



MAY 2020

# Comrade Nius

VOLUME 2 ISSUE 5

## COMMUNITY ENGAGEMENT - TAURAMA COMMERCIAL PRECINCT



*Left Image:* CTSL Statutory Manager Sitiveni Weleilakeba with residents of Taurama Barracks engaged in the community project. *Right Image:* Mr. Weleilakeba having a look at the plants.

Comrade Trustee Services Limited (CTSL) is embarking on a new journey in an environment, where the only constant is “change “to adapt to the new normal.

While medical experts around the world, race to understand more about the public health implications of the coronavirus pandemic, and the urgency in the development of a suitable vaccine, the business community is looking for answers on how to protect their companies, adjust their operations, and lead their employees through an uncertain period.

Here in Papua New Guinea, the government is playing a leading role in providing a “stimulus package” to keep the wheels of commerce going, and at the same time, protecting its citizen from contracting the coronavirus. Government strategies in isolating and restricting border crossings and large movement of the population within the country, appears to be working in tandem with government’s aspiration.

Coronavirus has been a “**game changer**” for CTSL, it has completely changed our mindset, re-program ourselves and reset our buttons in the manner we navigate our business.

Our Purpose and Values remains the same but our approach to business has changed. The Centre-piece of our existence is in “creating sustainable value” for our members, our communities and each other”.

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**Our primary objective is to create sustainable value for our members through our business activities that we are engaged in. We believe that sustainable value relies upon the sustainability of our business, our communities and our world.**

Based on our aspiration above, we embarked on our first **community engagement** at our Taurama commercial precinct recently where the spouses and children of our members at Taurama Barracks were engaged in providing “landscaping” on site. Some of these women had experiences in the past working for others in providing landscaping. Now they can use their abilities through CTSL community project to launch their own business in that specific field. The benefits flow both ways but more importantly to the community where CTSL is part of. This is our first initiative and it is not the last. So, watch this space.



*Sitiveni Weleilakeba*  
**STATUTORY MANAGER**

# Questions Answers

Q1. Can the Fund give an exact date on when the Government will pay the outstanding state share especially for members discharged on CRA?

**Ans.** The fund is not able to provide an actual date or time frame for the state share to be paid.

Q2. Can DFRBF pay members benefit into another account e.g.; savings & loans account instead of Commercial Bank accounts to avoid Bank fees?

**Ans.** All entitlements will only be paid into commercial bank accounts.

Q3. Can Fund do investment on behalf of members using funds outside of members' savings?

**Ans.** The fund does not do personal investments for members.

Q4. Can members use their DFRBF savings as security for loan purpose?

**Ans.** Members cannot use their superannuation savings as security for loans.

Q5. Can members use outstanding state share as security for loan purpose?

**Ans.** Members cannot use their outstanding state share as security for loans.

Q6. Can I increase my contribution?

**Ans.** Yes, you can fill out a voluntary contribution to increase your contributions.

Q7. How can I do Voluntary contributions?

**Ans.** Members can contact or visit the CTSL office to complete a voluntary contribution form.

Q8. Is it possible for CTSL to provide counselling service/financial training or training on how to do business after retirement?

**Ans.** At the moment CTSL does not provide such training for DFRBF members.

Q9. If member does not fully repay the advance before discharge will there be any deduction to his/her benefit payment?

**Ans.** Members' entitlements will be paid less the reduced amount of the total MHA payment.

Q10. How do I receive my annual statement?

**Ans.** Annual statements are printed and sent out to respective units for collection or can be collected at the CTSL Head office. Members who have access to the online portal can view your statement online.

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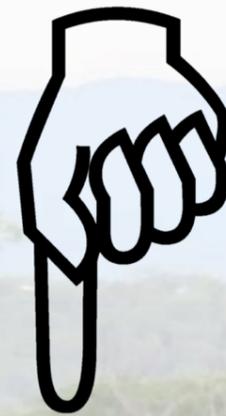


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