SNPF NEWSLETTER

JANUARY 2016

VISION - PROVIDING FOR A SECURED AND QUALITY LIVING MISSION:

- TO EXTEND COVERAGE TO ALL MEMBERS
- TO PROVIDE EFFICIENT AND EFFECTIVE SERVICES THROUGH BEST PRACTICES

WISHING ALL SNPF MEMBERS A PROSPEROUS 2016

Your SNPF team would like to wish all our current and future members the very best for 2016. May you discover some new goals and achieve old targets this year. Your SNPF team wishes to work with you to make your experience at our offices better every year.

MEMBER SERVICES—We are located at Level 4, Main office. We can help you register as a new member, renew your nomination or any service relative to your contribution account. If your employer is not paying your contributions on time or not at all, contact our offices immediately and we can help enforce payment with our powers under the Act. You can obtain your contribution balance, last payment date of most recent contributions, small loan balance and your loan entitlement by texting 673 with your DIGICEL phone but you must first register with us. If you have any complaint about any service with NPF, email us at members@npf.ws or info@npf.ws or lodge it with our facebook page.

EDUCATION FUND-You can now register for an Education Fund, a Savings account earmarked for tertiary education of your children. You can make regular contributions until all your children have completed their tertiary studies. You can start withdrawing when your first child reaches University level. The same interest is added every year to the Education Fund like your contribution account. So the quicker you start saving, the higher the amount you will have, the better options you will have for your children when they reach University level. This will allow members to choose a University your child can attend depending on how much you have saved. You can also use this Education Fund to help you get a higher or a additional qualification to further develop your career options. Your NPF wants to help you save to ensure that your children will receive quality tertiary education which can contribute positively to the future development of your families. Contact Members Services if your want to start an Education Fund.

<u>LOANS</u>— We have a number of lending products available to help develop our members. In addition to our normal member small loans and ST Loans, we have products to assist members purchase and own assets. We can help you purchase land, build your dream home, extend or improve your home or even start or extend you business. Contact our lending team for more information.

QUOTE OF THE WEEK ON LEADERSHIP

"My job was to make everyone understand that the impossible was possible. That's the difference between leadership and management", Sir Alex Ferguson when asked as to what does it take to lead a team to world class success. He helped grow Manchester United (football team) into one of the biggest commercial brands in the world. From the Book: Alex Ferguson, Leading.



<u>CONTACT US:</u> PO Box 2010, Apia. Tel: 64800 (Main Office, your call can be transferred to any branch), 51321 (Savaii). Email: info@npf.ws or members@npf.ws Website: www.npf.ws

EMPLOYEE OF THE YEAR AWARDS

Every year we acknowledge outstanding staff performance through our employee of the year awards. There are two categories, one for Management and the other for permanent Staff. A staff member who has proven to have performed well and had an outstanding achievement in the last financial year is recognized and rewarded through this award. This is a continuous effort to encourage staff to be innovative and perform to the best of their abilities. The awards were presented at our end of year function on 16th December 2015 in the presence of Honorable Prime Minister, the Board of Directors and staff.

Management nominated the following staff members in the **Management Category** for their outstanding work.

- 1. Mrs Tanya Toailoa Lagaaia—Manager Members Department
- 2. Mrs Limasene Samau—Assistant Manager Senior Citizens Benefit Fund.
- 3. Paselika Matau-Assistant Manager Investment

The management team voted and selected Ms Tanya Toailoa Lagaaia as the Management Employee of the Year. Mrs Lagaaia is the Manager of the Member Services Department. She has worked for the Fund for 3.5 years. She is a lawyer by profession, a former Robert Louis Stevenson School student and a graduate of the University of the South Pacific. She has been instrumental in initiating significant changes in the employer portfolio by updating all employer files while building good working relationships with them. The arrears for contributions collections has im-



Mrs. Tanya Toailoa Lagaaia Management Employee of the Year

proved with less complaints from employees. There has been noticeable improvement in the efficiency and effectiveness of our services to employees. With her pleasant personality and strong work ethic, she is recognisable talent to our management team working together to continuously improve our service.

The Management team nominated the following staff members for the <u>Staff Employee of the Year</u> relative to their outstanding work:

- 1. Barbara Carter Senior Member Loan Officer
- 2. Kironi Ueligitone- Driver
- 3. Juricz Sanerivi- Investment Officer
- 4. Maina Potifara-Accountant, Expenditure
- 5. Teumalo Semo Kelemete Pension Finance Officer
- 6. Steven Taunuu- Service Clerk

Management voted <u>Mrs Barbara Carter to be the Staff Employee of the Year</u>. Mrs Carter has worked at SNPF for almost 17 years, one of our long serving and most loyal staff. She is our Senior Member Loan Officer. She is a graduate from NUS with Bachelor of Commerce degree. She is



Mrs. Barbara Carter Staff Employee of the Year

well known to many members for work in our lending department. She is multitasked and an approachable loans officer. She handles customers/complaints with care and always serve with a smile. She is a committed and hard working employee. Most members from outside seek her assistance to process loans because of her excellent services and pleasant personality. She does most of the extra work delegated to her without complaint. We are very happy to acknowledge and recognize her excellent services to SNPF and to the people of Samoa for so many years. (Continued on page 4)

NOTICES

REQUEST FOR PROPOSAL

The National Provident Fund of Samoa wishes to invite local and International qualified Software developers/ICT companies to undertake the supply and implementation of two software systems to replace the current AS400 system and the IMAS financial package. The two proposed systems are to be designed and implemented under the names "Fund Management System" and "Financial Management Information System" respectively.

Requirements and Selection Criteria are included in the RFP. All proposal submissions MUST adhere to the 'Response to RFP' format set out in the RFP document. A fee of WST\$200.00 is required on pickup of documents. All interested parties must register when they pick up a copy of the RFP documents to ensure that they receive copies of any addenda to the document.

Key Dates for the proposals are listed below:

- Pre-proposal Conference January 21st 2016 at 10:00 am Level 4 SNPF Building, Apia
- Last Day for Questions/Clarifications January 28th 2016
- Proposals Due February 8th, 2016 at 4:30 pm

For Further information and a copy of the complete RFP documents may be obtained from;

Sheena Lesa

4th Floor, National Provident Fund Building,

Samoa National Provident Fund, Beach Rd, APIA, SAMOA

Ph: 64809 OR email: sheena@npf.ws

The SNPF reserves the right, at its sole discretion:

To cancel this solicitation or reject any/all submissions.

To reject submissions that fail to prove the Offeror's responsibility.

- To reject submissions that contain conditions and/or contingencies that in the SNPF's sole judgment, make the submission indefinite, incomplete, otherwise non-responsive, or otherwise unacceptable for award.
- To waive minor irregularities in any submission provided such waiver does not result in an unfair advantage to any Offeror.
- To take any other action within the applicable Regulations or law.
- To reject the submission of any Offeror that has submitted a false or misleading statement, affidavit or certification in connection with such submission or this Request for Proposals.

NOMINATE OR UPDATE YOUR BENEFICIARIES

In the event of a member's death, SNPF will distribute your contributions while considering:

- 1. Most recent nomination.
 - 2. In the absence of (1) NPF will consider your next of kin in line with its policies.

Nominate or update your beneficiaries at **Member Services** to ensure that your contributions would be distributed to your preferred loved ones in the event of death.

Please note well. Many do nominations when they first started work but always forget to update when their circumstances have changed.

END OF YEAR AWARDS CONT'D

We would like to acknowledge and thank SSAB, Business System Ltd and Bank of South Pacific for the sponsorship provided for our Employee of the Year Awards.

In addition to employee of the year awards, there were also other special awards sponsored by the staff association. Healthy living was promoted during the year therefore there were prizes for the biggest loser challenge and most frequent gym participant.



Mrs Limasene Samau—Gym Winner AND Mr. Aukuso Sooamalii— Biggest Looser



Mr. Tuiloma Gaee Best Male Dress



Mrs. Paselika Matau Best Female Dress

WHAT'S NEW ABOUT OUR LOANS

We have made changes to our policies relative to our lending products.

<u>Education Loans</u> - Members can borrow for Education purposes to pay for school fees, buy text books, stationeries, laptops and other education materials for themselves or their children from Primary, College or University. <u>Interest rate is 7% p.a. fixed</u>

<u>Home Loans</u>—We can help you build your dream home, extend your current home, complete your current home and amalgamate all your existing loans. No deposits required. The interest rate is <u>from 7.5% for the first three years</u> and variable from 8% to 11% for the remaining years. Terms and conditions shall apply

<u>Land Loans</u> - We can help you purchase a property and amalgamate all your existing loans. Interest rate is <u>from 7.5% for the first two years</u> and variable from 8% to 11% for the remaining years until full settlement. Terms and conditions shall apply.

<u>Commercial Loans</u> - We can help any employer build and extend your business or even venture to a new line of business. Additional loans available for existing clients. We can help you start a business even for small to medium sized businesses. Competitive interest rates available. Loan amount starts from \$10,000. The sky is the limit. We support more businesses providing more employment opportunities.

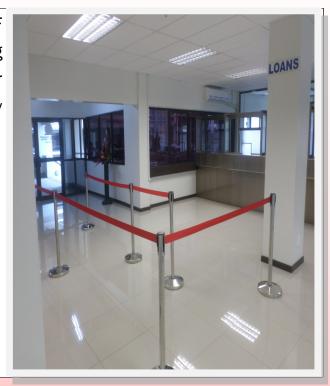
FOR ANY ENQUIRIES REGARDING OUR LENDING PRODUCTS PLEASE CONTACT OUR FRIENDLY TEAM ON 21241 EXTENSION 807 OR 823. YOU CAN ALSO VISIT OUR OFFICE ON LEVEL 1, S NPF BUILDING.

RE-OPENING OF LEVEL 1

The refurbishment of the Level 1 of the SNPF Building has is now complete. The official opening ceremony took place on Wednesday 28, October 2015 and opened to the public for normal daily operations on Monday 2nd, December 2015.

It caters for the following services:

- All Loans
- General enquiries
- Cashier
- Parliamentary Pension Scheme



WINLA SPORTS DAY

SNPF staff took part in the 1/2 day WINLA Sports Day on Friday 13, November 2015 which was held at the Apia Park Stadium. The Women in Leadership Action Group consists of mainly agencies that are led by Women Ministers/Associate Ministers, women CEOs and its key partners. The WINLA Sports Day is an annual event and also celebrates World Health Day.

THEME: To promote sustainable healthy lifestyles for the public sector

OBJECTIVES:

- Exercise and keep fit in a busy public service environment
- Bring together public service organizations to fellowship and network in sports



INVESTMENT OPPORTUNITY

PROPERTIES FOR SALE



MORE THAN ½ ACRE WITH A HOTEL AT MATAUTU TAI (SAMOA MARINA HOTEL) : \$4.6million reduced to \$4million ONO.



MORE THAN ¾ acre WITH 3 HOUSES AND CHAIN FENCE AT MOAMOA - \$500,000 ONO.



MORE THAN 1 ACRE WITH BUILDINGS AT MOTOOTUA - \$1.7million ONO.

LOCATED NEXT TO RED CROSS & NKF.

- √ 5 acres at Tanumalala \$220,000 ONO
- √ 1 acre with 2 houses at Palisi \$500,000

 ONO.
- √ ¼ acre with building at Vaitele \$290,000 ONO
- √ 5 acres at Aleisa Make an Offer
- √ 3 (1/2 acre) at Tiavi Make an offer

SNPF has the right to accept or reject any offer. Contact Sialavai Afoa for any queries (21241 ext 845 or sialavai@npfw.s). Offers will close on Monday 25th January 2016.