

ENGUNGWINI



NEWS

June 2020



EDITOR'S FOREWORD

Welcome to another edition of Engungwini News.

The Bank successfully introduced a new core banking system (T24 R18), bringing a new banking era for its customers.

The introduction of the new system was a culmination of a long and demanding process which entailed huge financial injections, intensive trainings, testing, communication, etc (Page 6-7).

Also, the Bank continues to establish significant bilateral relationships with current and potential customers.

In recent times, the Bank concluded and signed Memorandum of Understandings (MoUs) with the Small Enterprises Development Company (SEDCO), World Vision and most recently, the Construction Industry Council (CIC) (Page 10).

We have also seen the recruitment and promotion of Bank Staff, and we would like to congratulate those individuals and wish them all the best in their new responsibilities (Page 22-23).

Congratulations are also in order for those Staff members who have remained loyal to the Bank and accordingly received Long Service awards (Page 17-21).

Enjoy Your Read and Remember to Stay Safe!



Pshesheya Vilakati
Public Relations Officer

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Vision

To be a leading solutions-driven development and corporate bank that offers our clients innovative advisory and financing solutions across multiple industries in Eswatini.

Mission

Offering financial solutions and promoting development of Eswatini economy through banking services.

Values

- Excellence
- Ethical conduct driven by: Honesty, Reliability, Integrity, Transparency, Accountability, Respect, Professionalism, Loyalty and Dependability.

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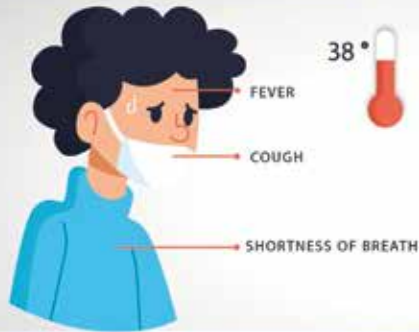
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COVID-19 CORONAVIRUS IMPORTANT INFO

MOST COMMON SYMPTOMS



LESS COMMON

- DIARRHOEA
- VOMIT

ADVANCED CASES

- PNEUMONIA
- RENAL FAILURE

TRANSMISSION

- DROPLETS
- CONTAMINATED OBJECTS
- ANIMAL CONTACT
- HUMAN CONTACT



PREVENTION



USE MASK



COVER COUGHS & SNEEZES WITH TISSUE & DISPOSE



WASH HANDS REGULARLY WITH SOAP & RUNNING WATER OR SANITIZE



AVOID CROWDED PLACES



AVOID TOUCHING YOUR EYES, FACE, NOSE & MOUTH



SEE DOCTOR IF SHOWING SYMPTOMS

STAY SAFE EVERYONE!





Eswatini Mobile Chief Executive Officer (CEO) Jeff Penberton taking Board members on a guided tour of the company's operations

ESWATINI MOBILE, INYATSI TOUR

The Board of Directors went on a familiarisation tour to Eswatini Mobile and Inyatsi Construction.

Led by Chairperson Sibongile Mdluli, the Board visited the two entities to familiarise themselves with the companies' operations and major projects undertaken in recent times.

The tour began at Eswatini Mobile Head Office at Madlenya House, Mbabane where the Chief Executive Officer, Jeff Penberton, made a

presentation on the company's operations and future plans.

He, thereafter, took the Board on a guided tour of some of the company's key operation areas.

At Inyatsi Construction, the Board was taken on a guided tour of the Manzini-Sikhuphe highway construction project.

Thereafter, Inyatsi Group Chief Executive Officer Johan Hamilton made a presentation to the Board at the company head office in Manzini.



Board members listening to Penberton's presentation



Inyatsi Construction (Eswatini) MD Derrick Shiba, 2nd left, explains parts of the road construction project



Inyatsi Group CEO John Hamilton, left, with MD Zakhele Lukhele and Executive Manager Business Banking Druce de Jesus Sargo



NEW BANKING SYSTEM INTRODUCED

The Bank has introduced a state-of-the-art world-class banking system known as T24.

The system upgrade project, known as Project Tfutuka, was completed and finally commissioned in November 2019.

Project Tfutuka involved research, complex technical implementation, testing, network shutdowns, personnel training, constant communication with internal and external stakeholders, significant costs, etc.

The new system comes with, amongst others, the following features;

- Efficient customer service in that information required by a customer will be readily available and easily accessible.

- Seamless international payment processes: Making and receiving payments out of the country will be much easier and faster.
- Exciting products: The Bank will be able to introduce exciting products to meet customers' needs and expectations. These products will be rolled out on a technologically advanced platform.
- Seamless loan repayments and loan statements.
- Improved system performance.
- Improved turnaround time: Minimal time consumed doing bank processes such as deposits and withdrawals through automated and paperless processes.

As a token of appreciation, Managing Director Zakhele Lukhele officially bid the project consultants farewell during a ceremony held at the Bank's Boardroom, the very same day the new system started functioning.

Lukhele thanked the consultants for their contribution towards introduction of the new system and presented them with gifts that included *lihiya*.

Furthermore, an event was held at Summerfields Botanical Gardens, Bethany for the Project Tfutuka Core Team where Lukhele also thanked them for their efforts and sacrifices during the introduction of the new system.





COLD CHAIN SUMMIT

Eswatini Bank participated at the inaugural Cold Chain Summit by setting up a stand manned by the Agribusiness Unit.

The two-day summit was held at the Mavuso Trade Exhibition Centre, Manzini.

Executive Manager Operations Enock Mavimbela and Agribusiness Manager Mazibuse Khumalo made presentations during the summit which was attended by farmers, suppliers, Government officials and customers, amongst others.

Managing Director Zakhele Lukhele, in his remarks on behalf of sponsors during the Closing

Ceremony of the Summit, said their (sponsors) involvement in the summit was in support of the Eswatini Strategic Roadmap 2019-2022, which states that Agriculture, Manufacturing and Agro-processing were key growth sectors of the economy.

He said sponsors were able to, amongst other things, market products and services, create and enhance credibility, establish leads for future business opportunities, and share ideas.

Lukhele further expressed hope that the summit would go a long way in mitigating post-harvest losses, improve country's food security, and distribution along the agricultural value chain.

“The Bank provides financial solutions for production, processing, marketing, transportation and delivery of farm produce to the customer in fresh condition.”



Mavimbela, in his presentation titled “Funding Options and Innovations in Cold Chain Summit”, assured that the Bank was well positioned to provide financial solutions throughout the value chain.

He said the Bank provided financial solutions for production, processing, marketing, transportation and delivery of farm produce to the customer in fresh condition.



He said Eswatini Bank had branches across the country which had agriculture experts who are ready to advise clients on funding matters and product offering.

Khumalo, in his presentation titled “Financing Start-Up Value Chain and Lessons Learned”, advised farmers to start small and grow with the business.

He said farming business was assessed based on four areas of financing which were Business Case and Requirements, Management Ability, Repayment Ability and Collateral.

He said lessons learnt included reluctance to repay loans, lack of marketing knowledge, lack of value chain integration among value chain players which leads to inefficiencies and increased costs, poor record keeping, lack of money management skills, and high importations yet enough can be produced locally, amongst others.

Khumalo urged start-up value chain customers to visit the Bank for financial assistance.



CONSTRUCTION INDUSTRY COUNCIL MOU SIGNING

Eswatini Bank has established a business relationship with the Construction Industry Council (CIC) through the signing of a Memorandum of Understanding (MoU).

Speaking during the MoU signing in March 2020 at the Bank's Boardroom, Managing Director Zakhele Lukhele mentioned the Bank's commitment in providing banking services to contractors who are regulated by CIC.

He expressed hope that the relationship would be significant in growing the construction industry as well as the country's economy.

Lukhele said the Bank will provide the required education and service that contractors may need when they approach the Bank for banking services.

"We commit to assist contractors to know what is expected of them when approaching the Bank," he said.

CIC Chief Executive Officer Nhlanhla Dlamini said the MoU would provide an opportunity for industry players to access preferential financing options from the Bank.



Eswatini Bank MD Zakhele Lukhele and CIC CEO Nhlanhla Dlamini signing the MoU documents

He said the MoU provided a platform for industry players to be capacitated on issues bordering on financial literacy and management.

Dlamini noted that the partnership will go a long way in developing the industry.



Executive Manager Business Banking Druce de Jesus Sargo directed the proceedings

BINS FOR SITEKI TOWN COUNCIL

Eswatini Bank has donated garbage bins to Siteki Town Council in an effort to keep the town clean and environmentally friendly.

The bins, worth over E5, 000, were mounted at the Siteki central business district and bus rank.

Siteki Branch Manager Andile Fakudze said the Bank was committed to assist maintain a clean town from where it operated.

“The Bank believes in giving back to the communities in operates within and this donation is one way the Bank is giving back to the Siteki community,” she said.

“We believe that this gesture will go a long way in keeping Siteki clean and environmentally friendly, especially because the bins are situated in one of the busiest areas in the town.”



Andile Fakudze
Siteki Branch Manager



ROVING EYE



Eswatini Bank team, led by MD Zakhele Lukhele, participated in the Eswatini Clean-Up Campaign at Sidvokodvo



Eswatini Bank team that participated at the Imbube Marathon 2019 at Somhlolo National Stadium, Lobamba



Dvokolwako High School pupils leaving Eswatini Bank offices in Mbabane after their educational visit to the Bank



Participants of the Eswatini Bank Lubombo Customer Day pose for a group photo at the Ubombo Country Club, Big Bend



Eswatini Bank team before departure to Hlane Royal Residence for the annual Buganu Festival



Eswatini Bank team on arrival at Hlane Royal Residence carrying bananas



Eswatini Bank team on arrival at Hlane Royal Residence to deliver Buganu containers



Retired Sabelo Dlamini receives gifts during his farewell function organised by his colleagues at the Bank's Auditorium



Dlamini also received a stylish cake as he is known as a good and regular pool player



T24 Project Director Hlomani Mahluza receives gifts during his farewell function at the Bank Boardroom



Retired Rose Nhlengetwa of Manzini Branch receives a gift from MD Zakhele Lukhele during her farewell function at the Bank Boardroom



Retired Thoko Nkonyane of Nhlanguano Branch receives a gift from MD Zakhele Lukhele during her farewell function at the Bank Boardroom



Board Chairperson Sibongile Mdluli delivering her speech



Thulisile Gamedze making remarks after being welcomed as a new Board Member



Board member Dr. Siphon Nkambule speaking on behalf of Board Members

BOARD XMAS LUNCHEON

The Board of Directors held its annual Christmas luncheon in December 2019 at Summerfield Botanical Garden, Bethany.

The luncheon also featured the welcoming of a new Board member, Thulisile Gamedze, who replaced Sizakele Dlamini as the Ministry of Finance representative.

Board Chairperson Sibongile Mdluli welcomed Gamedze and briefly outlined the Board's role in the Bank.

She also recognised and thanked management and staff for the hard work in ensuring the Bank's growth and urged them to continue working hard.

The event was also attended by Executive Management.

Entertainment was provided by local artist, Judah.

MC for the day was Executive Manager Legal Services/ Board Secretary Sifiso Mdluli.



Board Chairperson Sibongile Mdluli receives her gift from MD Zakhele Lukhele



Board member Dr. Sipho Nkambule receives his gift



Board member Jabulani Nxumalo also received a gift hamper



Board member Ketshidile Masisi-Hlanze receives her gift



Board member Samson Mavuso receives a gift hamper



Board member Sydney Mdluli receives his gift



Board member Thulisile Gamedze also received a gift hamper

DANGEROUS WORK-PLACE HABITS THAT DRAIN PRODUCTIVITY

It seems increasingly difficult to simply have a productive work day these days.

Saddled with lots of emails, back-to-back meetings and conference calls, and endless task lists, many people struggle to complete their most important tasks each day.

The truth is that there are some seemingly innocuous work habits that actually rob us of the productivity we so desperately want.

If you've fallen into any of these three dangerous work habits, consider breaking the cycle with one of the recommended alternatives.

Dangerous Work Habit #1 – Email Grazing All Day

While it may seem more efficient to check email every time you hear that chime, this constant stop-start-stop-start work style is distracting and blocks real momentum. Yes, emails require attention, but most of them are not very important (if not outright spam) and the important ones are better attended to when you have time to truly focus on them.

Recommended Alternative

Deactivate sound notifications announcing each incoming email so you can maintain focus on the task at hand. As an alternative to constantly checking your inbox, identify 3-4 times a day to check email and list those times in your email signature so that others are aware (e.g. "I check email at 8:00, 11:00, 2:30 and 5:00 daily and try to respond within 24 hours. Thanks for your patience.") When you let emails accumulate for a period of time, that not only gives you time to focus on tasks to completion, but it also lets you process the emails quicker.

Dangerous Work Habit #2 – Filling Your Calendar with Everyone Else's Priorities

Too often our calendars are filled with other people's meetings, conference calls, etc., and our work is left waiting for us at the end of the day once the busyness has died down. That creates a dynamic where we may be checking off items

on our schedule but not necessarily attending to our highest priority tasks.

Recommended Alternative

Pause before accepting meeting requests to ask yourself whether participating in that meeting or event is the best use of that block of time.

Unfortunately, we often reflexively accept meeting requests, and that robs us of valuable time that could be spent on other more important, higher priority activities. Instead of automatically accepting a meeting request, consider whether you should decline, ask if your participation is mandatory or optional, send a substitute, or ask if you can participate for just a portion of the meeting (if appropriate).

Another suggestion – start scheduling two time blocks of personal work time on your calendar daily (a.m. and p.m.). This simple practice creates space in your day for you to focus on your top priority tasks. It also shifts your mindset from thinking of your calendar as a space for everyone else's needs to a space where you can advocate for your own needs and priorities.

Dangerous Work Habit #3 – Socialising with the same people each day

It is completely natural to gravitate to the same people each day for lunch, breaks, morning chatter, etc., but you may be unknowingly limiting your network by doing this robotically day after day. Of course, it's fine to have particular friendships, but remember that relationships are arguably the most valuable currency in the workplace so don't limit your social time to your besties exclusively. Organisational savvy is an important determinant of workplace success, and relationships form the foundation.

Recommended Alternative

Mix it up! Occasionally sit next to someone you don't know in a meeting or consciously spend time connecting with colleagues in another department. The relationships you cultivate can have a significant impact on your success. So don't miss those subtle opportunities to expand your network during the work day.



Eunice Malaza
Senior Human Resources Officer



STAFF PARTY

The Bank once again held an end-of-year party for its employees on Saturday 7 December 2019 at Esibayeni Lodge, Matsapha.

The well attended event also featured Long Service Awards which were given to employees who have served the Bank for 10, 20, 30 and 35 years.

The longest serving staff members were Matata Branch Manager Christopher Nkambule and recently retired Fikile Mkhwanazi, who have both worked at the Bank for 35 years.

In attendance were Board Chairperson Sibongile Mdluli and board members, MD Zakhele Lukhele, Executive Management, Head Office and Branch Management and staff members.

Entertainment featured drama by Credit department, live music by afro-sound artist Amanda Mo and comedy by Chocolate.

MCs for the day were Executive Manager Credit Dumase Nxumalo and Chocolate.

CATEGORY	NAME	BRANCH/DEPT
10 YEARS	Lunga Dlodlu Nomathemba Masilela Khumbuzile Nkambule	Finance Siteki Credit
20 YEARS	Mphikeleli Dlamini Zanele Dlamini Sibonisile Khumalo Mlungisi Mavuso Lungile Mdluli Ncamsile Mnisi Hleziphi Shabangu Xolani Sithole	Housing Pigg's Peak Matsapha Simunye Nhlangano Credit Matsapha Credit
30 YEARS	Prudence Dlamini Themba Dube Murmly Mabuza Larry Ndwandwe Mildred Nxumalo Mcebi Shongwe Chamkile Simelane Lucas Thwala	OPC Cash Centre Cash Centre Siteki Credit Matata SMME Cash Centre
35 YEARS	Fikile Mkhwanazi Christopher Nkambule	Credit Matata









Druce De Jesus Sargo
- appointed Executive Manager Business Banking with effect from November 2019



Linda Mnisi
- promoted from Operations Officer to Assistant Manager Siphofaneni Branch with effect from April 2020



Nkosinathi Silombo
- promoted from Corporate Officer to Assistant Manager Corporate Business with effect from September 2019



Philani Dlamini
- appointed Head of Compliance with effect from May 2020



Mbongeni Bhembe
- promoted from Head of Risk & Compliance to Executive Manager Risk with effect from February 2020



Nelisile Ginindza
- promoted from Assistant Manager Siphofaneni Branch to Manager OPC with effect from April 2020



Sithembile Shabangu
- transferred from Manager Corporate Business to Manager Auto Easy



Warren Dlamini
- appointed Manager Procurement with effect from January 2020

PROMOTIONS

NAME	FROM – BRANCH OR DEPARTMENT	TO – BRANCH OR DEPARTMENT	DATE
Mxolisi Khumalo	Customer Consultant – Siteki	Teller – Siteki	01 Aug 2019
Mfundo Dlamini	IT Operator – IT	IT Internal Auditor – Audit	01 Aug 2019
Londiwe Dlamini	Teller – Nhlngano	Internal Auditor – Audit	01 Aug 2019
Lindokuhle Gama	Customer Consultant – Nhlngano	Teller – Nhlngano	01 Aug 2019
Mongi Khumalo	Customer Consultant – Matsapha	Teller – Matsapha	01 Aug 2019
Nokwanda Dlamini	Receptionist – Manzini	Secretary – Nhlngano	12 Aug 2019
Nomathemba Masilela	Teller – Siteki	ATM Custodian – Siteki	01 Sep 2019
Mfundo Ndlela	Clearing Clerk – OPC	IT Support Technician – IT	09 Sep 2019
Temantungwa Khumalo	Business Consultant – Pigg’s Peak	Teller – Pigg’s Peak	01 Mar 2020
Sicelo Ginindza	Senior Customer Consultant – Siteki	SMME Appraisal Officer – SMME	01 Mar 2020
Tholakele Malinga	Teller – Siteki	Senior Customer Consultant – Siteki	01 Apr 2020
Khanyisile Fakudze	Teller - Manzini	Reconciliation Officer - EBB	01 May 2020
Xolani Macu	Reconciliation Officer - EBB	Securities Officer – Credit	13 May 2020
Khulekani Malinga	KYC Clerk – Ezulwini		23 March 2020

APPOINTMENTS

NAME	POSITION – BRANCH OR DEPARTMENT	DATE
Nonduduzo Zikalala	Receptionist - Manzini	12 August 2019
Lisa Coster	Relief Bank Clerk – Nhlngano	03 February 2020
Dalindlela Dlamini	Relief Bank Clerk – Matsapha	03 February 2020
Lindelwa Thwala	Relief Bank Clerk – OPC	03 February 2020
Thembumenzi Mhlanga	Customer Consultant – Manzini	01 April 2020
Zama Mnisi	Customer Consultant – Matata	01 April 2020
Siboniso Ntiwane	Security Engineer - IT	18 May 2020

TRANSFERS

NAME	FROM – BRANCH OR DEPARTMENT	TO BRANCH OR DEPARTMENT	DATE
Banele Mamba	Customer Consultant – Matsapha	Customer Consultant – Simunye	01 Sep 2019
Nkosingivile Masuku	Customer Consultant – Simunye	Customer Consultant – Matsapha	01 Sep 2019
Sukoluhle Nkam-bule	Customer Consultant – Matsapha	Customer Consultant – Matata	01 Nov 2019
Mirriet Mathonsi	Customer Service & Sales Officer – Matata	Customer Service & Sales Officer – Manzini	01 Nov 2019
Sebenzile Mhlanga	Customer Consultant – Matata	Customer Consultant – Matsapha	01 Nov 2019
Phetsile Dlamini	SMME Appraisal Officer – SMME	Loans Opening Officer – Credit	01 Mar2020

TEMPORAL APPOINTMENTS

NAME	POSITION-BRANCH OR DEPARTMENT	DATE
Thobeka Ngwenya	KYC Clerk - Manzini	23 March 2020
Ntombencane Gama	KYC Clerk - Manzini	23 March 2020
Mfundo Shongwe	KYC Clerk - Manzini	23 March 2020
Temhlanga Tsabedze	KYC Clerk - Manzini	23 March 2020
Welile Khayoni	KYC Clerk - Mbabane	23 March 2020
Siphiwo Dlamini	KYC Clerk - Mbabane	23 March 2020
Musa Dlamini	KYC Clerk - Mbabane	23 March 2020
Mfanzile Simelane	KYC Clerk - Matata	23 March 2020
Tengetile Simelane	KYC Clerk - Matata	23 March 2020
Sibonelo Matsebula	KYC Clerk – Pigg’s Peak	23 March 2020
Marcia Dlamini	KYC Clerk – Pigg’s Peak	23 March 2020

NAME	POSITION-BRANCH OR DEPARTMENT	DATE
Tenele Mhlanga	KYC Clerk – Siteki	23 March 2020
Mlungisi Shabangu	KYC Clerk – Siteki	23 March 2020
Nomagugu Sihlongonyane	KYC Clerk – Nhlngano	23 March 2020
Mncedisi Mavuso	KYC Clerk – Nhlngano	23 March 2020
Sizolwenkosi Ngcamphalala	KYC Clerk – Nhlngano	23 March 2020
Lingene Hlophe	KYC Clerk – Matsapha	23 March 2020
Carol Dlamini	KYC Clerk – Matsapha	23 March 2020
Stella Lubisi	KYC Clerk – Simunye	23 March 2020
Lungelo Matsenjwa	KYC Clerk – Simunye	23 March 2020
Senani Ngcamphalala	KYC Clerk – Siphofaneni	23 March 2020
Khulekani Malinga	KYC Clerk – Ezulwini	23 March 2020

DEPARTURES

NAME	POSITION – BRANCH OR DEPARTMENT	DATE
Thabsile Hlophe	Customer Service & Sales Officer - Manzini	30 Nov 2019
Melusi Masuku	Manager IT Governance & Projects - IT	01 Feb 2020
Hlomani Mahluza	Manager T24 Project - IT	01 Feb 2020
Temlangeni Dlamini	Personal Loans Review Officer - Credit	19 Feb 2020
Lungile Madolo	Receptionist – Marketing	26 Mar 2020

NAME	POSITION – BRANCH OR DEPARTMENT	DATE
Makhosazana Shongwe	Training Officer – Human Resources	01 Apr 2020
Sabelo Dlamini	Appraisal Officer – Auto Easy	01 Apr 2020
Tenele Shabangu	Manager - OPC	01 Apr 2020
Siphamandla Tsabedze	Customer Consultant - Mbabane	09 Apr 2020
Gina Way	Call Centre Agent - Marketing	11 Apr 2020
Fikile Mkhwanazi	Securities Officer - Credit	01 May 2020



SEND MONEY
TO ANY
MOBILE NUMBER

CARDLESS
WITHDRAWAL

Follow these easy steps;

- Step 1:** Log onto your Mobile App or Internet Banking
- Step 2:** Click "Cardless Withdrawal"
- Step 3:** Click "Request for Other"
- Step 4:** Enter Recipient's Mobile Number

- Step 5:** Enter amount to be sent
- Step 6:** Enter your M-Pin to authorise transaction
- Step 7:** Recipient will instantly receive a One Time Pin (OTP) for withdrawing cash from any Nomanini ATM



WITHDRAW AT ATM
WITHOUT A CARD

Use Cardless Withdrawal to get your own cash from ATM without a card by following above steps, except Step 2 where you need to click "Request for Own".

 **EswatiniBank**
Grow With Us, Sifuffuke Nawe