service initiative and part of the objective under our core values to provide quality and efficient service to the public. Customers, however, will need vehicle access to get into Motukea. This can be arranged with PNG Ports Corporation who manages the area.

The Buka Customer Service Centre has also been completed. It is a state-of-the-art building. It will be opened in the new year. The office set up is similar to that of the Vision City Flagship

Branch and Motukea Customer Service Centre. There are a couple of other new offices at the provincial level that we are still yet to complete. One of which is Walume, in Imbonngu, Southern Highlands Province. We are hoping to have that completed in the first quarter of 2024.

Our Customer Service Division is ready to deliver the Corporate VIP Access Card Program. A lot of thought was put into this venture, and the team has delivered that well. We will present the first Corporate VIP Access Card to one of our major client, Ela Motors, in January 2024. The program will see corporate clients pay an annual fee to access our Corporate VIP Lounge using their access card, enjoy the VIP amenities and get served with ease instead of going into the main customer service centre.

Plans are underway to improve MVIL's Corporate VIP Lounge and services to that of Air Niugini's Executive Member Lounge. We are reaching out to all corporate clients, individuals and VIPs informing them of our improved services.

We have continued to deliver the PMV Subsidy Program with the latest agreement signed with Western Highlands Province (WHP). Governor Hon. Wai Rapa committed K500,000 towards the WHP PMV Subsidy Program. He also donated a vehicle to the MVIL Mt Hagen Regional Office to assist with awareness on road accidents.

This brings to a total of three

(3) provincial governments who have signed the PMV Subsidy Program agreement with MVIL through their Governors and MP. These three are: Kerema MP Hon. Thomas Opa, West New Britain Governor Hon. Sasindran Muthuvel and WHP Governor.

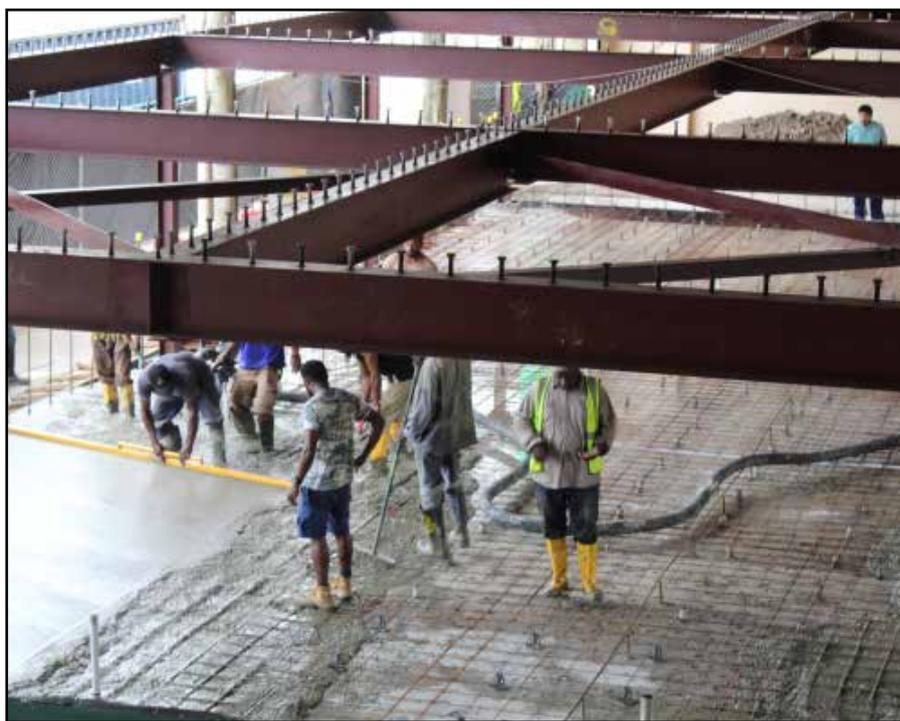
The Executive Management Meeting in the last quarter ended positively with reviews of the third quarter deliverables. We were quite pleased with the progress in the planning of the Corporate Plan 2024–2026. KCH has reviewed it and are happy with it. This will be ready to be effected in January 2024.

Ongoing big projects include the Pronto implementation. From recent meetings and reports, everything is on target. The Pronto Project is scheduled to be completed in the fourth quarter of 2024. All our business management and reporting systems will be completely integrated. All forms and documents we use will be managed by a document management system.

We are slowly working towards a paperless office. It has taken two (2) years in the making and we are now in the final phase. We have a good IT Team who are working with the Pronto professionals to complete this project.

Like other businesses, MVIL has complied with the Bank of PNG's (BPNG) requirements to cease cheque payments and do payments electronically. By January 2024, we should see the first online payments being made. We are still running a few cheques, however, by mid-2024, all payments will be done electronically.

That is one project we have successfully concluded, and I am quite happy with the Chief Operating Officer Mr Bafino Koi and the Accounts Team that have put in a lot of time and



Phase 2 of the reconstruction of the MVIL Head Office in Port Moresby is well underway.

effort into this transition. Our payments are not like normal businesses where we pay suppliers regularly. We have group of creditors that we pay, and one off Claims payments, which are more casual.

It is very difficult trying to work around this, but our accounts team have put in the effort and worked hard to comply with this regulation. The extra time allowed before the actual deadline has given us time to think and work around issues surrounding the online payments.

The Phase 2 of the Head Office reconstruction is well underway. This office will house the Customer Service Division, Claims, Legal, Risk & Audit and IT divisions as well as a new conference room. Construction should wrap up by the end of next year. By 2025, staff should have moved into the new building. Phase 3, which will start in 2025 will be to accommodate our subsidiaries, Pac Re and PMMI, and to build a cafeteria for staff and also service those working in the nearby offices.

We have put out tenders for ICT network infrastructure upgrade to enhance our systems to cater for our huge network of 28 customer service centres and allow storage of data. We are talking about huge capacity. Gradually, we will move out from physical storage to cloud-based storage. We want to build up hardware and have all our data stored centrally and have feasibility on them first before we go cloud.

Lastly but not the least, as we are in the festive season, I want to thank all MVIL staff for your time and efforts in making sure we met our targets this year and for the teamwork and team spirit.

Have a wonderful and safe Christmas and New Year with your families and see you all next year.

Thank you for reading.

Michael Makap
Chief Executive Officer

Ms Stephanie Nii | Refunds Officer - Revenue Division

Education and patience pays off

Losing a parent at an early age can impact a person in the right way or the opposite, depending on how they take control of the situation.

For Ms Stephanie Nii, losing her father while she and her siblings were still very young, and being raised by her mother has somewhat positively shaped the course of her life.

Hailing from the Mul-Baiyer Lumusa District, a remote area of Western Highlands Province, Ms Nii joined the MVIL as a Trainee Customer Service Officer in October 2022.

This is her first formal work experience after completing tertiary education at the Divine Word University in 2021.

“Education was the only thing I held on to, knowing that what I wanted to become could be achieved if I had a good education,” she said.

Ms Nii is the last born in a family of six children. She was born and grew up in Mt Hagen. Her father Bill Nii was a policeman, who at the time of his death was the Provincial Police Commander (PPC) of WHP. Her mother is a nursing officer, who is still working at the Mt Hagen General Hospital.

Ms Nii’s eldest brother was already employed at that time so he helped their mother raise her and her siblings.

“My big brother was like a father figure to us. He and my mother pushed me to be the best in everything I did,” she recalls.

Education started at the early age of five (5) for Ms Nii at the Mt Hagen Child Care Centre. A year later she continued on to Mt Hagen Primary School where she completed Prep to Grade 8 from 2005 to 2013.

She continued to Hagen Park Secondary School in 2014, and graduated in 2017.

“High school life was

“ Education was the only thing I held onto, knowing that everything I wanted to become could be achieved if I had a good education. ”

exciting but it came with its own challenges that I faced every day. I was focused on securing a place in one of the tertiary institutions so I committed myself to keeping my grades up in order to meet the required GPA for the institution I applied to.”

Efforts paid off and Ms Nii was accepted to study Bachelor of Business Management and Accountancy at the Divine Word University in 2018.

“While it wasn’t easy, I managed to successfully complete my four years of study and graduate,” she said.

Ms Nii flew to Port Moresby to look for formal employment after graduation, another challenge she faced being a fresh university graduate. She applied to many companies including MVIL, however, she never imagined that she would one day work for MVIL.

“ I

was surprised because out of all the companies I applied to, MVIL was the least I expected to hear from. I doubted that I had the potential to work for a company like MVIL,” Ms Nii said.

After the initial stages of the interview process, Ms Nii was not expecting to hear back from the HR Team as in her mind, she knew there were many other applicants who had applied for the same job.

It was a surprise when she

... Continue on Page 5



MVIL bags award for positive changes



MVIL was amongst other organizations that received awards during the PNGHRI Conference. MVIL received the Most Transformed SOE Award.

Motor Vehicles Insurance Limited (MVIL) was awarded for being the Most Transformational State-owned Enterprise 2022-2023 during the annual PNG Human Resource Institute (PNGHRI) Conference in Port Moresby in November.

The award was received by MVIL's Human Resource Manager Mr Samuel Kiele, who thanked PNGHRI for recognizing the achievements of MVIL in the state enterprise space in the past year.

Mr Kiele said as part of MVIL's rebranding the focus of the company was to be more customer oriented, and this is captured in its new slogan "Serving comes first", where efficient customer service is

paramount.

He added that MVIL had recently opened new branches at the Vision City Mega Mall, Motukea, Lae Brian Bell Plaza and Lae Main Wharf to cater for its customers.

"There will be new branches opening in the new year, and this only attests to MVIL's growth and achievements as one of the top-performing SOEs," Mr Kiele said.

Furthermore, he said MVIL's human resources, the employees, deserved to be acknowledged for their contributions to the company in the SOE space because it was them that made the difference.

Speaking to HR professionals during the conference, MVIL's Claim Support Manager Mr Stanley David said MVIL always

declared and paid dividends to the State which was proof of being a top-performing SOE.

Mr David further said Compulsory Third Party (CTP) insurance was the core business of the company and the process of claiming for accidents had been made easier under the recent improvements.

"The Claims function has been decentralized, meaning we have Claims offices in the four regions, Southern, Momase, New Guinea Islands and Highlands. Accident victims don't have to come to the MVIL office in Port Moresby to lodge a claim anymore. You can visit the MVIL branch in the province where the accident occurred," he said.

The conference was held from the 28-30 November 2023.

... From Page 4

got a call from MVIL to go in to complete the formalities. The achievement of landing her first job with a well renowned company motivated her.

Originally recruited as a customer service officer, Stephanie went through various trainings under the Operations Division to equip her with the skills and knowledge needed to add value to her division and the company.

Ms Nii is now attached with the

Revenue Division as a Refunds Officer, where she says she has found her passion in accounting.

"It's challenging but I have to be persistent and prove that I am capable of doing the things I see as a challenge."

Her goal is to go for further studies in the future, adding that she has gained a lot of experience and skills because of multi-tasking, which she is grateful for.

Ms Nii acknowledged Manager

Business Support Ms Helen Koka for her input in her work and to the Revenue Team, Mr Shane Nohu, Ms Esther Masingi and Mr Steven Miamil, for their guidance.

"I have always wanted to be a part of a successful company like MVIL. It is a dream come true. To those still studying, work hard, don't give in to your challenges easily. Complete your education and don't give up, you will get there someday."

Improve effectiveness through your workforce, says leadership trainer



Above: Participants listening to Pacific MMI’s Mr. Raymond Raka sharing his views. Below: PMMI Claims Manager Ms. Daera Ako (left), MVIL Team Leader ICT Systems Infrastructure Elias Nerius and MVIL NCD Registry Services Officer Ms. Natasha Diya in discussion.

An organisation’s success depends on strong individual performance at all levels, including non-managerial, administrative and staff-level employees, says Franklin Covey Trainer Mr John Cholai.

“Great performance requires a common set of values, behavior’s and skills that align individual capabilities to your organisation’s strategy,” Mr Cholai stated in his introductory presentation on the leadership training *“The 7 Habits of Highly Effective People”*.

A total of 27 staff from Motor Vehicles Insurance Limited (MVIL), Pacific MMI and Pac Re attended the two-day training in two batches in October 2023. The program introduces foundational principles, paradigms and practices of the *7 Habits*.

Participants were encouraged to practice the *7 Habits of Highly Effective People* to be able to lead their life in a truly effective way as the habits build upon one another, creating a process of self-awareness, growth and development.

Mr Cholai emphasized that “to achieve collective transformation you need to start with yourself. Change your mindset, the way



you think and your behaviour. When you achieve this transformation then your team transforms accordingly”.

“People who are effective have effective habits. Habits are patterns of behaviour. They are daily expression of your character. Your habits can produce effective results or not. As people become more effective, they also grow and develop to become interdependent – they work well with others.”

According to the program resource, the *7 Habits Practices*, in summary, are:

1. Be Proactive – when you are proactive, you take responsibility for your own life.
2. Begin With the End in Mind – when you Begin With the End in Mind, you clearly

define your vision and purpose in life. It will make all the difference.

3. Put First Things First – when you Put First Things First, you spend time on what is important.
4. Think Win-Win – when you Think Win-Win, you seek mutual benefits in all interactions – you want everyone to win.
5. Seek First to Understand – you will have greater influence with other people if you truly understand them first.
6. Synergize – When you Synergize, you work with others to come up with something that is better than what either of you had

... Continue on Page 7

... From Page 6

in mind.

7. Sharpen the Saw – when you Sharpen the Saw, you take time every day to take care of yourself.

Participant, Mr Jayson Yandalla, who is MVIL's Team Leader Talent Management, said the two days of brief but intensive training provided the participants the guide to transform, not only at a professional level but personally as well.

"The *7 Habits of Highly Effective People*, as an overview, emphasizes proactive thinking, prioritization, effective communication, collaboration

and personal growth to mention a few. Hence, it is basically about being proactive, strategic planning, time management and SWOT analysis to achieve wins for everyone. It also requires self-awareness – seek first to understand, and then to be understood.

"All in all, this paves way for something greater through the collaboration of diverse individuals' ideas (team work). It centers around accepting change to adapt and growth."

On behalf of the participants from PMMI, PACRE and MVIL, Mr Yandalla thanked the MVIL Chief

Executive Officer Mr Michael Makap, Chief Operating Officer Mr Bafino Koi and Human Resource Manager Mr Samuel Kiele for making this training possible.

Franklin Covey is the world leader in helping organisations achieve results that require lasting changes in human behaviour, which it stated is often the most difficult challenge any organization faces. As promoted by the foundation, when accomplished, it is also the most durable competitive advantage.

26 staff undergo life skills training



The fourth batch of the 26 staff that underwent the training posing with the trainer Mr Kuimbakul (standing third from left).

Staff of Motor Vehicles Insurance Limited (MVIL) are privileged to undertake both professional skills training and life skills training.

This was the view by MVIL Inspection Officer Mr Jim Kela after successfully completing the Financial Literacy Training Program offered by Walta Peng Publishing & Training in November 2023.

According to the trainer Mr Tiri Kuimbakul, the program is a home-grown motivational training which has been developed within Papua New

Guinea context. It is aimed at inspiring and empowering participants to develop their personal financial plans, budget their fortnightly income, save, and invest it, with the ultimate goal of becoming financially free.

"We are very fortunate to attend trainings that help us to be effective in our line of work and also undergo trainings that inspire and guide us on how to live better lives," Mr Kela said when giving his view on the program.

He said the program was

to help participants kick bad habits and save money to start a business, purchase properties or invest in shares. In a way, it prepares individuals to maintain a healthy and stable life.

"The training is really enlightening. It has given me a new perspective. It teaches us to be disciplined and have control on how we spend. I am grateful that the company sees the importance of staff undergoing such trainings."

Mr Kela is one of 26 MVIL and Pac Re staff that underwent this training.

Sub-branch opens at Motukea Terminal



Mr Koi shaking hands with PNG Ports Corporation's Business Development Manager Ms Beverly Nelson during the opening of the office.

The Motor Vehicles Insurance Limited's (MVIL) newly opened Motukea Sub-branch will enable extractive industry operators, motor car dealers and businesses located along the Napanapa Road to access its services.

This is part of an ongoing partnership between MVIL and the Papua New Guinea Ports Corporation Limited (PNG Ports) to allow MVIL to set up offices within the PNG Ports facilities.

The Motukea establishment is the second to open this year. The first was opened at the Lae PNG Ports facility in June.

Having an office at the wharf further reinforces MVIL's partnership with PNG Customs Service under the Memorandum

of Understanding (MoU) on joint inspections and information sharing.

These initiatives are part of MVIL's efforts to collaborate with PNG Ports and PNG Customs Services to implement the GoPNG's policy reform on CTP insurance, which now covers uninsured fleets owned and operated by companies in the mining, petroleum, logging and agri-business sectors.

MVIL Chief Operating Officer Mr Bafino Koi said the main objective of setting up the sub-branch was so that imported vehicle and mobile equipment information can be accurately captured.

Mr Koi further said the office would also serve corporate

customers in the area to insure and register their vehicles.

"A lease agreement was signed earlier this year with PNG Ports to facilitate the establishment of the Motukea Sub-branch, therefore, having access to the ships and customs' facilities is crucial for MVIL to ensure accurate data is collected and the vehicle registration process is efficient."

He said MVIL was pleased with the outcome of this partnership with its key stakeholders and sees this collaboration as a means to reinforce corporate integrity and transparency in the way business is conducted and best practices and safety standards observed.

WHP governor pays K500,000 to assist subsidize registration, insurance costs



Mr Rapa (second left) and Mr Koi with the dummy cheque of K500,000 as the initial deposit for the program. They are flanked by MVIL Executive Manager Customer Service Division Mr Avi Hubert (right) with two representatives from the provincial government.

Motor Vehicles Insurance Limited (MVIL) recently announced a collaborative effort with the Western Highlands Provincial Government (WHPG) aimed at supporting public motor vehicle (PMV) owners and operators in Western Highlands Province (WHP).

This joint initiative involved the signing of a PMV Subsidy Memorandum of Understanding (MoU) on Friday 10 November 2023. The MoU will see the subsidizing of registration and Compulsory Third Party (CTP) insurance costs for PMVs in WHP.

Under the one-year arrangement, the WHPG has allocated K500,000.00 which will be managed by MVIL through

its Mt. Hagen Regional Office. MVIL will facilitate the subsidy arrangement consistent with all existing MVIL registration and CTP insurance requirements.

The agreement assures that the WHPG will subsidize 50% of the total cost of registration and CTP insurance for PMVs serving the public and small businesses in the province.

The subsidy program will be implemented by MVIL in close partnership with the WHPG. A delegated authority appointed by the WHPG will oversee the pre-approval of PMV subsidy applications before MVIL administers the subsidy.

The subsidy allocation will be managed on a first-come-first-serve approach until the subsidy funding is completely utilized.

On behalf of the MVIL Board and MVIL Chief Executive Officer Mr Michael Makap, MVIL Chief Operating Officer Mr Bafino Koi, conveyed his appreciation to WHP Governor Hon. Wai Rapa and the Western Highlands Provincial Administration in working closely with MVIL.

Mr Koi said: "The primary objective of this program is to ensure continuity of essential public transport services. The arrangement will benefit, firstly, the PMV operators; and secondly but more importantly, the rural communities in Western Highlands who rely on public transportation for access to markets, schools and healthcare facilities.

FAITH

Column

“When you ignore the conditions placed on you by the Lord your God and follow other gods, serve them and bow down to them, the Lord will be angry with you. Then you will quickly disappear from the good land He has given you.”

– Joshua 23:16

Your superpowers are in your conscious mind which is a component of your SOUL. Your soul is a GIFT from God. You are to use that POTENTIAL power to work for you and not against you. You are to dominate with it.

When God breath into Man in Genesis 2:7, man became a living being, soul. Man is spirit, lives in an earth suit called the body and has a SOUL. You relate to the physical earth with your body and to God since you are a spirit. You use your SOUL to connect the spiritual and physical realm. We are to dominate by using our SOUL to create and translate spiritual ideas into physical manifestation. Your ability to think & create makes you godlike as we are created in the Image and Likeness of God (Genesis 1:26).

Your five senses (see, hear, smell, taste and touch) are like antennas that brings information from outside world to your mind. You can either accept the information or reject them. You can also create or originate ideas in your conscious mind. You have a say over your conscious mind, however, not your subconscious mind. After much repetition and emotion in the conscious state of mind, it becomes impressed into your subconscious mind, where it becomes your paradigm or program.

It controls the body to take action, hence, you see the result. For example, learning to drive a car. At first, you need your full attention, then after much practice (repetition) it becomes your second nature as it is now registered/ programmed in your subconscious mind. You are able to drive and talk on the phone at the same time.

Your super powers are in your conscious mind. We are to use them to dominate and create our own world or live the life we want which is the Abundant life, Jesus promised in John 10:10 and in Hosea 4:6, my people perish because of lack of knowledge.

Workplace ethics a must: HRM



Mr Samuel Kiele speaking on ethics at the PNGHRI Conference in Port Moresby.

Ethics is a must. An organisation must not only have smart, honest and confident people but also ethical people.

This statement was made by MVIL Human Resource Manager Mr Samuel Kiele during the PNGHRI Annual Conference in November.

“ Ethics is knowing what is right and what is wrong. When we have standards we must also have morals and we must also respect others’ beliefs and morals. ”

Speaking to Human Resource professionals from the Government, SOE, private and non-governmental organisation sectors, Mr Kiele said it was the duty of all HR persons to ensure that staff were ethical in their work.

He described being ethical

as having moral principles, having integrity, making the right choices and having a clear conscience that comes with responsibilities.

Furthermore, Mr Kiele said while being ethical and doing things legally, it was important that ethics is displayed at all times.

“Ethics is knowing what is right and what is wrong. When we have standards we must also have morals and we must also respect others’ beliefs and morals,” he said.

He further said with respect to others’ beliefs and morals, as HR professionals, they have to stand up for their colleagues with respect to their beliefs.

“If you cannot stand up for them, you are not in the right place,” he said.

Mr Kiele concluded by saying: “Beliefs impact values, values impact attitudes and attitudes determine our behaviour. Treat employees with decency and justice according to your organization’s code of conduct.”

WNB renews PMV subsidy agreement



MVIL Chief Executive Officer Mr Michael Makap (left) receiving the cheque of K200,000.00 from WNB Governor Hon. Sasindran Muthuvel that will go towards the West New Britain PMV Subsidy Program while MVIL Chief Operating Officer Mr Bafino Koi looks on.

The West New Britain Provincial Government (WNBPG) has renewed its PMV subsidy arrangement with the Motor Vehicles Insurance Limited (MVIL) to subsidize the cost of Compulsory Third Party (CTP) insurance only for PMV owners and operators in the province.

WNB Governor Hon. Sasindran Muthuvel presented a cheque of K200,000.00 for the subsidy payment to MVIL on 20 November 2023 in the presence of MVIL Chief Executive Officer Mr Michael Makap, Chief Operating Officer Mr Bafino Koi and senior management.

This is the third subsidy installment. The first was paid in July 2021 and the second installment in April 2022. West New Britain is also the first province to partner with MVIL in the PMV Subsidy Program.

Mr Makap said the presentation was based on a Memorandum

“ We agreed to fund the subsidy program under the government’s Provincial Services Improvement Programme (PSIP) with the aim of putting money back in peoples’ pockets. ”

of Understanding (MoU) signed between the two organisations and was a collaborative effort where the WNBPG was the financier and MVIL the implementer.

“The goal is to engage with the provincial government to ensure there is continuity of public service in the province because the assistance given takes a huge burden off the PMV owners’ shoulders and benefits rural communities who rely on public transport to access critical services largely

situated in the town area,” Mr Makap said.

Under the current MoU, MVIL will retain management of the CTP insurance while the WNBPG will manage vehicle registration at the provincial level.

Mr Muthuvel said the aim of the funding was to promote income-generating activities and help the small-to-medium enterprises (SMEs) in the province.

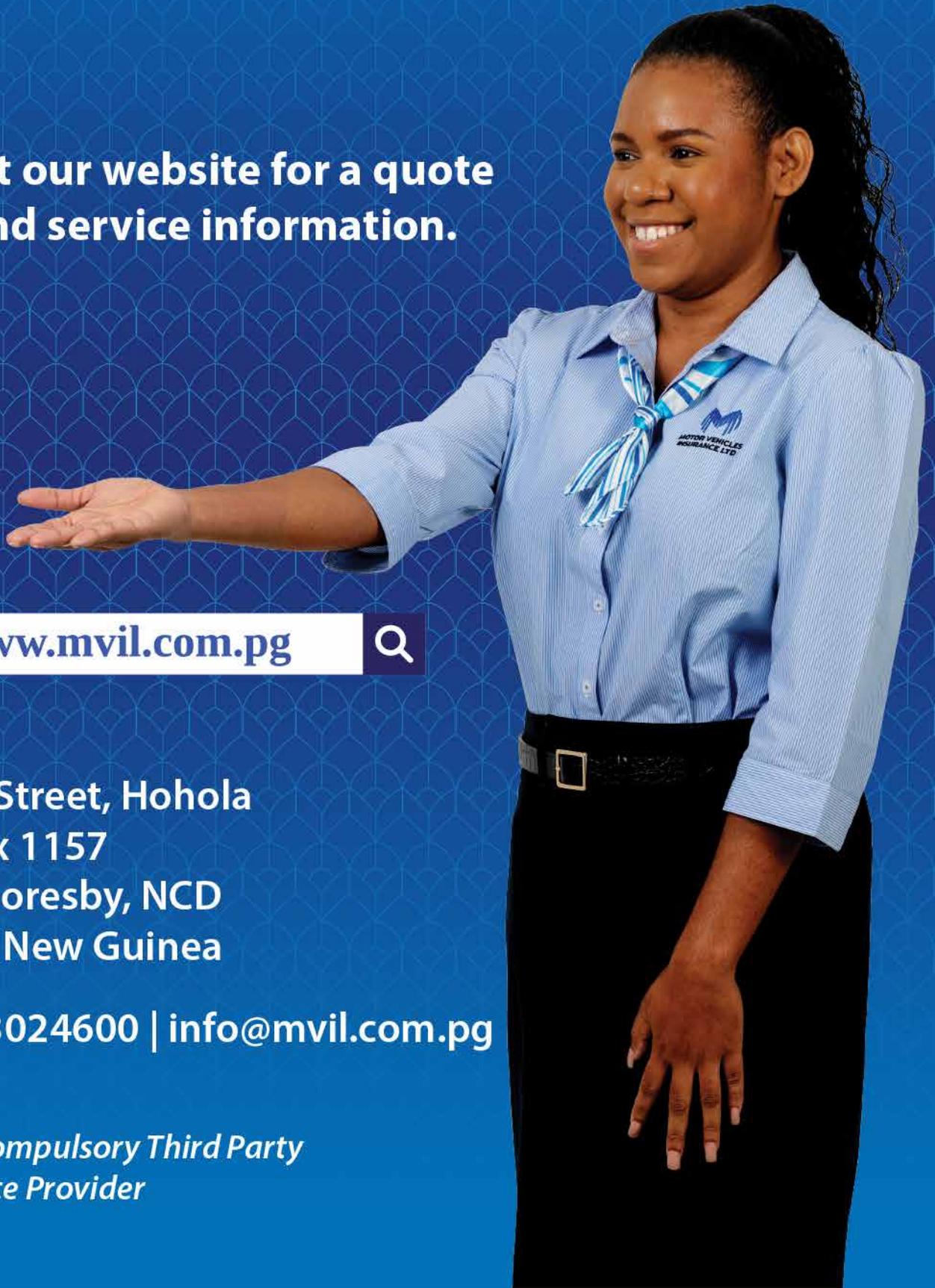
He added that due to the bad road condition of the Kimbe National Highway most PMV operators’ vehicles endured mechanical problems limiting their ability to generate income as well as affecting activities of local SMEs.

“We agreed to fund the subsidy program under the government’s Provincial Services Improvement Programme (PSIP) with the aim of putting money back in peoples’ pockets.”



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**Kunai Street, Hohola
PO Box 1157
Port Moresby, NCD
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+675 3024600 | info@mvil.com.pg

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