

Joy Without Measure

by Rosine Ushizimpumu,
Risk Analyst,
Rwanda



The youngest child was a 3 months old baby, a child hoping to get the warmth of a home at Home for Children – URUKUNDO. Ms. Arlene Brown was the mother of every child in the home, a home that sheltered children who had no where to live, or a place to call home.

Fina BANK extended compassion to the home because it has a concern for the community in which it serves. Members of staff spent a valuable time with the children, playing with them and laughing with them; It was like a family day out, only that the Fina family had an extended family this time. The Managing Director, Mr. Steve Caley could only hope that the Rwf 500,000 cheque he presented to Ms Arlene and the children would take care of them until the next help was available. The Children could not contain their joy when they received their gifts of candies, chocolates, x-mass decorations and many more. It was indeed very touching to see how their lovely little faces brightened from the wonderful visit.



Team Building with Lasting Impression

by Nikita Shah,
Customer Service Officer,
Kenya



It could have been the fact that we had to depend on each other to climb the rock at Hells Gate National Park, but the challenge definitely drew the Nakuru team closer. As we followed each other, deep within we knew we had the other to turn to in case we fell, or injured or even got too tired to move! The interdependence taught us to trust one another in every endeavor. The climb that demanded not only our fitness but also our stamina saw the whole group of eight aiming to conquer and reach the highest they could. The activity took place at Cray fish in Naivasha, located about 85kms away from Nakuru.

The experience was a wonderful memory. We took risks, we trusted, we tried and we learnt. Above all, I can comfortably say the team bonded to extremes that I can't explain in words but which you will definitely experience when you visit our branch. Most importantly, it has become easier and better for us to work together because we have learnt to appreciate one another. We found that the team building activity left a lasting impression.



Team Rwanda - Rwanda Cycling Team

by Goretta Kabano,
Marketing Officer,
Rwanda



Fina Bank sponsored "Team Rwanda", the Rwanda cycling team that participates in the various cycling events around Africa. The team returned recently from Senegal and Namibia where they had enjoyed good success with a number of podium finishes.

The local tour started on 16th November, 2009 with its 1st leg being from Amahoro Stadium in Kigali to Rubavu, Western Province. Eleven teams from different African and European countries participated. Rwanda was represented by two teams, Karisimbi and Akagera. Kenya and Uganda were also included.

Other legs of the race took place in Rubavu and back to Kigali and to and from Karongi; a challenging route with many hills and bends. For spectators, it was a superb sight to see the riders take the twists, going up and down in their different, multicolored jerseys. The final legs were to and from Nyagatare with the race finishing back in Kigali on the 8th day of the competition.

The overall winners were Morocco but the leading Rwandan rider was placed third in the individual category and the whole nation was proud of his achievement.



Footballers, till next Year

by Fidel Okillah,
Finance Officer,
Kenya



It's been a fantastic year for the football team worth remembering; fun, fantastic, and the greatest moment of teambuilding the bank has ever seen. The first match was memorable with new record set by various team members. Some records were embarrassing, others spelt room for improvement and still others were exemplary. Well, it was perfect: a team well formed, a game well played, and a goal well scored.

Customers, look out for the Fina Football crew next year. This I must say is indeed a great team, with an amazing team of fans – speaking of which we wouldn't mind recruiting you as a player or fan! An important detail though: soon you may be cheering us right in the comfort of your entertainment room via DSTV, supersports – after all, everything starts with a dream, right?

Finally, I wish you all a merry Christmas and a blessed new year. Team, just make sure you come physically fit for a greater 2010.

Western Uganda trade Expo

by Alex Mugabi, Relationship Manager, Uganda

Our main aim was to mingle with the people we target – to get to know what they have been up to and to understand their needs. That is why we were present at the trade EXPO. Besides telling what Fina Bank had to offer to the market, we desired to get closer to our customers. We got enquiries, we made friendships and we promised we would stay in touch with our customers, partners, and potential customers.

All this interaction happened in this year's Western Uganda trade EXPO, an expo that brought together more than 500 manufacturers and traders. We got a brilliant opportunity to listen to what our customers had to say; we absorbed the feedback we got; now we are able to reach out to them as we work towards becoming the best business bank in the region.



Fina Bank would like to wish you safe, fun holiday seasons and a prosperous 2010.



Your Partner in Growth and Development

FINA BANK Newsletter

4th issue, 2009

Editor's Note

I wonder how many of us remember the first Newsflash we ever did! We all agree we have totally revolutionized; the look is great, images captivating and information enlightening. I want to thank everyone who has been reading our issues in 2009...it is because of you we work so hard to make your copy available each quarter.

Being a close knit family, we have used the newsletter as an avenue to update you on what the bank has been up to; the original purpose was to let everyone be part of the Fina world, and I believe you know by heart what we have been doing in 2009. If you missed an issue, please visit www.finabank.com and get a glimpse of all releases in 2009. Our site is now a place to keep track of, should I say everything you need to know? It is a capsule review of things at greater length and a wrap-up of what's been happening. So get updated much more frequently in 2010.

This goes to our customers, if you have good reports you want to share with us, kindly send them to the marketing team, we will definitely showcase your reports on our newsletter. We hope you will get more involved in 2010 because you are truly part of Fina family. I do hope you'll occasionally comment on the articles, and feel free to send us your thoughts at marketing@finabank.com – though we are lucky to have many terrific contributors and feedback, it's really just us behind the curtain here everyday, and it's always nice to hear from everyone.

As always, if you're enjoying your issue, I hope you'll spread the word, and share your copy with other people who are not yet our customers. Thanks again for reading. We wish you the best holidays ever and a glorious New Year.

Editor



End Year Message from Group Chief Operating Officer

We soon conclude an evolutionary 2009 for Fina bank: a year of many triumphs, challenges, changes and a year in which we have begun restating the strategy for our bank that will enable us to come out ahead and build our business profitably. Whilst 2009 has had its difficulties, there have also been many successes and foundations have been laid for a more successful 2010. Each of our business units and branches regionally has been planning for the coming year in a very focused way, and therefore should approach the new year confidently, and creatively.

The core to our future success is the quality of relationships with our customers, and a lot of activity in the later part of the year has been devoted to making sure we provide the very best service we can. To our customers, let us share a commitment to become more resourceful, accountable, responsive, and collaborative as we continue to build strong relationships. I would like all staff to know how deeply grateful I am for all the efforts made in 2009. Please have a safe, fun holiday season and I hope you have a very prosperous 2010.

Fina Bank Scoops Top FiRE Awards

The 2009 FiRE awards were concluded with Fina Bank emerging the first runners up in compliance to International Financial Reporting Standards (IFRS) category, best Institution in the Banks' category and the Overall Winner in financial reporting trouncing other institutions which won the crown last year.



Fina Bank complied with the International Financial Reporting Standards on financial reporting by providing all relevant information whilst enhancing communication to all its stakeholders. The bank had committed itself to reaching out to its clientele through enhanced communication. This was achieved through more active involvement in Corporate Social Responsibility (CSR) as well as being a keen listener to what the customer had to say. He added that the enhanced communication was achieved through Fina customers across the region expressing how the bank had partnered and grown with their businesses through testimonials.

Highlights in this issue:

- ★ Launch of Muhanga Branch
- ★ Festino Motor Sprint
- ★ Fina Bank supports J.A

Tariff Review Notice:

We are happy to advise you that following a recent Kenya Tariff Review, most of our charges have been reduced. This will be effected from January 15, 2010 in Kenya only. Please contact your Relationship Manager or nearest branch for more details.

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Fina Bank Meru - Centre of Attraction

by Jerioth Kithinji,
Teller,
Kenya



The elderly lady walks into the branch with a broad smile; sure of herself and loving every step she takes. She knows what brought her to that particular building. She saw and now she wants to understand!

She walks straight up to Fina Bank's very own Mr. Earnest Manyara, who receives her with a smile. She loves the fact that she feels at home already, and now she can state why she is here. She points at one of the posters showing a farmer with a cow. Livestock is the most usual sight in the streets of Meru, it is no wonder it actually draws her to the new Meru branch. Interestingly, she wants to understand what the cow is all about. Is it for giving away? What does she have to do to get it?



The lady is among the many visitors Meru branch has been attracting. While some come to satisfy their curiosities, others want to gain a new gateway to the saving world. The team at Fina Bank is amazed at the positive response Fina Bank-Meru branch has received since the doors opened on 9th November, 2009. "To date, people are still flocking into the branch in large numbers making targeted enquiries about Fina Bank and the products on offer," comments the branch Manager, Mr. Silas Kiumbe. Based on the observations made by the staff at hand to serve, customers are making genuine enquiries because "every enquiry is creating a customer and every customer is walking out of the branch wearing a satisfied smile; the smile of someone who has just discovered a treasure," comments one of the staff members.

The branch is spacious, beautiful and with the colours blended to give a warm atmosphere (even at night the branch looks awesome from the street). The staff at the branch see each day as an opportunity; an opportunity to get to know the customers up close and personal by getting to understand their line of work and advising them on the specific product the bank has that would suits them. It is a gradually developing relationship with increasing trust between the staff, the present clients and even the customers who are yet to visit the branch.

Behold the Beauty of Working Together in Unity

Tryshanne Mburu,
Central Operations,
Kenya.



The way a team plays as a whole determines its success. You may have the greatest bunch of individual stars in the world, but if they don't play together, the club won't be worth a dime.
Babe Ruth

I am a huge fan of the way Fina Bank believes in team work; it is really a beautiful thing. Coming together as a team is usually just the beginning, and keeping that team together is expensive and requires a lot of hard work. But once a team is knit together, they can achieve anything, even the impossible. When we went to Rolf's Place for our team building, it really brought so many positive aspects of every member; and I can just say some real bonding and having fun as a team and friends. A journey that took us 30 minutes bore the sweetest fruits. We were exposed to all sorts of activities, and each activity was challenging and demanded full dependence on one another. We climbed a shaky 50M Bridge on a cliff, did tag of war and other sporting activities, all aiming to push us to the limit.

There was an outstanding togetherness, as we all tried to be winners. Those of us who lost felt they were a let down and of course tried to make up with the next activity. We ran together, rolled on the ground together, climbed together and even ate together. We learnt that having a goal, working hard towards it and working together was the key to achieving greater things as a bank and individuals.



World AIDS Day Celebrations

In Africa we can't shy away from the devastation effects of HIV and AIDS. The statistics are showing that the age group of between 18 to 29 years is proving to be the one most susceptible to new infection.

Fina Bank has always been committed to meeting the real needs of the society in which it serves. This year, the bank partnered with Watoto church to commemorate World's Aids Day. The celebrations started with the bicycle race, a race that was used to attract attention and bring people right outside Fina Bank Ovino Branch. Outside the branch was a voluntary counseling and testing centre where people would be tested for HIV/AIDS. Within a short time, the crowd at the centre was amazing, with more than 200 people from Kisenyi, Ovino and surrounding areas getting tested and getting empowered with the knowledge of their status. According to one of Fina Bank's Executive Directors, Mr. Julius Omoding, the bank had a purpose. The bank was not only interested in creating powerful business partnerships but also truly cared for society; the bank wanted to serve and prosper a healthy society as well; to work hand in hand with people of Ovino, enabling them to become active and productive participants in their own development. "We must rise and unite with passion to care for those infected and affected with HIV and AIDS," asserted Mr. Omoding.



The Launch of Muhanga Branch

by Kanakuze Jeff,
Business Banking,
Rwanda



The new Muhanga branch is situated at the main road from Kigali to Butare in southern province. It is designed to serve all the personal banking needs of the Rwanda market as well as the business sector. A colourful launch ceremony took place on 29th October 2009 with a road show around Muhanga town to set the pace. The guest of honour, the vice mayor in charge of economics in Muhanga district, was at hand to officially open the doors of the new branch to the public. She was happy with the ambience, and expressed her sentiments on what she felt about Fina bank and how the regional bank has greatly participated in the development of Rwanda. Mr. Steve Caley, the Managing Director, was at hand to interact with the guest, and introduce Fina Bank as well as the products on offer.



The New Automated Trading System (ATS) for Treasury Bond Trading

by Mary Muiruri,
Manager - Global Operations,
Kenya



Treasury front office and treasury Operations teams successfully participated in the new ATS trading platform that went live on 27th November 2009 at NSE.

Owing to the shortcomings of the largely manual secondary trading of Treasury Bonds, CBK and NSE took a joint initiative to automate this process with the ultimate objective of ensuring efficiency and safety.

Under the new automated trading arrangement for treasury Bonds, there is an electronic system interlink, connecting and allowing data interchange between CBK, Central Depository System (CDS) registry and the NSE Automated Trading System (ATS) platform.

The system envisages a fair, open, competitive and transparent market with no pre-agreed trade deals and prices. Matching of all purchases and sales takes place on the ATS trading platform.

The Party that Brought All Staff Together

by Bindiya Gohil,
Assistant Service Manager,
Kenya



It was a delight to see all the smiling faces adorned in African attire of all sizes, shapes and colours. According to the Group Chief Operating Officer, Mr. Tim Marshall, it was a moment of thanksgiving and reflection; a time to celebrate one another as well as begin afresh. The Fina Kenya staff end year party held on 5th December 2009 at the safari park hotel was one of a kind. It celebrated not only the joy of being together but also the synergy of a team. It was one great time that all staff got to meet, eat together and review the challenges and achievements that 2009 had brought. A positive sentiment was injected into each individual of a 2010 with exceeded accomplishments. We are grateful that the bank saw the need for this party because it means the world to all of us.



Festino Motor Sprint

by Gateja Bosco,
Marketing Assistant,
Uganda



Auto racing is the number one and fastest growing spectator sport in East Africa, a sport that brings together people from all walks of life to compete and enjoy. This year, Fina Bank went big into supporting motorsports in Kenya and Rwanda and has gone a step further to sponsor the Festino motor sport, one of the biggest events on the motorsport calendar in Uganda. Festino motor sport is an annual event that brings together drivers as far as Burundi, Malawi, Tanzania and Kenya.

There are new developments in Uganda motorsports, development intended to promote the sport among young people. At the Festino motor sport, drivers below the auto racing age participated in the sprint and other sports designed specifically for the youth.

Because of the high participation in motorsports this year, Fina Bank has been highly recognized as a committed player in the Uganda Motor sport fraternity especially because of the major BAGUMUS sponsorship early in the year.

Dinner with East African Fine Coffees Association (EAFCA)

By Brenda Canowira
Customer Care Consultant
Uganda



Fina bank made a strategic partnership with EAFCA which is an umbrella association for all Fine coffee producers in East Africa and other African countries namely Zambia, Ethiopia, Zimbabwe and South Africa.

During the dinner Fina bank got a chance to affirm its regional presence, products and customer oriented services to 200 topnotch business people, it was the beginning of their 10 years celebration and it's to be carried out in all East African countries, Fina Bank will be acknowledged as a partner in East Africa.

This was a joint sponsorship; Fina Bank Rwanda contributed 30% and Fina Bank Uganda 70%.



Fina Bank Executive Director Mr. Julius Omoding addressing EAFCA guests at the dinner.

Fina Bank Supports Junior Achievement Programs

by Andrew Karuku,
Project Administration Officer
Kenya



Junior Achievement is a non-profit organization that connects volunteers with students in high schools through in-class activities, after-school programs, and workplace experiences. Students acquire the confidence they need to succeed in their future careers and in life. Regardless of economic background, many students lack the knowledge they need in order to achieve success in their future careers and in life. They simply may not understand how learning in school connects to their future success.

Fina Bank is a major contributor in the Junior Achievement program and as a bank we endeavour to serve as role models as we use our skills and life experiences as professionals to teach young people career and life skills.

Special Touch for Special Children

by Terry Kangere,
Business Banking,
Kenya.



The Day was like none other, and the experience fulfilling. Seeing the children hopeful was enough, seeing them overwhelmed with joy was more than we could take because it was greater than anything we had experienced before; it was really a beautiful thing.

The visit to St. John's centre, a centre with children with special needs, was out of the ordinary for most of us. Located in Shauri Moyo, off Jogoo road, and next to Shauri Moyo police station, Fina bank staff in Gikomba Branch went to give something special to special children. They were all between 5-16 yrs and suffered from cerebral palsy and Down syndrome, conditions that deprived the little ones either of physical or mental wholeness. Filled with compassion, Fina staff took up some of the responsibilities of caring for children, responsibilities that demanded among others, a big heart. The team patiently took up feeding the children and with lots of love went further to assist with the routine physiotherapy sessions, encouraging them to try harder because it would make them stronger.

The team learnt to look beyond physical appearances and see God's fragility in His creation and to accept all as unique and beautiful individuals intensely loved by God. That even though these children had different kinds of disabilities, there was a reason God put them in this world, and just like each one of us, they had a greater power that cared and watched over them.

