



# PROVINCIAL FINANCIAL LITERACY TRAINING PROGRAM

Province Morobe - Lae

Venue: Phil's Hotel

Region: Momase

Date 27-28 Sept. 2021

Training Code: FLT0521

## REPORT



22 October 2021

**Mr. Peter Michael**  
Program Officer – NJSS Officers

## **INTRODUCTION/OVERVIEW**

Establishing a feeling of control over the available scarce financial resources at disposal is the genesis of alleviating poverty and achieving financial freedom. Financial literacy gives the benefit of making a choice that builds greater life satisfaction and eases financial stress. It is a tool that can empower the local economy if financial literacy concepts are well grasped and seriously executed

The PNG Centre for Judicial Excellence Board under the leadership of the Chief Justice has approved this Financial Literacy Training (FLT) to be delivered in all 22 provinces of Papua New Guinea within a 12-month period commencing in late July 2021.

The Financial Literacy Training is designed to assist officers of the National Judicial Staff Services (NJSS), the Magisterial Services (MS) and Department of Justice and Attorney General (DJAG), who are the stakeholders of PNGCJE. This short training is designed and intended to help officers, especially, the stakeholders of PNGCJE to better manage their financial resource (fortnightly salary) and to reduce the habit of living on borrowed (loan) money year in year out. The program was developed upon observations on the lack of proper financial management skills exhibited by officers. Personal testimonies received from officers and the Human Resource Division records on staff loans with financial lenders/institutions had prompted the design and delivery of this training.

It is anticipated that this training will relieve staff from the yearly routine of embarking on trips to financial institutions for loans, and over a period of time will produce and build financial capability of staff in the respective organizations through tapping into investment and SMEs.

## **ABOUT THE COURSE**

The Financial Literacy Training (FLT) delivered through the centre is entirely a PNGCJE product developed and delivered by the Finance Manager, Mr. Gitu Lago. A course book/material for this training has been developed and is in the process of editing and printing to go along with the delivery of this program. The program is currently developed to be delivered in one whole day, but this approach of delivery may change to include additional days as demanded or desired

## **TRAINING OBJECTIVES**

The overarching aim of the FLT training is to assist the NJSS, MS and DJAG Officers to carefully and confidently manage scarce financial resources at their disposal and loans for maximum benefit without financial stress.

Identifying the different types of loans and techniques of using debt/loan to generate income are emotionally stimulating objectives which participants highly value and appreciate. Tips for proper budgeting of fortnightly salary is an important focus and emphasized as the basis and road to financial freedom.

Personal finance budgeting techniques and exploring the simple financial tricks in obtaining loans from lending financial institutions are complimentary to the main objective.

## **OUTCOME(S)**

The participants are expected to appreciate the content and delivery of the training in the following manner:

- a) Do proper budget of their fortnightly salary;
- b) Save up money from salaries for tuition fees, traditional obligations, etc. instead of running to the financial institutions for loans for such events year in year out;

- c) Proper management of existing (if any) small SMEs, like trade store and other sales outlets;
- d) Venture into mini-SME opportunities to earn extra money;
- e) Make investments/buy shares in already existing companies; and
- f) Get more loans to fund economic activities without it affecting the fortnightly salary

## **DESIGN & DELIVERY**

The program is designed to accommodate three (3) segments into one day which previously had been delivered in phases. Segment one covers the financial education and awareness component. It deliberates on the personal financial budgeting techniques and types of loans offered by financial institutions and calculation method for each loan type.

The second segment explores the different types of legal income that officers can consider to service their financial obligations whilst still working as employees of their organizations - an overview of transcending into a business owner, a self-employer or an investor.

The third segment comprises of a practical group project to ensure the concepts covered theoretically are implemented and materialized on the basis of their available financial capacity.

Education and awareness of prudent financial management either for personal or corporate viability is vital for a sound economy.

## **BACKGROUND INFORMATION**

Observations have indicated that most court officers, if not all, had tough challenges in proper management of financial resources at their disposal. The loan applications submitted to financial institutions each year are a testament that calls for such intervention. Upon realizing the need for staff financial management skills within NJSS, Mr. Lago developed the course and called for interested officers to attend a one-day FLT training. The impressive feedback received supported the continuity of the training. But it was all done in Waigani, until the PNGCJE Board in July 2021 approved and directed this training be delivered in all 22 provinces of PNG and had to be done within 12 months from the time approval was given.

The PNGCJE Board noted the inclusion of the MS and the DJAG staff located in the provincial centres where NJSS was located to be considered for this training where necessary. Hence, the first FLT training commenced in August 2021 covering Wabag, Enga Province and Mt. Hagen in the Western Highlands. Then to Manus Province. After Manus, the training was held in Lae, Morobe Province, Goroka in the Eastern Highlands and Kundiawa in Simbu Province. There are several other provinces yet to be covered. This report presents information on the FLT training in Lae.

## **DATES AND VENUE**

The Lae FLT training was delivered in two days (27-28 September, 2021) with participants divided into two groups. One group attended on the first day and the other group on the second day. On each day, the training was scheduled to start at 8:30am and finish at 4:00pm. The training was delivered in a conference room in Phils Hotel.

## **FACILITATOR(S) AND PARTICIPANTS**

The training was an initiative of the facilitator and PNGCJE Finance Manager, Mr. Gitu Lago and PNGCJE Program Officer for NJSS, Mr. Peter Michael.

The participants ranged from NJSS and MS officers of Lae, Morobe Province. A total of 31 NJSS Officers and 8 MS Officers attended the FLT training, totaling 39 attendees.

The table below highlights details of participants.

<b>LAE FLT TRAINING: 27 – 28 SEPT 2021</b>			
NJSS	Male	Female	Total
		23	8
MS	5	3	8
	<b>21</b>	<b>13</b>	<b>39</b>
<b>Total</b>			

## TRAINING COSTS

The FLT is a program entirely funded by PNGCJE. Four (4) PNGCJE officers, plus PNGCJE Executive Director Dr. John Carey travelled to Lae to conduct the training. The officers were: Facilitator Mr. Lago, Program Officer Mr. Michael, Research and Editorial Officer Mr. Gideon Kindiwa and Driver Mr. Kori Tolpari. Below is the break-up of the expenditure for the trip to Lae and the two-days training.

No	Particulars	Amount	Supplier
1	Airfares (for 5 persons - return)	K7, 154. 50	Air Niugini
2	Venue hire & catering	K10, 000. 00	Phils Hotel
3	Accommodation	K11, 137. 50	Lae International Hotel
4	Vehicle hire	K9, 674. 50	Island Mobil H/Car
5	TA	K3, 780. 00	Dr. Carey, Mr. Lago, Mr. Michael, Mr. Kindiwa and Mr. Tolpari
<b>Total</b>		<b>K41, 746. 00</b>	

## HIGHLIGHTS OF SESSIONS

### A. Types of Loans and methods of calculations

Loan is borrowed money that is expected to be repaid with interest within a specified period of time and is referred to as DEBT or LIABILITY = OBLIGATION

Different loan interest rates, such as unsecured personal loan rate, secured personal loan rate, fixed rate loans and etc., are available and individuals have to choose the best rate. Further, it is wiser to negotiate and to repay at the earliest time possible then to complete the entire loan package in an extended timeframe only to be financially exhausted at the end.

Differentiation and prioritization of needs from wants is an important starting point for a proper budget. If a loan is to be considered, it must be carefully planned so that at least part of the loan is invested in an income generating activity.

Two commonly used methods of loan interest and repayment calculation namely '*simple interest*,' and '*compounded interest*' were explained with examples.

## **B. Budgeting Fortnightly Income**

Fortnightly salary has to be carefully managed as most of the employees may not have additional income generating activities. Listing and budgeting for needs is vital but wants equally play an important role in the economy. Additionally, some wants turn out to be needs at times – *careful consideration is paramount*

In budgeting, it is a bad idea to divert funds to an unbudgeted activity, unless it is economically viable and done with in-depth consultation with financial experts.

Returns from investments in economic areas come after a lengthy period through proper budget and does not have to be a one-off payment unless enough funds are available

A sample of a facilitator's fortnightly budget was demonstrated to provide an in-depth understanding and a clearer picture of the importance of budgeting personal fortnight salary.

## **C. Six Words of Financial Intelligence**

The six words of financial intelligence that all financial institutions use universally are Assets, Liabilities, Income, Expenses, Cash and Flow. The total amount of money being transferred into and out of a business, especially as affecting liquidity is cashflow.

Further clarifications with demonstrations were made to show how these six financial terms are used and work in an economy.

## **D. Using Debt to Generate Income Without Financial Stress**

The main concept behind this session was that loans be obtained and used to acquire assets that can generate money rather than it being only a liability.

## **E. Seven Types of Income and examples**

- 1) Earned Income: *Employee*
- 2) Profit Income: *Moving from employee to entrepreneur (sales)*
- 3) Interest Income: *Lending money (treasury bills & bonds for government)*
- 4) Dividend Income: *Buying Stock (become shareholder)*
- 5) Rental Income: *Rent from properties*
- 6) Residual and Royalty Income: *Sales of books, videos on youtube, etc.*
- 7) Capital Gain Income: *Real Estate (sales of vehicle purchased through internet)*

The facilitator indicated that his intention was to take the participants through to become self-employed, business owners and investors upon completion of the one-day intensive training. It is obvious that at least a handful of the training participants have been motivated to venture into mini-SMEs with resources available at their disposal. It is anticipated that some good news will follow suit on the success of their mini-SMEs.

## **LESSONS LEARNT**

### **1) Duration of training**

Time frame for the training seemed too short to grasp the valuable information shared. If the course book is completed, approved and printed, it would be desirable to run a second series of training with

use of the financial resource book. Some participants commented that they need practical and detailed information on how to start a business and manage it, which cannot be covered within the short time frame. For instance, samples of business and company registration application forms, step-by-step process on how to start up and register a business or company, how to manage cashbooks, how to pay taxes and get tax rebates from the Internal Revenue Commission (IRC), where exactly to go to and who to see to invest in shares, bonds, or treasury bills, etc.

## **2) Medium of communication**

It was also noted that a handful of participants could not read and write well, especially security officers and groundsmen. Tok Pisin was used as the medium of communication for explanation in the training. The turn-out of completed training evaluations were not impressive due to this reason (*some cannot write*) but we assumed that similar thoughts would have been expressed as these feedbacks received. It is wiser to be considerate and accept the commonly used medium of communication.

## **CERTIFICATE**

Certificates signed by the PNGCJE Executive Director and the facilitator were issued to participants after successful completion of the training at the end of each day. Participants were informed of the importance of the certificate as a bank requirement for SME loans.

## **TRAINING EVALUATIONS**

Training evaluation questionnaires were prepared and distributed to gauge participants' views on the concept and method of delivery. The feedbacks received have been analyzed and used as rectifying tools to improve future trainings (*refer to analysis in the next few pages*).

## **CONCLUSION**

Efficient management of finance is a skill one must master in order to survive with less stress and avoid poverty. Today, knowledge in financial management and entrepreneurship is on high demand where many people pay to learn. Upon careful consideration of financial issues faced by the NJSS staff, the PNGCJE Board has decided to run the FLT training in all provincial centres.

Offering those much-needed knowledge and skills free is a bonus for the participants and the organization at large. It is a matter of discipline and commitment towards the financial plan/budget that can live up to one's desire for financial freedom.

As a Chinese proverb states, '*teach him how to fish instead of giving him the fish to eat*,' the FLT training has the motivational force to convert aspiring entrepreneurs to realize their potentials and can become millionaires in the near future if they can put their minds to it - only time will tell. The completed training evaluation analysis indicates training information disseminated was highly commendable with strong motivation to grasp the details of training a bit deeper and in-depth only if more time was allowed.

## **RECOMMENDATIONS**

The recommendations contained here were either proposed during the discussion or expressed on the evaluation questionnaire.

Comments and suggestions raised were analyzed and commonalities in the recommendations were noted. The recommendations put forward after the FLT training in Lae are as follows;

- **More practical activities should be included for participants to partake in and understand more.**
- **The training days should be extended so we can get detailed and practical knowledge.**
- **A second part of the training specifically on how to register with IPA, basic book keeping, cashflow statement, how to apply for SME loan, and how to invest in shares, company bonds and treasury bills would greatly help**
- **More presentation exercises are considered**
- **Very interesting training - it should be developed into a course and run for a week instead of just one day.**

## EVALUATION ANALYSIS

Of the total number of 39 participants from Lae FLT training, 35 had completed and submitted their evaluation forms. The workshop evaluations and results have been collected and analysed in the following tables.

### Response to Questions

<b>Question 1:</b> Having completed the Training, how confident do you feel in managing your financial resources?		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
Less Confident		
Some Confidence	1	2.9%
More Confident	13	37.1%
Much more Confident	21	60%
	<b>35</b>	<b>100%</b>

<b>Question 2:</b> Was the information presented useful and practical?		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
Not useful		
Limited usefulness		
Quite useful	6	17.1%
Extremely useful	29	82.9%
	<b>35</b>	<b>100%</b>

<b>Question 3:</b> Were the aims of the training clear and were they achieved?		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
Not achieved		
Reasonably achieved	4	11.4%
Substantially achieved	6	17.1%
Fully achieved	25	71.4%
	<b>35</b>	<b>100%</b>

<b>Question 4:</b> Did you find that the presentation was effective and allowed adequate participation, discussion and practical presentation and interaction?		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
Not effective		
Limited effectiveness		
Quite effective	7	20%
Extremely effective	28	80%
	<b>35</b>	<b>100%</b>

<b>Question 5:</b> Overall, were you satisfied with the financial literacy training?		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
Not satisfied		
Reasonably satisfied		



Quite satisfied	6	17.1%
Extremely satisfied	29	82.9%
	<b>35</b>	<b>100%</b>

<b>Question 6:</b> indicate your understanding on the cash-flow quadrant		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
No understanding		
Good understanding	7	20%
Strong understanding	14	40%
Excellent understanding	14	40%
	<b>35</b>	<b>100%</b>

<b>Question 7:</b> Your understanding on types (7) of income		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
No understanding		
Good understanding	4	33.3%
Strong understanding	5	18.5%
Excellent understanding	13	48.1%
	<b>35</b>	<b>100%</b>

<b>Question 8:</b> Your understanding on when and how to get loans to fund investments or incubate business idea		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
No understanding		
Good understanding	6	17.1%
Strong understanding	16	45.7%
Excellent understanding	13	37.1%
	<b>35</b>	<b>100%</b>

<b>Question 9:</b> Your understanding on the process involved to register a business with IPA		
<b>Rating</b>	<b>Point /35</b>	<b>%</b>
No understanding	1	2.9%
Good understanding	6	17.1%
Strong understanding	19	54.3%
Excellent understanding	9	25.7%
	<b>35</b>	<b>100%</b>

*(Questions 10 and 11 were removed as they refer to a more detailed version of the FLT course which is not covered in the training due to time limitations.)*

Comments on questions 12 – 14 are summarized here. Common answers are paraphrased and listed below:

<b>Question 12.</b> List two interesting things you learned out of this training and explain why	
<ul style="list-style-type: none"> <li>• <i>Needs and wants: What needs to be bought and the least not to be when shopping</i></li> <li>• <i>Personal budget – be disciplined</i></li> <li>• <i>Ways of making money apart from common salary</i></li> <li>• <i>Cash flow – The rate at which income is generated – a new definition to us</i></li> <li>• <i>Unemployment on retirement sustainability</i></li> <li>• <i>Self-sustainability whilst having been employed</i></li> <li>• <i>Prioritizing needs from wants</i></li> <li>• <i>Create pool of funds</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Profit income – use of salary to create more business</i></li> <li>• <i>Bank loan – I will now stop getting loan</i></li> <li>• <i>Borrowing money from others will stop now</i></li> <li>• <i>7 types of income</i></li> <li>• <i>Types of loans</i></li> <li>• <i>Dividend income</i></li> <li>• <i>Compounded interest</i></li> <li>• <i>Life cover insurance</i></li> <li>• <i>Investment – make more money legally</i></li> <li>• <i>Use loan to acquire assets</i></li> <li>• <i>Start up small business with a little amount of money and grow in time rather than waiting to start big</i></li> <li>• <i>How to obtain loans and maximize them instead of spending unnecessarily</i></li> </ul>
<b>Question 13.</b> List two <u>least</u> interesting things you learned out of this training and explain why	
<ul style="list-style-type: none"> <li>• <i>Types of loans – need more detailed explanation on this. How can we negotiate with the banks and clearly identify the types of loans and interest calculated? We need practical example.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Need more information on company bonds and treasury bills. We still do not know what they are and how we can invest in them</i></li> <li>• <i>I still need to know more on the calculation methods of loans</i></li> </ul>
<b>Question 14.</b> Do you wish to offer any other comments or suggestions for improvements of this training?	
<ul style="list-style-type: none"> <li>• <i>More practical activities should be included for participants to partake in and understand more.</i></li> <li>• <i>The training should be extended to 2 days so we can get detailed and practical knowledge.</i></li> <li>• <i>Question 9 (how to register business with IPA) was never elaborated on during the training.</i></li> <li>• <i>The training was very interesting and helpful. However, I suggest you do a second part of the training specifically on how to register with IPA, basic book keeping, cashflow statement, how to apply for SME loan, and how to invest in shares, company bonds and treasury bills.</i></li> <li>• <i>We need to do more exercises and presentations instead of just one.</i></li> <li>• <i>Very interesting training. It should be developed into a course and run for a week instead of just one day.</i></li> <li>• </li> </ul>	

**A) WORKSHOPS IN PICTURES**

**Team A group photo**



**Team B group photo**



Group activity discussions and presentations



Presentation of certificates



## B) PROGRAM – FLT LAE



**Papua New Guinea Centre for Judicial Excellence**  
Supreme & National Courts of Justice



### FINANCIAL LITERACY TRAINING for **PROVINCIAL NJSS & MS OFFICERS**

Location: **Lae**      Venue: **Phil's Hotel**

Date: **27 – 28 September 2021**

**Program Objective: Participants will be able to manage scarce financial resources and loans for maximum benefit without financial stress**

Session	Time	Topic	Facilitator
	8:00 – 8:30	Arrival of participants	All
	8:30 – 8:45am	Opening remarks and welcome remarks	Peter Michael Dr. John Carey – ED, PNGCJE
1	8:45 – 10:30	<b>FINANCIAL LITERACY SERIES ONE</b> <ul style="list-style-type: none"> <li>- Financial Liabilities</li> <li>- Types of loans</li> <li>- Interest calculation methods</li> <li>- Needs &amp; Wants</li> </ul>	Mr. Gitu Lago
	10:30 – 10:45am	Morning Tea	All
2	10:45 – 12:30am	<b>FINANCIAL LITERACY SERIES TWO</b> <ul style="list-style-type: none"> <li>- Quadrants</li> <li>- Financial Intelligent &amp; how 6 words of financial intelligent work</li> <li>- 7 types of supplement income you can generation</li> <li>- Regulatory &amp; appropriate records</li> </ul>	Mr. Gitu Lago
	12:30 – 1:30pm	Lunch	All
3	1:30 – 2:45pm	<b>FINANCIAL LITERACY SERIES THREE</b> 1) Developing Strategic Business Plan <ul style="list-style-type: none"> <li>- Creating pool of assets</li> <li>- Investing in opportunities</li> <li>- Create Business (<i>Business Owner</i>)</li> <li>- Create wealth (<i>investment</i>)</li> <li>- Leverage Business (<i>loans</i>)</li> </ul>	Mr. Gitu Lago
	2:45 – 3:00pm	Afternoon Tea	All
4	3:00 – 3:15pm	Wrap – up and Evaluation	Mr. Gitu Lago & Peter Michael
5	3:15 – 3:30pm	Closing Remarks & Issue of Certificates	Peter Michael Dr. John Carey – ED, PNGCJE Participants rep x 2
	3:30pm	The End!	

### C) PARTICIPANTS ATTENDANCE CHECKLIST

<b>Papua New Guinea Centre for Judicial Excellence</b> Supreme & National Courts of Justice				
FINANCIAL LITERACY TRAINING - LAE: 27 - 28 SEPTEMBER 2021				
PARTICIPANTS LIST				
No	Name	Designation	Division/ Department	Sign: 27 Sept. 21
<b>TEAM A</b>				
1	Sila Warawenden /		Lae Nat. Court	
2	Mandi Garara /		Lae Nat. Court	
3	Awasa Lou /		Lae Nat. Court	
4	Pinivika Yako /	PIVINIKA YAKO	Lae Nat. Court	
5	Lindon Buitsonen		Lae Nat. Court	
6	Narawen Mesi /	NARAMAN MESI	Lae Nat. Court	
7	Kenneth Andrew /		Lae Nat. Court	
8	Moses Kurakipa /		Lae Nat. Court	
9	Timothy Kolep /		Lae Nat. Court	
10	Roseanne Murray /		Lae Nat. Court	
11	Imelda Girupe /		Lae Nat. Court	
12	Friel Oima /		Lae Nat. Court	
13	Ricky Wara /		Lae Nat. Court	
14	Mawasang Lou /		Lae Nat. Court	
15	Masea Nindi /		Lae Nat. Court	
16	<del>Angela Kabata</del> LEWIS KAYAKA		Reserve	
17	Marilyne Kavi /		Reserve	
18	Betty Kimui /		Reserve	
19	Bega Rosepa /	Traffic & Juvenile	Lae District Court	
20	Serebut Rachael /	Committal Court Clerk	Lae District Court	
21	Afike Joe /	Criminal Clerk	Lae District Court	
22	Memafu Agnes /	PA to Senior Provincial Magistrate	Lae District Court	
23	Kuya Serah /	Secretary	Lae District Court	
<b>FACILITATING TEAM</b>				
47	Dr. John Carey	Executive Director	PNGCJE	
48	Mr. Gitu Lago	Finance Manager	PNGCJE	
49	Mr. Peter Michael	Program Officer - NJSS	PNGCJE	
50	Mr. Kori Tolpari	Driver	PNGCJE	
51	Barnabas Ihave	Deputy Clerk of Court	Ainschafen District Court	



**FINANCIAL LITERACY TRAINING - LAE: 27 - 28 SEPTEMBER 2021**  
**PARTICIPANTS LIST**

No	Name	Designation	Division/ Department	Sign: 28 Sept. 21
<b>TEAM B: 28 Sept. 2021</b>				
24	Suman Zapeng		Lae Nat. Court	<i>[Signature]</i>
25	Anne Numio <sup>Nom-uis</sup>		Lae Nat. Court	<i>[Signature]</i>
26	Simon Tonny		Lae Nat. Court	<i>[Signature]</i>
27	Lou Lavatu	CIVIL OFFICER	Lae Nat. Court	<i>[Signature]</i>
28	Shannon Douglas	TQCRO	Lae Nat. Court	<i>[Signature]</i>
29	Everlyne Kombe		Lae Nat. Court	
30	Mary Apure		Lae Nat. Court	<i>[Signature]</i>
31	Grace Wawa <sup>Waf</sup>	CRIMES OFFICER	Lae Nat. Court	<i>[Signature]</i>
32	Regina Parry	PRIVATE SECRETARY TO JUSTICE MURRAY	Lae Nat. Court	<i>[Signature]</i>
33	Diekson Gwaina	MASEA NINDI	Lae Nat. Court	<i>[Signature]</i>
34	David Todi		Lae Nat. Court	<i>[Signature]</i>
35	Kenneth Gugu		Lae Nat. Court	<i>[Signature]</i>
36	Lawrence Maikum		Lae Nat. Court	<i>[Signature]</i> <sup>Julen - 27/9/21</sup>
37	Abia Abia		Lae Nat. Court	<i>[Signature]</i>
38	Damien Alisi		Lae Nat. Court	<i>[Signature]</i>
39	Nelson Hungrabos		Reserve	
40	Leslie Siale <sup>Sinal</sup>		Reserve	<i>[Signature]</i>
41	John Koumot		Reserve	
42	Sawong Nick <sup>Otte</sup>	Clerk of Court	Lae District Court	<i>[Signature]</i>
43	Ponduk <sup>Ottie M</sup>	Deputy Clerk of Court	Lae District Court	<i>[Signature]</i>
44	Wafia Paulyn	Registry Clerk	Lae District Court	
45	Kupo Tina <sup>Taimi</sup>	Registry Clerk - Family	Lae District Court	<i>[Signature]</i> <sup>28/9/21</sup>
46	Wowoyaka Geyas	Civil Court Clerk	Lae District Court	<i>[Signature]</i>
<b>FACILITATING TEAM</b>				
47	Dr. John Carey	Executive Director	PNGCJE	
48	Mr. Gitu Lago	Finance Manager	PNGCJE	
49	Mr. Peter Michael	Program Officer - NJSS	PNGCJE	
50	Mr. Kori Tolpari	Driver	PNGCJE	

51 - Mr. TOM KANIMBA / ACTING SECURITY SP- NJSS

*[Signature]*