

ENGUNGWINI NEWSLETTER



JULY 2019



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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.

Core Values

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

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Editor's Foreword

By Phesheya Vilakati - Public
Relations Officer

Welcome to another edition of
Engungwini News.

A new three-year Strategic Plan is already in place and was officially unveiled to staff on May 11 at the Royal Swazi Sun Convention Centre
(Pages 4 & 5).

The Strategic Plan, amongst other things, gave birth to a new tagline for the Bank known as **"Grow With Us, Sifufuke Nawe"** as well as new Mission, Vision and Value Statements
(Page 8).

We will unpack presentations made during the Strategic Plan launch in subsequent editions of this newsletter.

The Bank continues with its mandate to be a major player in the development of the country's economy. The Bank recently signed a Memorandum of Understanding (MoU) with World Vision which provides guidelines and



framework within which both parties will work together to assist small scale vegetable farmers run cost effective and sustainable businesses **(Page 3).**

Eswatini Bank Cup **(Pages 18 - 21)** and Eswatini Schools Music Competition **(Page 11)** continue to be an integral part of the Bank's Corporate Social Investment (CSI) Programme.

Enjoy your read!

WORLD VISION MoU

NEWS

ENGUNGWINI NEWSLETTER



MD Zakhele Lukhele and World Vision Country Programme Director Francis Dube after signing MoU.



Lukhele and Dube signing MoU.



Posing after signing of MoU are (L-R): Bank's Executive Manager Operations Enock Mavimbela, World Vision Advocacy & Child Protection Manager Sakhile Dlamini, Bank's Agribusiness Manager Mazibuse Khumalo, MD Lukhele, World Vision Dube, Water, Hygiene & Sanitation Manager Muntu Simelane, World Vision Livelihood Manager Mlamuli Busika, World Vision Campaign Manager Nontobeko Buyane and Bank's Executive Legal Services Sifiso Mdluli.

ESWATINI Bank and World Vision Eswatini have partnered in an arrangement aimed at providing finance for small vegetable farmers.

The Bank and World Vision signed a Memorandum of Understanding (MoU) on Tuesday 26 March 2019 at the Bank's Boardroom.

The MoU provides guidelines and framework within which both parties will work together to assist these farmers run a cost effective and sustainable businesses.

World Vision will provide collateral for the farmers as well as irrigation infrastructure such as engines and pipes.

The Bank will provide working capital for seeds, harvesting and labour.

Both Bank and World Vision will screen applicants to ascertain viability of each projects before finance can be granted.

STRATEGIC PLAN LAUNCH



Board Chairperson Sibongile Mdluli making her presentation.

A new three- year Strategic Plan has been produced and officially unveiled to staff members.

The Strategic Plan, which seeks to provide direction for the Bank, was launched at the Royal Swazi Spa Convention Centre on Saturday 11 May 2019.

Speaking during the launch, Board Chairperson Sibongile Mdluli said the focus of the strategy was profitability of the Bank, efficient and effective processes, and improved core banking infrastructure.

She mentioned that another focus of the strategy was growth – stronger Balance Sheet, well capitalized Bank, improved revenues and a quality loan book.

Mdluli further stated that human capital also formed part of the strategy focus, in particular high performance workforce, comprehensive performance management and capacity development.

The Chairperson said the Strategic Plan was the Bank’s “Bible” which all staff members should embrace, familiarize themselves with and ensure they put their all into its successful implementation.

Mdluli was wary that Strategic Plans were at times treated as a “By The Way” thing or “Head Office” thing.



Board Member Jabulani Nxumalo, MD Zakhele Lukhele and Chairperson Sibongile Mdluli in discussion.



Nosimilo Dlamini, Sivumele Dlamini and Bonginkosi Shabangu.



Lungile Magongo, Nkululeko Dlamini and Khosi Thwala.



Board members Ketshidile Masisi-Hlanze and Dr. Siphonkambule.

STRATEGIC PLAN LAUNCH

“At times there is no or poor implementation, lack of understanding, poor recognition of performance and no or poor monitoring,” she said.

Managing Director Zakhele Lukhele said upcoming projects were T24 Upgrade, Point of Sale (POS), VISA acquiring, instant card issue, Prepaid Card enhancements and money transfers.

He said on the Development Mandate, the Bank needed to increase agriculture loan book through diversification of the portfolio, new small farmers, new commercial farmers, Agribusiness value chains, agricultural enterprises, rural enterprises and extension support.

He said the SMME Loan book will be grown through empowerment of small enterprises, collaborations with manufacturing value chains and business administration support.

He said the broader goals of the strategy can be achieved through three pillars anchored by Balance Sheet growth, operational efficiency and staff high performance.

Comedian Mdura and musician Velemseni (featuring Blu-Lamp) provided entertainment.



Senior Manager Strategy Gilly Dlamini directed the proceedings.



Siphila Dlamini, Kusobala Dlamini and Fani Fani Dlamini



Musician Velemseni (feat. Blu-Lamp) singing for the audience.



Mantombi Mdluli, Tenele Dlamini and Hlobisile Bhembe.



Comedia Mdura entertaining the audience.



Thembeni Nxumalo, Thuli Dlamini and Ncane Hlophe.

BOARD TOURS BANANA, SUGARCANE PROJECTS



[THE Board of Directors visited four projects around Siphofaneni area on a familiarization tour in March 2019.](#)

The Board visited banana projects known as Babili Multi-Purpose and Luphiko Lwamgwagwa, and sugarcane projects called Maweni Investments and Lomaqhuzu Investments.

The one-day visit also included a tour of a banana storage facility and the Bank's plot at Siphofaneni where a new branch will be constructed.

The visit to the banana projects was led by Eswatini Development Enterprise (ESWADE) Extension, Marketing & Packaging Officer Auto Tshotsho, who explained the potential and challenges faced by the projects.

The Board was taken through the process of growing bananas, irrigation and storage.

Board members who were part of the visit were Chairperson Sibongile Mdluli, Managing Director Zakhele Lukhele, Dr. Siphonkambule, Samson Mavuso and Jabulani Nxumalo.



NEW BANK TAGLINE



Executive Manager Marketing Lindiwe Shongwe

THE Bank has a new tagline known as the “Grow with Us, Sitfufuke Nawe”

This was announced by Executive Manager Marketing Lindiwe Shongwe during the official launch of the Bank’s new Strategic

Plan at the Royal Swazi Spa Convention Centre on Saturday 11 May 2019.

Speaking during the launch, Shongwe said the tagline was relevant in that the Bank’s strategic goal is growth.

She explained that the two statements in the tagline were not a direct translation of each other, but reciprocal.

“They symbolize togetherness and spirit of Ubuntu,” she said. Shongwe mentioned that “Grow with Us” had emphasis on the Bank.

“The bank is growing with its clientele through the provision of financial solutions that are for the convenience of the customer,” she said.

She said “Sitfufuke Nawe” had emphasis on the customer. “The Bank wants to grow with its customers,” she said.

She noted that the Bank’s Corporate Social Investment (CSI) initiatives created social growth opportunities.

She further mentioned that the customers’ loyalty over the years proved the nation’s belief in the Bank’s growth.

“The same way the Bank’s focal point is supporting the growth of its customers,” said Shongwe.

The new tagline replaces “The Bank With A Heart”.

HOW TO HARNESS YOUR ANXIETY

COUNTLESS people are looking for effective ways to lower their anxiety, especially when it reaches crippling levels as in frequent panic attacks or chronic worry. But what if having some degree of anxiety isn't all bad?

The truth is, though excessive anxiety can be debilitating, your anxiety response does serve an important purpose in your nervous system and can actually be helpful. By shifting your view on anxiety and even making friends with it, you may be able to use it to your advantage. Here are some ways to turn your anxiety into a force for good.

Embrace anxiety as natural and unavoidable.

Anxiety feels like an alarm that something is wrong, and you might think you have to make it go away to make things OK. But fighting against anxiety can increase it even more and adds a second task on top of whatever you're trying to do. In reality, anxiety may be a sign that something is right - that you're doing something important that you care about, even though it's uncomfortable. So rather than fighting against anxiety, welcome it.

Listen for what anxiety may be telling you.

At times your anxiety may be pointing to something important, like a change you need to make in your life. This is not to say that anxiety always means you need to make a change for example, being anxious while giving a work presentation probably doesn't mean you need a new job. But sometimes anxiety is signalling that you're not attending to something important, and it's trying to get your attention. Be willing to consider whether

anxiety is coming from an intuitive sense that something in your life is out of alignment and make adjustments as needed.

Reinterpret it as energy.

One of my friends told me that anxiety is "the energy to do well in new situations." I loved that perspective and have found it useful countless times. Rather than trying not to be anxious before an upcoming talk or presentation, you can remind yourself that the anxiety will be helpful which will eventually make you feel more at ease, even if you still feel anxious.

Use it as a motivator. A moderate amount of anxiety can act like a spur, motivating you to action, but too much anxiety can be paralyzing. Anxiety tends to build as we avoid doing something, like tackling a new work project or making a difficult phone call, so it's important to act before anxiety gets too high.

Think of anxiety as a call to action to make a change, start a project, prepare for a challenge and not as a roadblock to your goals. It's like nitrogen for a garden too much will burn the plants, but too little causes pale leaves and stunted growth. Let anxiety have its rightful place in your life to live more fully and freely.



By Eunice Malaza
Senior Human Resources Officer

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SCHOOLS MUSIC COMPETITION

Eswatini Bank has once again sponsored the annual Eswatini Bank Schools Music Competition.

This year's sponsorship package is E490, 000, which is an increase from last year's E420, 000.

The sponsorship was officially launched on Friday 21 June 2019 at the Bank's Auditorium.

Announcing the sponsorship package, Managing Director Zakhele Lukhele said the package also catered for the performance of Mbabane Chamber Orchestra.

"We look forward to a very competitive competition as we have noticed in recent years that more schools are competing and the standard of music itself is very high," he said.

Chairman of the Schools Choral Music Association of Eswatini (SCMAE), Khona Dlamini, expressed appreciation for the sponsorship and assured that it will be fully accounted for.

Minister for Education & Trade representative Siphso Zwane said Government fully supported the competition as it brought about opportunities for pupils to discover their signing talent which they can use as a source of living.

He said Government was willing to sponsor pupils who wanted to study music.

Meanwhile, this year's competition slogan is "We Are One Voice".

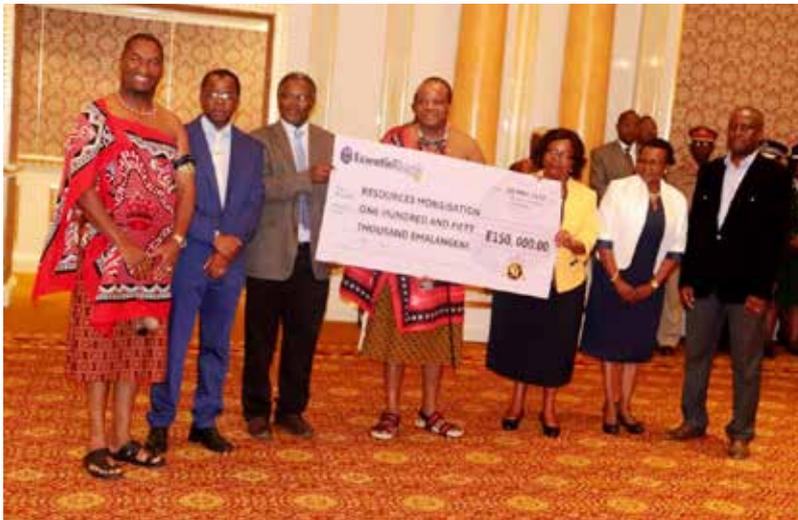
The tagline was crafted by Bonkhe Dlamini of Swazi National High School and he was awarded E1, 000 prize money for that.



ROVING EYE



His Majesty shares a light moment with Chairperson Sibongile Mdluli and Managing Director Zakhele Lukhele at the Bank's stand during the official opening of International Trade Fair.



His Majesty King Mswati III receives a replica cheque of E150, 000 from the Bank.



Inkhosikati LaMahlangu receives a gift from Eswatini Bank Chairperson Sibongile Mdluli and Executive Manager Marketing Lindiwe Shongwe.



Board Chairperson Sibongile Mdluli and MD Zakhele Lukhele join staff members before departure for Marula event at Hlani Royal Residence.



Executive Manager Credit Dumase Nxumalo (4th right) poses with her team during the Credit Department End of Year luncheon at the Bank's Auditorium.

SMME WORKSHOP AT BETHEL COURT



SMME Manager Chamkile Simelane doing her presentation.



Nkululeko Tsabedze, Sibongile Mndawe and Mqambi Ngwenya.



Part of the audience that attended the workshop.

ESWATINI BANK SUPPORTS COLD CHAIN SUMMIT



Eswatini Bank MD Zakhele Lukhele handing over sponsorship cheque to NAMBoard CEO Siphemiso Dlamini



NAMBoard's Tammy Dlamini directing the proceedings

In line with its development mandate, Eswatini Bank has sponsored the inaugural Cold Chain Summit with E100, 000.

The sponsorship was announced by Eswatini Bank Managing Director Zakhele Lukhele at the Bank's Auditorium on Wednesday 19 June 2019.

Lukhele said the Bank was happy to be part of the Cold Chain Summit and believe that it will go a long way to empower and assist farmers in their businesses, enhance food security, and make agriculture better financeable for the Bank.

"We are happy to be part of this initiative because it will bring increased business opportunities for the farmers we finance and also enhance the country's food security," he said.

Lukhele said by the virtue of the development mandate, Eswatini Bank is a major player in the economic development of the country, and financing agriculture remains one of the strong pillars of the Bank's existence. The Bank finances agricultural

projects in sugarcane, maize, banana, cattle, and piggery as investment in economic development.

NAMBoard Chief Executive Officer Siphemiso Dlamini said they were extremely excited to receive the sponsorship from Eswatini Bank, a key stakeholder in the country's agribusiness sector.

"This is a reflection of the Bank's commitment to the Agribusiness Sector and we have no doubt that it will extend to yield significant spin offs to your strategy of robustly financing businesses across our value-chain, including input suppliers, farmers, transporters, processors, retailers, and more," he said.

The summit will be held from 7-8 August 2019 at Mavuso Trade and Exhibition Centre in Manzini. It is championed by NAMBoard on behalf of Government.



Eswatini Bank MD Zakhele Lukhele and School Principal Bheki Zwane pose with some of the pupils who won awards

ESWATINI Bank has donated E20, 000 to Zombodze National High School towards the construction of a school hall.

The Bank further donated 15 gift hampers which were awarded to excelling pupils at the school.

Speaking during the school's Speech and Prize Giving Day, Eswatini Bank Managing Director Zakhele Lukhele noted that the schools had many challenges, including the unavailability of a school hall.

"I am aware that the school is faced with challenges as it attempts to effectively carry out its mandate of educating our children," he said.

Lukhele, who was the Guest Speaker, congratulated the School Committee for a well maintained and professionally run school.

"At least all I have heard about the school is positive," he said.

He said one often read in newspapers about School Committees being at war with headmasters, teachers clashing with pupils and parents.

"But not here at Zombodze High," said Lukhele.

Zombodze National High School Principal Bheki Zwane said the school had a lot of Orphan and Vulnerable Children (OVC) and these accounted for more than half the total number of students.

"So this means we are not able to collect enough money to cater for the school's needs like paying for the internet services which needs a lot of money. Most of our students cannot pay school fees and this result in a lot of money in debts being written off since the parents or guardians cannot afford to pay," he said.

Zwane thanked Eswatini Bank and other sponsors for partnering with the school.

E20, 000 DONATION TO ZOMBODZE HIGH



Lindiwe Sithole receives her prizes for being Best Overall Form 5 pupil from Eswatini Bank MD Zakhele Lukhele and School Principal Bheki Zwane.



Lindiwe Sithole receives her gifts from Eswatini Bank MD Zakhele Lukhele after she was conferred with the 2018 Principal Award.

BANK HOLDS ACTIVATIONS



The Banks Thembumenzi Mamba attends to a customer at Nhlanguano Shoprite Mall.



A customer being assisted by Eswatini Bank's Mbali Khumalo



Eswatini MTN Corporate Affairs Manager Mandla Lumphondvo bought himself a prepaid card at Gables Ezulwini



Delisa Magagula was excited to win a toaster after opening an investment account at Gables Ezulwini on Saturday

ESWATINI Bank held activations in Manzini, Nhlanguano and Ezulwini to sell and bring its products and services to the public.

During the activations held late last year, customers and the public bought prepaid cards, opened accounts and enquired about our products and services.

Others won various gifts such as electrical appliances and promotional material after opening accounts or buying prepaid cards.

In Manzini, the activation was at Bhunu Mall and in Nhlanguano at the Shoprite Mall. At Ezulwini, it was held at Gables Shopping Complex.



Mc Themba Xaba looks at dancing man



Eswatini Bank's Sikhumbuzo Dlamini presents Bongani Mvubu with a toaster after opening an investment account at Nhlanguano Shoprite Mall



Banks Mbali Khumalo presenting customer with branded coffee mug.

ESWATINI BANK, LESOTHO POSTBANK SPORTS DAY

SPORTS

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ESWATINI Bank and PostBank from Lesotho played various sporting disciplines on Saturday 20 April at the His Majesty's Correctional Services in Matsapha.

A team from the correctional facility also joined in the games that lasted the whole day and seek to strengthen relations between these organisations.

Managing Director Zakhele Lukhele also came through to witness the games which featured Men and Ladies Soccer, Volleyball, Netball and Pool.

Many Bank staff members also took time to participate and support the games. About 100 PostBank staff members were present.

The games were viewed as an initial step towards establishing bilateral relations between the banks which have similarities such as being Government-owned development banks.

Eswatini Bank won the pool match 4-3 against PostBank and drew 0-0 in a Ladies Soccer match against Correctional Services.

PostBank won 9-0 against Eswatini Bank in Men's soccer and lost 9-17 in netball against Correctional Services.

Correctional Services won 5-0 in a volleyball match against Eswatini Bank.



Part of Lesotho PostBank group



Lesotho PostBank men soccer team



Eswatini Bank Ladies soccer team



Eswatini Bank volleyball team



Eswatini Bank men soccer team

ESWATINI BANK CUP 2019

solo inje!



SPORTS

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ESWATINI BANK CUP SOLO INJE!



ESWATINI BANK CUP SOLO INJE!

SPORTS

ENGUNGWINI NEWSLETTER



PEOPLE ON THE MOVE

APPOINTMENTS

NAME	POSITION – BRANCH OR DEPARTMENT	DATE
Ntandoyenkosi Tsabedze	Bank Clerk - OPC	01 January 2019
Wandile Dlamini	IT – IT Operator Digital	01 January 2019
Thandazile Mnisi	Bank Clerk - Manzini	14 January 2019
Ayanda Mamba	Bank Clerk - Matata	14 January 2019
Khanyakwezwe Dlamini	Bank Clerk - Manzini	14 January 2019
Bebetso Nyembe	Bank Clerk – Mbabane Commercial	14 January 2019
Siphila Dlamini	Bank Clerk – OPC	14 January 2019
Bandzile Ginindza	Bank Clerk – Pigg’s Peak	14 January 2019
Temtini Mavimbela	Gables	1 April 2019
Andile Vilakati	Simunye	1 April 2019
Tebenguni Myeni	Manzini	1 April 2019
Phumzile Mnisi	Siphofaneni	1 April 2019
Samkelo Mlotshwa	Nhlangano	1 April 2019

TRANSFERS

NAME	FROM – BRANCH OR DEPARTMENT	TO – BRANCH OR DEPARTMENT	DATE
Makabongwe Matsebula	Spot Desk – Mbabane Commercial	Forex Teller – Mbabane Commercial	1 April 2019
Phindile Mkhwanazi	Reviews Officer - Credit	Teller Supervisor – Mbabane	1 April 2019
Dudu Skosana	Customer Service & Sales – Mbabane Commercial	Customer Service & Sales – Mbabane	1 April 2019
Bebetso Nyembe	Customer Consultant – Mbabane Commercial	Customer Consultant – Gables	1 April 2019
Xolisile Chauye	Clearing Clerk - OPC	Customer Consultant – Manzini	1 April 2019

DEPARTURES

NAME	POSITION – BRANCH OR DEPARTMENT	DATE
Mlungisi Dlamini	Risk Officer – Risk & Compliance	04 January 2019
Nothando Masuku	Teller - Manzini	05 January 2019
Sabelo Kunene	Risk Officer – Risk & Compliance	11 January 2019
Lwazi Simelane	Senior Internal Auditor – Internal Audit	06 March 2019
Pholile Mndzebele	EBB Supervisor – Electronic Banking	31 March 2019

PROMOTIONS

NAME	FROM – BRANCH OR DEPARTMENT	TO – BRANCH OR DEPARTMENT	DATE
Buhlebezwe Mdziniso	ATM Supervisor – Cash Centre	Senior Customer Consultant - Nhlangano	1 January 2019
Sanele Dlamini	Senior Customer Consultant – Pigg’s Peak	Compliance Officer – Risk & Compliance	1 January 2019
Thabsile Mngometulu	ATM Custodian – Pigg’s Peak	Senior Customer Consultant – Pigg’s Peak	1 January 2019
Zandile Mngometulu	Teller – Pigg’s Peak	ATM Custodian – Pigg’s Peak	1 January 2019
Lomalungelo Nkumane	Business Consultant – Pigg’s Peak	Compliance Officer – Risk & Compliance	1 January 2019
Makhosazana Dlamini	Teller - Manzini	ATM Custodian – Cash Centre	1 January 2019
Tintfombi Simelane	Reviews Officer - Auto Easy	Credit Analyst - Credit	1 February 2019
Bongekile Mdluli	Register & Reconciliation – Electronic Banking	Loan Opening Officer - Credit	1 February 2019
Samkeliwe Mvubu	Premier Banking Officer - Marketing	Senior Premier Banking Officer - Marketing	1 March 2019
Jabulile Dlamini	ATM Custodian – Cash Centre	Reviews Officer - Auto Easy	1 March 2019
Jabulane Mnisi	Branch Manager - Mbabane	Branch Manager - Mbabane	1 March 2019

PROMOTIONS

NAME	FROM – BRANCH OR DEPARTMENT	TO – BRANCH OR DEPARTMENT	DATE
Thembi Mdluli	Teller - Manzini	ATM Custodian – Cash Centre	1 March 2019
Nokulunga Dlamini	Teller – Siphofaneni	ATM Custodian – Matata	1 April 2019
Njabulo Masuku	Card Processing- Electronic Banking	Risk Officer – Risk & Compliance	1 April 2019
Natalie Gamedze	Teller – Simunye	Card Processing – Electronic Banking	1 April 2019
Thabane Ndzinisa	ATM Custodian – Matata	Card Processing – Electronic Banking	1 April 2019
Nhlanhla Magagula	ATM Custodian – Cash Centre	Reconciliation Officer – Electronic Banking	1 April 2019
Nokuphila Dube	Teller - Manzini	ATM Custodian – Cash Centre	1 April 2019
Bongani Shongwe	Customer Consultant – Manzini	Teller - Manzini	1 April 2019
Mahle Nxumalo	Customer Consultant – Simunye	Teller - Simunye	1 April 2019
Hlelelwe Dlamini	Business Consultant – Nhlanguano	Call Centre Agent - Marketing	1 April 2019
Andile Silenge	Teller – Gables	Marketing Officer - Marketing	1 April 2019
Nomzamo Mntungwa	Senior Customer Consultant - Manzini	Risk Officer – Risk & Compliance	1 April 2019
Nombuso Thwala	Customer Consultant – Gables	Teller – Gables	1 April 2019
Neliswa Mkhwanazi	Teller Supervisor - Mbabane	EBB Supervisor – Electronic Banking	1 April 2019
Sonkhe Gumedze	Customer Consultant – Matata	Teller – Matata	1 April 2019

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