

WELCOME TO BLUE POINT

Central European briefing - May 2002



BLUE POINT

**THE OLDEST BRANCH IN
POLAND**

FIRST CUSTOMERS - 1997

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GEOGRAPHICAL STRUCTURE



DOM
TOMASZ
CIECHANOWSKI



ROM
EDYTA
SADOWSKA



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REGION 8
EDYTA SADOWSKA
REGIONAL OPERATIONS
MANAGER

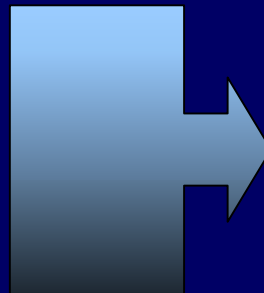
EMPLOYED IN FEBRUARY 1998

REGION 8 INCLUDES:

➤ **WARSAW (BLUE POINT)**

➤ **SIEDLCE**

➤ **LEGIONOWO**



26,000 CUSTOMERS

415 REPRESENTATIVES

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LEGIONOWO



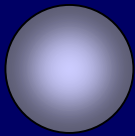
IR -
PUŁTUSK

IR -
WYSZKÓW

IR - OSTRÓW
MAZOWIECKI

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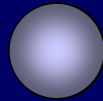


**EAST
WARSAW**

IR - RADZYMIN

IR -
SULEJÓWEK

SIEDLCE



IR -
OTWOCK

IR -
WOŁOMIN

IR -
GARWOLIN

**WEST
WARSAW**

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BLUE POINT – CURRENT AREA

- THE OLDEST WARSAW DISTRICT
- WARSAW SUBURBS IN DISTANCE 60 KM

BLUE POINT CURRENT SITUATION

4 AREA MANAGERS

17 DEVELOPMENT MANAGERS

15 ADMINISTRATION STAFF

3 SECURITY MANAGERS

TOTAL no of STAFF - **39**

230 REPRESENTATIVES

15,200 CUSTOMERS

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BLUE POINT - **Employees**

- **AVERAGE AGE – 31**
- **AVERAGE JOB SENIORITY IN PP – 2 YEARS**
- **THE LONGEST WORKING ROM IN POLAND –
EDYTA SADOWSKA**
- **THE LONGEST WORKING AM IN POLAND –
WALDEMAR PILARCZYK**
- **THE LONGEST WORKING REPRESENTATIVE –
TADEUSZ MOJSA**

BLUE POINT - REPRESENTATIVES

WOMEN **74%** AVERAGE AGE **41**

MEN **26%** AVERAGE AGE **42**

REPRESENTATIVES WITH SECOND JOB
63%

AVERAGE REGISTER **66** CUSTOMERS

THE BRANCH OPERATIONS

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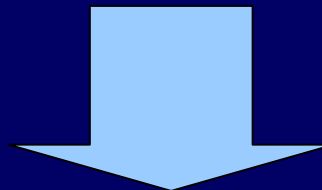
REPRESENTATIVE IS GIVEN COLLECTING LISTS ...

PROVIDENT
Przebieg

Informacja o kliencie				Karty				obciążenia	
Nr rejestru	ident.	tytuł	czynniki	tytuł	tytuł	rate	zależne spłaty	tytuł	tytuł
H765	2021	35	W	L.333	001	57.90	H	01	58.00
Ms XXXXX YYYYYY								obciążenia	
100%				V:00 V. Arrears L:00 L. Arrears 07/95 1st Account				0.00 1215.40 0.00 57.90 58.00	

Informacja o kliencie				Karty				obciążenia	
Nr rejestru	ident.	tytuł	czynniki	tytuł	tytuł	rate	zależne spłaty	tytuł	tytuł
H765	2005	35	W	L.549	1501	66.80	H	01	118.00
Mr ZZZZZZZZZZ XXXXXXXXXX				L.853 201 50.10 H				obciążenia	
100%				V:00 V. Arrears L:00 L. Arrears 15/00 1st Account				0.00 4813.80 0.00 118.00 118.00	

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... COLLECTS REPAYMENTS

39 week

Issue number: _____

Issue Value: _____

Charges: _____

Tax: _____

Weekly rate: _____

Signing the loan agreement the borrower is the only person obliged to settle the loan together with due charges

39 week

I confirm conditions of concluded loan agreement

Week	Date of payment	Payment value	Current balance	Representative's signature
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
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36				
37				
38				
39				

14

PROVIDENT
Finanční

informacia o kliente

Nr rojestrů	klent	bydleni	czepob.	karly	hypocria	mla	zaznaje splyty
H765	2021	35	W	L333	001	57.90	H

Ms XXXXX
YYYYYYY

100%

V:00
L:00
07/99

V. Arrears
L. Arrears
1st Account

ostoina wofata

of mofata splyty	of mofata splyty
58.00	57.90

obcno wplato

mla	0.00	1215.40
mla	0.00	57.90

58

informacia o kliente

Nr rojestrů	klent	bydleni	czepob.	karly	hypocria	mla	zaznaje splyty
H765	2005	35	W	L549	1501	66.80	H

Mr ZZZZZZZZZZ
WWWWWWWWW

100%

V:00
L:00
15/00

V. Arrears
L. Arrears
1st Account

ostoina wofata

of mofata splyty	of mofata splyty
118.00	116.90

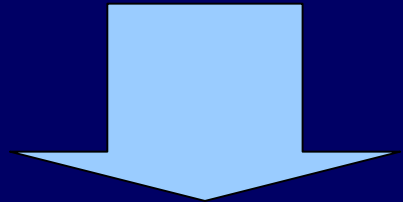
obcno wplato

mla	0.00	4813.80
mla	0.00	116.90

118

EFC 001-11/00-02

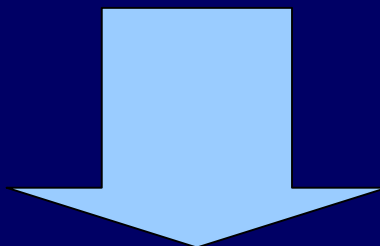
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... AND ALSO MAKES SALES

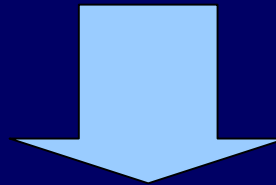


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... THEN ONCE A WEEK COMES TO THE OFFICE WHERE THE DEVELOPMENT MANAGER HOLDS A MEETING WITH REPRESENTATIVE AND:

- ✓ reviews collecting lists
- ✓ discusses sales opportunities



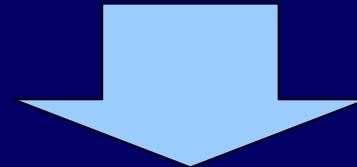
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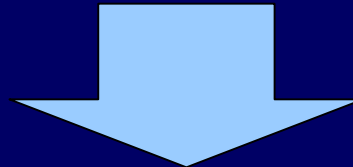
... AFTER REVIEW REPRESENTATIVE GOES TO ADMINISTRATION WHERE CLERK:

- pays in all payments from lists
- enters new sales
- resolves Representative's queries
- prints Performance and Exception Report



...AFTER PAY IN REPRESENTATIVE GOES TO THE DEVELOPMENT MANAGER TO:

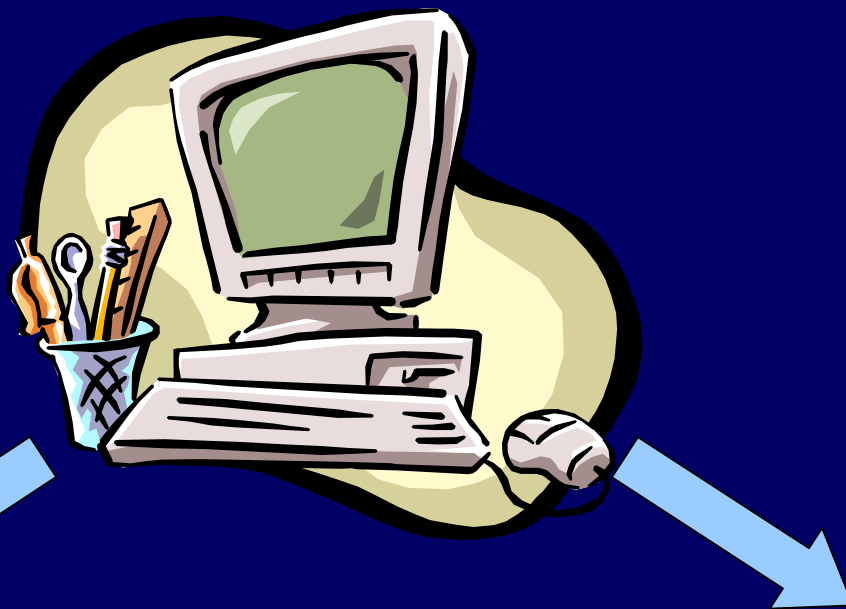
- discuss collection performance
- discuss visits required
- complete Arrears Action Sheet
- be fully supported by Manager



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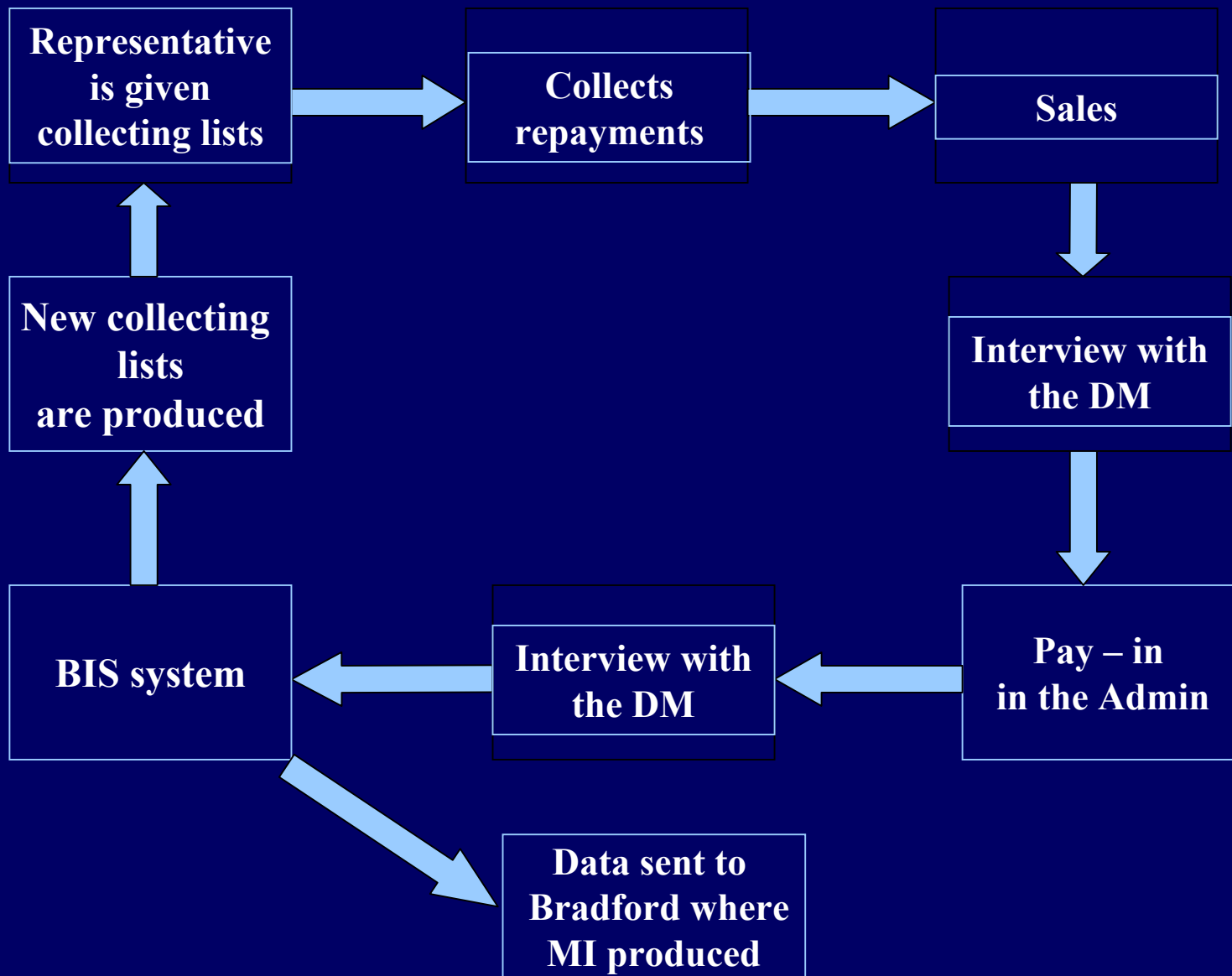
AND FINALLY ...



New collecting lists are produced and passed on to representative

Data sent to Bradford where management information produced

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Thank you

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