



Blue makes history with peer educator programme



“If we can talk openly about cancer, then why not HIV? It’s human. After all, we’re talking about life.”

Beauty Ntombizanele Zondi, peer educator.

The International Finance Corporation (IFC) has partnered with Blue Financial Services Limited (Blue or the Group) to roll-out their peer educator pilot project.

“We are excited that the IFC chose us and that our Blue employees will be making history,” says Morné Reinders, Group corporate affairs executive.

The peer educator programme will initially be rolled out in South Africa, Botswana and Zambia, to set a standard, before being rolled out to the other regions.

“Besides the three countries of the preliminary rollout, we are also operational in other African countries with a high percentage of HIV and Aids,” says Morné.

Blue was chosen because of the Group’s large footprint in Africa along with Blue’s branch location in both urban and rural areas. “Our employees have direct access to their community, speak the same language and are therefore ideally situated to effect change,” says Morné.

The first Blue peer educator campaign “We want you” (see image on the left)

created much interest, and the response from employees has shown the passion and commitment Blue employees have to influence the well-being of their colleagues and their communities.

“Once the peer educators have been selected, they will receive formal training. The training will be ongoing to support the employees who will assist our company and society as volunteers,” says Morné.

The training will provide peer educators with knowledge about HIV, Aids and wellness, and provide them with the necessary communication skills to transfer this knowledge. To assist them in this task, they will also receive a toolkit, which is an assembly of information pieces such as pamphlets, booklets and posters informing people about HIV and Aids prevention, testing and anti-retroviral treatment; as well as male and female condoms.

“Although our peer educators are doing this noble task out of their own free will, they will benefit professionally. Being a peer educator gives you elevated leadership and communication skills,” says Morné. ©

Absa group acquires interest in Blue



At 16% shareholding, The Absa Group is now one of the single largest investors in Blue, joining the ranks of the International Finance Corporation and American International Group.

Absa acquired its interest in Blue as part of a derivative settlement by an individual shareholder, as well as some additional equity unrelated to the single stock futures, from that same shareholder. This individual is not a member of staff or a member of Blue’s board of directors.

Dave van Niekerk, chief executive officer, says that although the company itself was not involved in the transaction, Blue welcomes one of South Africa’s largest banks as a significant shareholder in the company. “The bulk of Blue’s open market futures position is now in the hands of a long-term shareholder with a material interest in the business. Absa already has interests in both micro-finance and in Africa.”

Dave says, “Absa has indicated to us it would be interested in appointing an Absa

representative to the Blue board of directors, and perhaps even increasing its equity stake in our Group.

Absa says that in view of the size of the shareholding in the company, it will be a strategic investor and will work with it to realise value for shareholders.

There numerous possibilities that Blue and Absa are currently exploring. Like Blue, Absa, through its parent company Barclays, is no stranger to the potential Africa has to offer. ©

One of South Africa’s largest banks recently acquired a strategic shareholding in our company.

Page 3



Credit U becomes Blue

Page 4



Food and clothing for San community

Page 6



First impressions count

Page 7



Back to school photos

Message from the CEO



To the Blue team,

Another day, another month, another year – the year seems to be flying by!

Firstly, to the Blue team – to everyone across 12 countries, then to the new Blue Group – a warm welcome to our Credit U employees; you are finally moving into our buildings.

The office complex in Faerie Glen, Pretoria – where you are now located – is the head office of South Africa, and Blue as a Group, is now ideally located and staffed to ably grow our business to the next level.

You will notice that we have gone the extra mile for you. We have arranged food deliveries straight to your desk, and we have also purchased new furniture. For those who like to stay fit, there is a gym across the road, and numerous restaurants to relax in.

This year there will be much change for all of us. At our branches, we will focus on some of our new products, such as the Mobile U cellphone contracts. All branches in South Africa are obliged to sell Mobile U cellphone contracts, and will have targets set accordingly. The funeral insurance product is also to be sold at all branches, and of course, our loan products.

The good news is that our international funding has started to arrive. We have

concluded all the agreements of the Overseas Private Investment Corporation (OPIC) transaction, and funding has started to flow. We also recently signed up with other international funders, and so we will have much funding arriving for all of our countries, and will be able to drive loan sales even harder throughout our distribution network.

Did you know, we now consist of 300 branches across 12 countries, employing more than 3 000 people – isn't that incredible? The organisation is becoming large, and still has long way to go.

I am sure many of you read that ABSA is now a shareholder within Blue Financial Services (see page 1).

I am pleased to announce that ABSA holds 16% of Blue. They acquired these shares as a result of one of our previous shareholders having sold shares to ABSA due to a single stock futures position. I won't go into detail regarding the single stock futures, but it was a shareholder issue, and not a company issue. We are very pleased, as a company, to have ABSA as a shareholder.

I have been in talks with ABSA to facilitate a long term working relationship and to obtain some support from our new shareholder. I am happy to say that they are considering a board seat and potentially providing funding lines for Blue.

Where to from here? Well, we are a company with great shareholders, good profits and innovative products for customers. Opportunities lie in developing new products, selling our existing products more efficiently and more effectively, developing our IT systems, and so growing our business this year.

There is much scope to progress as an individual and for the company to grow during the next financial year. I am sure

many of you are going to walk a long mile with Blue to grow our business and grow yourselves; I encourage you to nourish your career path and develop as individuals, while strengthening the business.

I ask you to embrace Blue's core values. I am including a copy in this newspaper (see page 5), and our values will also be displayed on the walls throughout the buildings together with other posters talking about the various employee initiatives, which we are undertaking, kindly read and understand our core values and these are central to our success, and important to us as an organisation.

Moving onto another important topic – many of our employees, and you as a Blue team, would like to know what has happened to the Blue share price. Blue had a high of nearly R7. It has now fallen to a low of R3, the lowest since we have listed. Well, for me, the basics are as follows: Many of you know we have a growing loan book. You are also aware that we have 300 branches, we have created, jobs for 3 000 people, and we are spread across 12 countries serving more than 400 000 customers. We also have about R70 million in deposits in Nigeria, and the business has much opportunity in growth potential.

We are currently trading at an historical price/earnings ratio (P/E ratio) of 16. This is the lowest for Blue ever. (P/E ratio or share price divided by earnings is a popular measure to compare growth in share price to historical earnings. Generally, the lower the P/E ratio the cheaper the price for an outside shareholder to buy shares.)

This puts us at a very attractive price for shareholders; and we have had a number of calls from people looking to buy the share. Many of the existing shareholders are not prepared to sell out at these levels, and are therefore holding onto their shares.

People, who are selling now, are part of funds that are obliged to sell, because they have had to liquidate their funds – as well as a lot of Hedge funds, which have come under pressure. Therefore, I would say: Do not to concern yourself with the share price.

Our job is to nurture the business, grow the business and grow the business responsibly; all while continuing to expand and develop as people and as an organisation.

If we do the basics right, trust me, the share price will look after itself in the forthcoming months and years.

Now, we all know our stated intention is to grow our loan book to be the biggest financial service provider on the continent and to have the strongest brand. That means we have got a lot of work ahead of us, and it will take a team effort from all of us.

I would like you to be excited about being part of our dynamic Group, where you know there will be growth opportunities and also recognise we will grow from strength to strength. We already know we are going to increase our branches from 300 branches to 500 branches, we are also aware that we are going to expand our countries from 12 countries to 24 countries. This is an exciting place to be. These are exciting times!

The Blue you see today is not going to be the Blue you will see in five years time. So, for those of you who are new, welcome to the team. For those of you who have been with us for a long time, keep up the good work, keep up the support. Good days are ahead.

The 2009/2010 financial year is going to be an exciting year for all of us, and it is going to take a lot of dedication and hard work. Team, that's the story.

Dave van Niekerk ©

It's your paper

The Blue Bulletin is your newspaper and we recently asked employees what they would like to see. Below are a few suggestions and we welcome more! Please e-mail all your letters, suggestions, comments, etc. to internal communications manager, Tania Hoon at taniah@blue.co.za

This is what you said you'd like to read about:

- Articles about smaller branches and their contributions to Blue;
- human interest stories;
- more knowledge about Blue within the whole of Africa;
- pictures of all departments and who works there; and
- competitions/best branch/best employee/best sales, etc.

“Our intranet will be up and running soon. We'll use this electronic medium as a communication channel to you too. Blue is growing at an incredible rate and so we will take some elements such as announcements – including births,

weddings, etc. – and place these on our intranet. Therefore, please send this information to me,” says Tania.

The intranet will also be the home of all policies and issues, which employees will need to fulfil their job to the best of their abilities.

The Blue Bulletin is very popular and will keep on growing. As a communication tool, the newspaper hopes to create a Blue community and employees are encouraged to take copies home to their family. It is also a medium, which aims to inform and educate the more than 3 000 Blue employees about Blue news, activities, accomplishments, products and policies within the Group. “In the Blue Bulletin, we want to clarify and discuss issues, profile employees, engage employees and entertain; while at the same time create a greater awareness of Blue's operation within the supplier and associate companies' network. It is your newspaper – please talk to us and send us your stories,” says Tania.©



Swaziland is going strong

Swaziland colleagues are moving ahead at full speed and country manager, Johan Senekal, has realised that all networking takes place on the golf course.

“Blue in Swaziland is growing at a rapid rate and we have already seen success stories emerge from our region,” says Johan.

One such success story is Mr Khanyile, who has been a government employee for the past 28 years. He read about Blue in the local newspaper and applied for a loan at the Mbabane branch as he wanted to start a second income to pay for the education costs of his family. Khanyile used the loan to purchase maize seeds and three goats for milk production. His maize fields are flourishing and his goats have made his investment a success.

To achieve ever more success stories in Swaziland, Blue developed new private debit order products to loan money to private customers.

“In 2008 we signed agreements with 10 private payroll companies, which we granted loans to. Since then, we have brought two more private payroll companies on board and have started giving out loans to them,” says Johan.

A new bill will be approved this year by the Swaziland parliament called the Financial Services Regulatory Authority of 2007. This move is seen as a positive step by the Swaziland government to assist the micro-lending industry in Swaziland.

Johan says, “We are also implementing a system called ‘Branch in a Box’ (BIB), which is a mobile branch used to service clients in remote areas.”

He adds, “And yes, it is true. After almost 10 years I have once again taken up the game of golf to meet Swaziland’s influential people. Perhaps I might even challenge younger colleagues to a game!” @

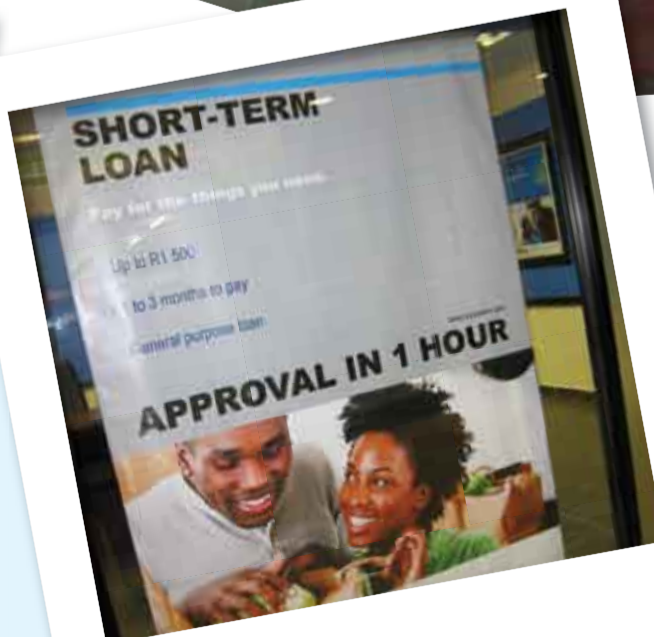


Mr Khanyile’s goats (above) and (below) standing in the maize, which he grew from the seeds purchased with his loan from Blue.

First Credit U branch turns Blue

The first Credit U branch, Steyn Street, Pretoria, has turned Blue. Below is the new look and feel.

We’d like to hear from our employees in the new Blue branches how they are enjoying their Blue surroundings. E-mail us at taniah@blue.co.za



Corporate social investment



Food and clothing for San community



Every year, Blue donates food to the impoverished San community in Namibia. On the afternoon before handing the food to the San community, Blue's country manager in Namibia, Gerhard van der Merwe, had the innovative idea of donating clothing as well.

After discussing it with Group corporate social investment manager, Elsabé Veldman, Gerhard communicated the idea to his staff who immediately agreed as they had in previous years seen that the children in the community sometimes only own what they are wearing.

"We all contributed," says Gerhard, "And our hearts were filled with warmth and compassion when we handed our clothes to the children." ©



Business development manager Jakes Kamutindi (standing next to the car) with some of the children of the San community

Warm hearts and full bellies



The days of sleeping on a cold cement floor with the wind blowing through broken windows making the constant hunger worse is now over, thanks to Blue employees.

The Lerato Crèche next to Beitbridge was identified by Blue employees in Musina as a project they would like to get involved in and support.

The situation at the school was harrowing. "Window panes were broken, doors did not work, the roof leaked and worst of all, 30 to 40 toddlers were sleeping on a barren cement floor and received little food" says Elsabé Veldman, Group corporate social investment manager.

Blue employees refurbished the school, stocked the kitchen with food and utensils, provided mattresses and blankets to the children, and conducted a financial educational workshop for the larger community.

The crèche was recently voted as the "Best Early Childhood Centre" at the mayoral awards held in Musina.

Today the teachers at the crèche report that more children attend classes, there are fewer sick-days, but best of all, children and teachers are happier and the learning response has shown a marked improvement.

"A big thank you to all colleagues and spouses, who put in so much of their own time and contributed to the crèche from their own pockets – well done to everyone involved in touching the lives of those less fortunate," says Elsabé. ©

Sowing the seeds



Last year, employees from Blue's head office in Faerie Glen donated seeds to the Dolous informal settlement. The photographs above show two Dolous inhabitants who have planted their seeds and are now enjoying the benefits of fresh produce. On the right is JJ standing in front of his pumpkins, and on the left is Rita with her vegetables.

In addition to the seeds, employees also donated clothes, toys, gifts and food.



Kenya's country manager, Pieter Le Grange (sitting at the head of the table) outlines Blue's vision for the year to all the Kenyan branch managers at a strategy session. It was not all work, however, as the branch leaders also had a chance to socialise and get to know each other better. Upon leaving they remarked that sessions such as this one should be held regularly.



Blue Lesotho invited Lesotho government data payroll deduction capturers to a business lunch. Administration manager in Lesotho, Anthonia Sekonyela, on behalf of Blue employees, thanked the government employees for their dedicated and hard work. Anthonia said Blue recognised that they have gone the extra mile.



**I don't like cricket...
I love it!**



Back row (from left) Gustaf Wessels, James du Bois, Ignatius van Niekerk, Gerhard Combrink, Izak (Hannes) Meyer and Herman Klopper.
Front row (from left) Neville Strydom and Roger Pedroso.

The Blue cricket team is making us proud. They made it to the finals of the E3 league and won gold. "We did it! What makes it even more significant is that we had three wins in a row to make to the finals – and, we won by only five runs," says Corporate Finance assistant, Ignatius van Niekerk.

The next season has already started. Tell us about your Blue sport. @

Blue's core values

"Our values are advocated through our deeds, dedication and desire to be the best. Our values are prophecies for future success, stability and sustainability. These values are paramount for continued development consistency. It is our mission to communicate our values by ensuring they are mirrored in our brand. We believe in unprecedented service excellence through providing a simple, innovative and value-added range of products.

We believe in providing value to our customers, constantly striving to offer a wide range of tailor-made products and initiatives in an efficient and timeous fashion. We will always serve our clients responsibly in a professional, dignified and courteous fashion. We will equip our clients with knowledge and understanding, enabling them to make educated and responsible product choices. Blue believes that responsible micro-lending can help turn around the fortunes of our continent. It could be the financial "start-up" that sets a generation of Africans on the road to roofs over their heads, dignity and self-fulfilment.

The environment in which we serve our clients and in which our staff operate will always be of the highest standards, will always portray friendliness, a sense of belonging, security and warmth, at the same time we must all be easily visible, accessible and sufficiently equipped. Our staff form a fundamental part of our organisation. They must always be professional, skilled and loyal individuals, driven people regarding their own personal interest as secondary to that of Blue. We will always treat our

staff with respect and integrity, while creating ownership.

We must encourage advancement of our people, allowing them growth and career opportunities.

Accountability and zero-tolerance for poor performance, delivery or service will be maintained at all times.

Recognising and rewarding our people will be the norm. The company will always operate with transparency, integrity and honesty in all of our operations. We must always ensure that we are involved with and give back to the communities who support us. This is done through social empowerment, education and contributions to worthy causes. We will consistently create awareness within the community, the market and our clients of our offerings, our values and our activities – all while ensuring that these values are mirrored in the way we conduct our business and in so establishing the values of our brand. While maintaining the above core values, we must ensure that we also deliver consistent growth and above average returns to our investors and stakeholders, while keeping them informed and involved.

These are our values."





Community members and the winner of Blue's "win a house" competition, John Twinomuhangi (fourth from the left), at the symbolic soil turning ceremony.

First impressions count

Imagine answering 10 000 calls a week. Always being friendly and always smiling. On top of this, being an important part of the reputation of the organisation. Welcome to the world of the receptionists at Blue Financial Services' head office in Faerie Glen.

"At Blue, we strive for excellence and to be the best we can be. We have raised the reception department from okay to exciting and dynamic. Our clients are exposed to the professionalism at Blue at first entry and our receptionists help make our clients and visitors feel welcome," says internal communications manager, Tania Hoon, who is responsible for the reception department.

Jeannette Praeg, front-line coordinator, says that immediate assistance is an important ingredient of the Blue reception recipe. "By being cordial to old and new clients, and by showing efficiency, the clients already get an idea of what Blue is about and this helps to form relationships."

"We answer the telephones, route and screen calls, greet visitors, respond to inquiries from the public, and provide information about the company. We have to apologise for things we don't know about, don't work

with and didn't make the mistake for. We support Blue employees in their roles. We are the first and sometimes the only person the client can take their frustration out on, and we need to have the patience to calm them down, and convince them that they did the right thing by approaching Blue. Furthermore, we also contribute to the security of the company by monitoring the access of visitors – a function that has become increasingly important," says Jeannette.

Almost two years ago, when Blue was still in its initial phase of growth there was only one receptionist at head office. Today, employees are spread across three buildings and there are seven receptionists serving clients and employees.

"Our goal this year is to be unified in uniform and increase our excellence through training. We strive to put quality above quantity. We'd also like to appeal to all at Blue to help us so we can assist you. Therefore, kindly keep us informed about office and job moves and other important changes, so when a client or visitor needs you, we can find you faster," says Jeannette. ©



In a clockwise direction from left are: Nonku Ngobese, Tania Hoon, Adelaide Cholo, Tumi Ramokgopa, Belinda Meiring, Oupa Mokgalaka, Henryke Stevens, Jeannette Praeg and Elsabe van Zyl.

Home sweet home

February, the month of love, will always bring a smile to John Twinomuhangi's face. As the winner of Blue's "Win a House" competition in Uganda, John excitedly watched as Wateco services – a company contracted by Blue to construct the house – started excavating the foundation for his new home.

Marketing coordinator, Jovent Kyalimpa, travelled to Kibale to witness the soil turning ceremony. Soon, the site was clear, materials were mobilised, site mapping was complete and everything was in place to dig into the earth and lay the first brick.

"We formally introduced the 'Win a House' programme to the area's LCI chairman and the neighbours in the presence of the

townplanner and the speaker of the Kagadi town council, who at the same time performed the symbolic soil turning ceremony together with John," says Jovent.

In a short speech, the speaker of Kagadi town council said he appreciated Blue's efforts to give back to the community, and noted that what had once been a dream was now finally started to bear fruits. He pledged the council's commitment towards Blue's operations in Kagadi.

"There was even media coverage of the event," says Jovent. "Journalists from the local newspaper, New Vision, and community station, Kagadi radio, attended. Kagadi radio reported on the proceedings in their evening news bulletin." ©

bling it on!



Branch manager, Hanlie Basson (left), with the cheerful winner of the prize sponsored by Blue, which he said "would come in very handy".

The Middestad Shopping Centre in Bloemfontein recently held a competition for shoppers called "Bring on the Bling".

"We, at Blue Middestad Centre branch, saw the competition as an ideal opportunity to market ourselves to new clients as the branch is situated on the outskirts of the centre. So, we piggy-backed on the competition and sponsored a R2 000 shopping voucher to spend at Shoprite," says branch manager, Hanlie Basson. ©

BLUE SOCIETY



*“Dig the blazer, bro!” “No way, dude, you were a prefect?”
 “They actually made me tie my hair up.” “Want to swap sarmies?”*

It was back to school during January for all employees at head office, and the spirited employees got into the theme full swing. Amidst all the rebels was a good cause though. Employees managed to raise R5 000 for the ‘Solidarity for their Skooltassie’ project, which purchases educational items for underprivileged learners. So, like, check you next year!

Blue Stars

Kenya

- Elizabeth W Mwangi ★★★★★ T
- Samuel Ndirangu ★★★★★ T,S,I
- Vitoria Kodi ★★★★★ B,T,S
- Joshua Nyanchoka ★★★★★ B,T,S,I

Lesotho

- Hlombo Rantseli ★★★★★ S,I

Malawi

- Christopher Kasambala ★★ T,I
- Adrowe Banda ★★ B,T
- Emmanuel Jere ★★ B,T,I
- Veronica Mkanthiwa ★★ B,T,I

RSA

- Magda Anne ★★ T,I
- Bonny Monaheng ★★ B
- Tinah Nagiah ★★★★★ B,T,S,I
- Tebogo Steyn ★★ B,T,I
- Rosina Taukobong ★★ B,T,I

RSA N Office

- Tessa Weyers ★★★★★ B,T,S,I
- Thabiso Seleke ★★★★★ B,T

RSA Head Office

- Malebo Lelaka ★★★★★ B,T,S,I
- Selmarie van Oordt ★★ B
- Anees Keel ★★★★★ B,T
- Ismael Mtetwa ★★★★★ B,T
- Deja Kars ★★★★★ B,T,I
- Phemelo Morola ★★★★★ B,T,I
- Victor Matodzi ★★ B
- Lucky Matengu ★★ B
- Patrick Lekhuleni ★★ B
- Betty Seema ★★ B
- Danietha van Rhyn ★★★★★ B,T
- Lizelle Bezuidenhout ★★★★★ B,T
- Marjorie Vaunay Randal ★★★★★ B,T
- Beverly Venter ★★★★★ B,T
- Alma Venter ★★★★★ B,T

Employee of the month

Conrad Mahonga

Best service	-	B
Teamwork	-	T
Sales support	-	S
Initiative/innovation	-	I

Tanzania

- Elisha Tengenji ★★★★★ S,I

Uganda

- Samson Mademaga ★★★★★ B,T,S,I
- Judith Komugisha ★★★★★ T,S,I
- Darius Mugisha ★★★★★ B,S
- Adam Yasim Mukwaba ★★ B,T,S

Zambia

- Gabriel Tembo ★★ B,S
- Brain Katunda ★★★★★ T
- Margaret Malunga ★★★★★ B
- Gibson Nsofu ★★★★★ B,T,I
- Paul Mukumbuta ★★ B,T
- Ruth Shamulanga ★★ T,S,I
- John Simutowe ★ B,T
- Muyunda Muyunda ★★★★★ B,T,S,I
- Amon Katunda ★★ B,T,S,I
- Sheila Kandungo ★★ B,T,S,I



Thumbs up!



Bonnie Manaheng and client.

C/O Kivuku Basic school
PO Box 120048
Kasempa

The Country Manager
Blue Financial Services
PO Box 35016
Lusaka

2 February 2009

A BIG thumbs up to Blue Financial Services.

In one's life comes a time when one needs financial assistance above one's own earnings for various needs and reasons. It might be for educational needs or investment purposes, such as small businesses and many more. I became a victim of such, when I needed to upgrade professionally. I went to Blue Financial Services, in particular the Solwezi branch, where I found "ever smiling" Lee Matebesi, the branch manager, and his charming staff who make you feel part of whatever they do - as they don't keep you waiting without telling you the progress on your application.

May I take this opportunity to introduce myself to readers and tell you my experience at Blue.

My names are Emmanuel Konayuma, aged 36, working for the Zambian government as a teacher in the ministry of education, in particular the Kivuku basic school found in the heart of the north western province.

I am writing to commend Blue for their excellent services and would advise many others to look nowhere else, as the solution to our various needs rest in the hands of Blue.

Firstly, I would be lying if I do not mention the hospitality that is shown upon entry to the Blue premises. The staff are so well groomed that one simply runs short of words. Mark my words, you will be treated like a king because one is received so well, and promptly and timely attended to.

The members of staff are more than knowledgeable about the products, and will explain to you without leaving "a stone unturned". The branch manager, Lee, is a superb person.

On the other hand, when one applies for a loan it is processed in the shortest possible time, thereby making us wait for a very minimal time. Let me confess that within 60 minutes one would be soaring above their financial dilemma. My dear reader, this is not artificial, because I am confident that I will attain my PHD in education with the help of Blue.

So beloved friend, put on a smile, walk to the nearest Blue branch, and you will be amazed at how Blue will walk the extra mile for you. Just a walk and Blue will do the rest.

Yours truly,

Emmanuel Konayuma



Blue employee Tebogo Steyn with her former teacher, and impressed client, Ellen Sehunoe.

ENQUIRIES: WALTER MAKOTA
To :
THE MANAGER
BLUE FINANCIAL SERVICES
RUSTENBURG
DATE: 29/01/09

RECOMMENDATION LETTER

This is to certify that Bonny Manaheng has excellent service rendered to her clients.

She displays her professionalism and excellent work habits which really cannot be left unappreciated. I strongly believe she will take the BLUE FINANCIAL SERVICES to greater heights regarding its vision and mission.

I hereby strongly recommend her for any promotional vacancy which I believe she best qualifies.

My regards and best wishes accompany her.

Yours sincerely
WALTER MAKOTA

COMPLIMENT

20. 01. 2009.

My name is Ellen Petes Sehunoe. When I first came into your office, I was really impressed about the set up. The office looked very bright and very nice and beautiful. They are so professional. I like their smile and their customer service. Very exciting. Keep it up. You are growing and becoming the largest financial service provider.