



**YOU ARE WELCOME**

# **INDUCTION PACK**

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**WE ARE GLAD YOU'RE HERE**

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## WELCOME NOTE BY THE MANAGING DIRECTOR



Welcome aboard to our team! I am pleased to have you working with us. You were selected for employment due to the attributes that you displayed that appear to match the qualities we look for in an employee.

Here, the legacy we wish to ensure is to continuously build a great organization; an organization to last for generations.

However a great organization can only be built by great people. Our simple definition of great people is highly intelligent people with the right culture. People who are a little different, who always push the boundaries with possible solutions and are focused on the long term.

I'm looking forward to seeing you grow and develop into an outstanding employee that exhibits a high level of care, concern, and compassion for others. I hope that you will find your work to be rewarding, challenging, and meaningful.

I will expect your best each day. Know that I am concerned about your development and that my door is always open. The keys to your success will be being dependable, reliable, showing openness, follow-through, attentiveness, supervision, documentation, and following the policies and procedures. While doing these things you will be successful and so will The Concept Group. Your professional growth is of utmost concern for me personally, because if you are growing our clients will grow as well.

Again, you're welcome.

**Sincerely,**  
**Chukwuma Ochonogor**  
**MD/CEO The Concept Group**



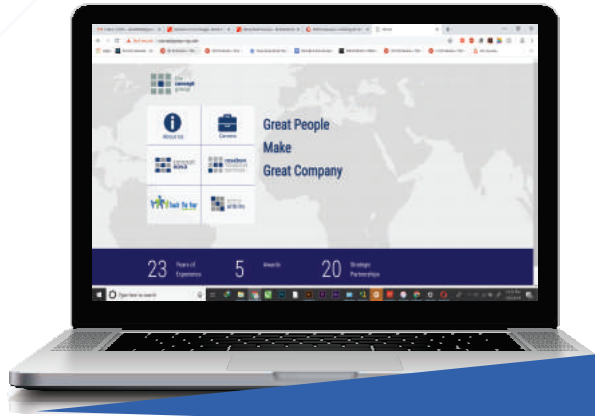
## THE CONCEPT GROUP: AN OVERVIEW

### BRIEF HISTORY OF THE CONCEPT GROUP

The genesis of The Concept Group was initially borne from a functional and structural approach, simply delivering better effectiveness through shared services of back office functions for its core market facing organizations.

As the organization grew, the group along with its member subsidiaries has evolved to embody much more. As a tested guiding light, our core values which we passionately uphold give us a sense of purpose and direction, not only in our professional, but also in our private lives. These values summarized are based on three pillars; (Great) People, (Continuous) Innovation and the (Ideal) Culture. Its major subsidiaries are;

- › Rosabon Financial Services
- › Concept Nova
- › Percy Aitkins



## THE GROUP'S SUBSIDIARIES

### Rosabon Financial Services

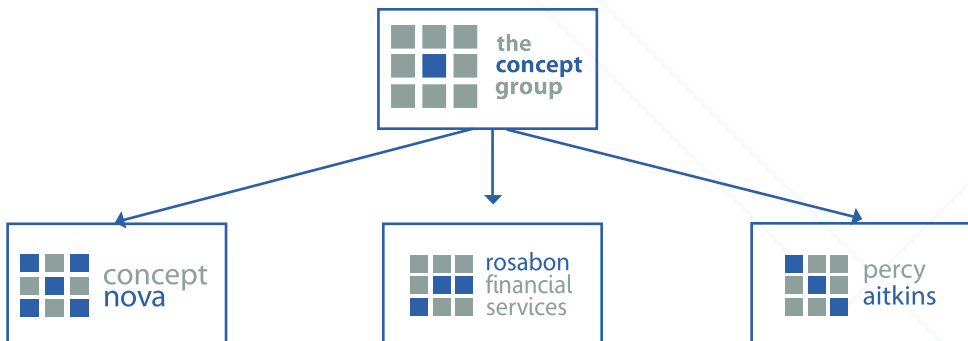
Rosabon Financial Services is the leading Financial Intermediary and Equipment Leasing firm in Nigeria;

### Concept Nova

Concept Nova provides a range of software and IT services that enable public, private and third sector organizations to retain control, improve visibility and gain efficiencies through streamlined processes;

### Percy Aitkins

Percy Aitkins, a Foreign Exchange company that has kept its own branding within the Group.





## THE GROUP'S CORPORATE CULTURE

### When you think of Great Companies, what comes to your mind?

Is it the people or the company's building? Do you also consider their structure, their brand, or even their beautiful working environment? Which of these do you resonate with more?

Whichever of these options you may have chosen is not far from the truth. However, from data and opinions of various experts, the activities that really permeate most great companies go beyond the aforementioned.

First, Great Companies have an aggregation of these. However, there are enduring patterns of behavior that they seem to exhibit over time. These behaviors are both written and implied values of the firm that make it stand out among others in the same industry.

### Core Values

Core Values are the fundamental beliefs of an organization. These guiding principles dictate behavior of employees and can help people understand the difference between right and wrong.

For The Concept Group, our core values are highly representative of our employees' behavior. It's expected that all the staff reflect these values as they carry out their day-to-day activities within and even outside the company's environment.

The acronym of our brand name, 'CONCEPT', serves as the mnemonic for our company's core values. They are as follow below;

C	Continuous Improvement
O	Optimize
N	New Ideas
C	Customer Focus
E	Ethics and Integrity
P	Problem Solving
T	Teamwork

These core values mentioned above form the basic principles and virtues that we hold as an institution and also as individuals. It forms the foundation on which we perform our work and conduct ourselves every day.



**Corporate Culture**

Our corporate culture is our way of life. It's the bigger picture of our core values. While our core values spell out the expected attributes to be exhibited by our employees, our corporate culture embodies shared values, attitudes, standards, and beliefs that characterize members of our organization and define our nature.

Our Corporate Culture is rooted in our company's goals, strategies, structure, and approaches to our human resources, customers, investors, and the greater community. As such, it is an essential component in our business' ultimate success or failure.

The Four Quadrants of our corporate culture are as follows:



### **Vision**

The Vision of the group is to continuously build the greatest organization our shores have ever seen and as much as we can, impact the world to make it a better place.

### **Mission**

Our Mission for the group is to make The Concept Group the foundation and support for existing and prospective innovative member businesses, whilst redefining standards.



Other Major Company Tenets:

- › Critical Thinking
- › Leadership and
- › Self-Awareness

**Group's Structure** (Watch Here)



## ROSABON FINANCIAL SERVICES

Award winning Rosabon Financial Services is a member of the Concept Group. It is the arm of the Group that engages in providing loans, lease and investment opportunities to both individuals and organizations.

Licensed by the Central Bank of Nigeria (CBN) on April 22, 1993 and being a long standing member of the Equipment Leasing Association of Nigeria (ELAN), we have evolved into Nigeria's leading Non-Banking Financial Intermediary and Equipment Leasing firm focused on niche and general markets.

:

Our work draws on over 25 years of experience in the field of finance management, tailoring our lease, loans and investment offerings to meet the financial needs of our customers either on a long or short term.

Over the years we have received awards (Local and International) for our outstanding work in the industry, some of which are: African Financial Quality Service Loans Award for best practice in Equipment Leasing, Corporate Venturing and Treasury Management (2014), given by the Institute for Government Research and Leadership; Best SME Financial Advisory Nigeria (2015) given by Capital

The success of Rosabon Financial Services is attributed to our emphasis on customer satisfaction, integrity, professionalism and our utmost commitment to excellence.

Finance International, an affiliate of World Bank and International Finance Corporation; and MEA Business Award for Leading Experts in Bespoke Wealth Management Services (2016), the first winner of this award in Africa.



## DIVISIONS/DEPARTMENTS/UNITS

- » Treasury
- » Asset Creation
- » Brokers' Administration
- » Client Experience Management
- » Credit Risk Management
  
- » Marketing & Strategy
- » Communication & Branding
- » Internal Operations
- » Audit & Internal Control
- » Accounts and Finance
- » Human Resources
- » Legal
- » Systems and Network Admin.
- » Software Development



## CONCEPT NOVA

Concept Nova is an operating subsidiary of the Concept Group; formerly known as Concept Computers Nigeria Limited (CCNL). It was incorporated in 1992 as a private limited liability company. Concept Nova as it's popularly known today is one of Nigeria's fastest-growing Information Technology service and Software Development companies, utilizing an extensive and robust indigenous infrastructure to provide bespoke software solution to clients and partners worldwide.

Concept Nova has a team of young and seasoned experts dedicated to craft of choice. Our products and Services are specially designed to cater to the needs of both individuals and corporate. Over the years, we have been known to champion innovative products and services that have met both the explicit and implicit needs of our customers – individuals and corporate.

Some of the Products and Services that Concept Nova has been known for over the years are as follows below;

### SOME OF THEIR MAJOR INNOVATIONS ARE:

- › Fleet Management Application(FMA)
- › FleeTrak
- › TIKON
- › C-Protect
- › Fuel Control System
- › Delivery Management System



## DIVISIONS/DEPARTMENTS/UNITS

- › Sales - Business-to-Business(B2B)
- › Sales - Business-to-Consumer(B2C)
- › Brokers' Administration
- › Client Experience Management
- › Applications Support
- › Research and Development
- › Implementation
- › Recovery and Control
- › Software Development
  
- › Marketing & Strategy
- › Communication
- › Internal Operations
- › Audit & Internal Control
- › Accounts and Finance
- › Human Resources
- › Legal
- › System and Network Admin.





## PERCY AITKINS

Percy Aitkins is one of the foremost foreign exchange service businesses in Nigeria. Leveraging on advancement in Information Technology, Percy Aitkins delivers fast, reliable, affordable and accessible foreign exchange services to clients, while working within the stipulated regulatory framework.

This subsidiary of the group is relatively smaller than Rosabon Financial Services and Concept Nova, however, its influence in the foreign exchange market does not take that same direction.

Currently, Percy Aitkins is made up of only two units, which are as follows:

- Business Operations
- Internal Operations

## KEY FUNCTIONAL UNITS IN THE GROUP

### Treasury



The treasury department is in charge of liability generation for Rosabon Financial Services. It does this through its various packages such as Rosabon Earning Plan (REAP), Rosabon Treasury Note (RTN), Rosabon Win-Big Note, etc.

### Asset Creation



The Asset Creation department is in charge of creating assets for Rosabon Financial Services in forms of Loan and Lease services. Its loan and lease packages are targeted at both consumers and organizations.

### Sales – B2B



The B2B sales team is in charge of generating revenue for Concept Nova through the sales of the firm’s innovative products and services to private and government organizations.

### Sales – B2C



The B2C sales team closely works with the B2B sales team of Concept Nova. However, the focus of their sales direction is on individuals – including high net-worth Individuals (HNIS).

## Clients Experience Management



Client Experience Management (CEM) is the arm of the group that manages the interaction of the firm with the customers. The ultimate goal of the CEM unit is to exceed customer expectations and, thus, increase customer satisfaction, loyalty and advocacy.

## Credit Risk Management



The ultimate goal of the Credit Risk Management unit of the Rosabon Financial Services is to mitigate the credit risk of the firm especially as it relates to its relationship with the clients of the firm on loans and leases.

## Brokers' Administration



To ensure the constant generation of leads from various sources in a seamless manner, the Brokers' Administration unit was created. The core duty of this unit is to create a large pool of and manage the Brokers/Agents who generate leads for the firm – leads for both Rosabon Financial Services and Concept Nova's products.

## Applications Support



This unit supports our tech and IT services delivered to corporate and individual users to endeavor there is a hitch-free user experience.

## Implementation



The implementation unit engages in the installation of the firm's products, both at consumer and corporate levels.

## Recovery and Control



The recovery and control unit performs monitoring and controlling activities for the firm's clients and products' users. An example of this is the recovery of stolen vehicles for clients.

## Recovery and Control



Our R&D department is staffed with engineers and industrial scientists whose tasks are to directly develop new products, and carry out applied research in scientific or technological fields, which may facilitate future product development.



**COMMUNICATION**

EXCHANGE DISCUSSION INFORMATION TECHNOLOGY ADVICE TEAMWORK

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## Human Resources



The Human Resources department is in charge of attracting the right talents to the organization. It is also saddled with the responsibilities of ensuring that the new and existing employees are well equipped with the requisite skills to have a seamless performance on the job. The periodical appraisals and profile keeping of all the company's employees are also handled by this department.

## Accounts and Finance



The Accounts and Finance department is in charge of the receipt and disbursement of cash and cash equivalents for the firm. They also ensure accurate records of all financial transactions within and outside the firm are well stored and used for managerial decision-making.

## Internal Operations



The Internal Operations department, otherwise called Administration department is in charge of ensuring that all internal support needed is well provided. They are also concerned with designing and controlling the process of production and distribution of the firm's services. All work tools in the firm are also provided by this department.

## Audit and Internal Control



The Audit and Internal Control department monitors the cash flow of the firm's revenue and disbursement. They also ensure every unit in the group carries out their processes based on the set standards and best practices of each department. They simply correct deviations from standards.

Legal



Our legal department works to maintain and prevent any legal issues that could arise in the course of our business activities. They play critical roles in reviewing and drafting contracts, and handling court cases.

THE BOARD & KEY MANAGEMENT TEAM



CHIEF IFEANYI BONIFACE OCHONOGOR  
Chairman Of The Board of Directors  
ACIS, FCA, FCCA



MRS. ROSE ADA OKWECHIME  
Director  
ACIS, FCIB, MBA



IMALA ODUFU IGNATIUS  
Director  
BS.C, AIB, ACCA, FCIB



MAZI EMMANUEL IVI  
Director  
BS.C, FCA

## THE BOARD & KEY MANAGEMENT TEAM



CHUKWUMA OCHONOGOR  
Managing Director  
BA, ACCA



ITIEKHAO IKPEMINOGENA  
Chief Financial Officer  
BS.C, ACA, CISA



CHIDIMMA ONYEOKORO  
Head of Marketing and Strategy  
BS.C, MBA

## FOR INQUIRES



### Head office

THE CONCEPT HOUSE 32, MONTGOMERY ROAD, YABA, LAGOS

### Concept Nova Office

11, MAYE STREET, SABO-YABA, LAGOS, NIGERIA.

### Contact Address (Port-Harcourt)

IMPERIAL BUILDING 129/131, OLU OBASANJO ROAD. PORT HARCOURT, RIVERS STATE

### Contact Address (Abuja)

SUITE C1 AND C2, DISCOVERY MALL, KONOKO CRESCENT OFF ADEMOLA ADETOKUNBO STREET, WUSE 2, ABUJA.

### Contact Address (Warri)

SUITE 9, EKU PLAZA, 128 EFFURUN/SAPELE ROAD, WARRI, DELTA STATE.

### Contact Address (Benin)

AN EXTENSION OF PORT-HARCOURT BRANCH

### Connect with us on

[www.concept-nova.com](http://www.concept-nova.com)

Web Address: [www.conceptgroup-ng.com](http://www.conceptgroup-ng.com)

Email: [careers@conceptgroup-ng.com](mailto:careers@conceptgroup-ng.com)

[Info@conceptgroup-ng.com](mailto:Info@conceptgroup-ng.com)

## GETTING STARTED: A PROPER GUIDE

### FIRST ACTION

The following below is a compilation of the primary actions that you will go through as a new employee;

#### Meeting Team Members



This is a fun part of your induction process in your department. Here, you get to meet other members of your team informally. You also get to understand what each team member does and how your role complements theirs. This is more informal and it's usually handled by your line manager or any other senior member of your team.

#### Job Description Perusal



The perusal of your job description is one of the first tasks you will be expected to carry out immediately you are done with the first phase of your onboarding process (HR and IT Induction). Here, you are expected to spend time understanding your job role and how it fits into the bigger picture of your unit and the company at large.

#### Discussion with Line Manager



This is usually more formal than the previous. Here, your line manager gets to have that "first" discussion with you, which usually becomes a standard for your dealings with other team member and how best to carry your activities.

## Culture-Driven Training Session



This will be your second training session after the current 'Introduction of the Company' to you. Here, you get to learn about the culture, core values and other major tenets of the firm.

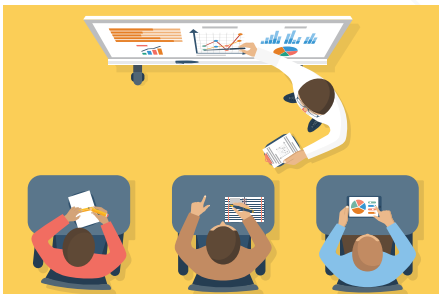
This is to help you carry out your activities in a seamless manner. This will hold in the second day of your resumption.

## Product-Knowledge Training Session



Here, you are introduced into the products, and other packages of the firm. The aim is to impart the basic knowledge of the company's product in your heart. With this, you can confidently talk about what your firm does in general and specifics to anyone when inquired about it.

## Other Trainings (off-the-job or on-the-job)



Depending on your role, you might be mandated by a top management staff or your line manager to undergo a specific training session before the commencement or during the course of your job activities. This could be external or in-house. It could also be an on-the-job training or totally an off-the-job-training.



### Probation Period



You will be on probation for a period of 6 months after which subject to satisfactory performance, your appointment may be confirmed, terminated, or extended for a period.

During the probationary period, your appointment may be terminated by either side giving two weeks' notice in writing or the applicable salary in lieu. On confirmation, your appointment can be terminated by either party, giving one month notice or payment in lieu of notice.

### Performance



Your performance will be evaluated through our staff Performance Appraisal System that will be conducted twice every year. Here, you are first allowed to carry out a self-appraisal, after which your line manager appraises you.

### Training and Development



The group prides herself in the development of her employees. We believe that closely tied to the ultimate success of our organization is first the success of our employees. We carry out learning and development activities both to improve the employee performance on the job; and also for self-improvement and personal development. This is to enable you constantly come up with new ways of doing things which is in line with our number one core value – “Continuous Improvement”.





## HR POLICIES

Some of the recurrent activities of staff with the HR department and their respective policies are as follows:

### Staff Loan

Every staff of the firm is eligible to take loans amounting to 200% of his or her annual gross pay. He or she is expected to provide a guarantor who must be a staff of the firm earning same or higher. Confirmed staff are to provide only one guarantor while unconfirmed staff are to provide two guarantors.

### Salary Advance

Unforeseen contingencies permeate the plan of every single individual. To meet such occurrence or any other related need, staff can get up to 33% of their net salary before the pay day.

### Salary Administration

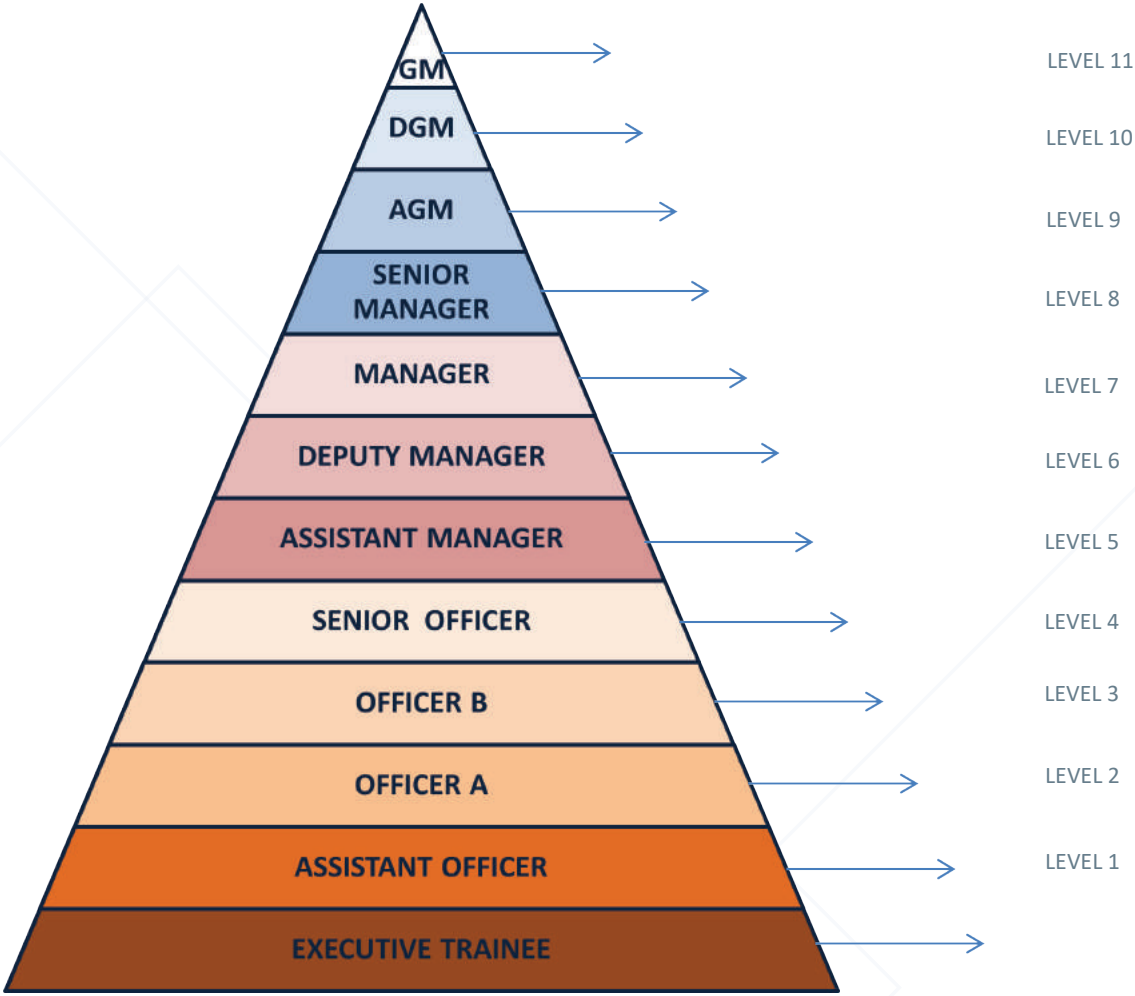
In line with best practice, we have ensured that the remuneration structure of our firm is competitive and also performance-based in some cases. Salaries are paid on the 25th - 29th of every month. The statutory deductions will be effected as well. These deductions are Tax deductions (PAYE), Pension and National Housing Fund (NHF).

### Refer 'n' Earn

Attraction and acquisition of rare talents is one of the group's major HR activities. As an employee, you can refer a candidate to the company and upon employment; you get 2% of the individual's annual gross pay.

# GRADE LEVEL AND STRUCTURE

We use a grade-leveling system that helps differentiate between positions and standardize compensation across equivalent skill sets and responsibilities. This also helps a new employee to have a clear view of the possibility of career path in the company. The creation and maintenance of this system of standardized employee grade levels have helped us ensure fair compensation for the same level of work across different departments and divisions. The grade level and structure of The Concept Group is depicted with the image below;



## APPROVED DRESS CODE (MALE)



### Appropriate Tops, Bottoms and Foot wares

- ▶ Always stick to a collared shirt
- ▶ A tie is not compulsory (it is imperative to have a tie handy in the jacket in the event of impromptu meetings)
- ▶ Shirt must be smartly and neatly tucked in at all times
- ▶ Jackets, sweaters or sweater vests over your shirt
- ▶ Suit/Dress pants
- ▶ Always ensure that the length of your pants are appropriate not wearing them too high or showing off your ankle
- ▶ A formal pair of shoes with a bit more personality
- ▶ A pair of solid or subtly designed socks must be worn with shoes at all times
- ▶ Shoes must be kept clean and well presentable
- ▶ Dress leather casual shoes- loafers and moccasins are acceptable on Fridays

## Inappropriate Tops, Bottoms and Foot wares

- › T-shirts
- › Tank tops
- › Hoodies
- › Khakis
- › Chinos
- › Corduroy pants
- › Sneakers
- › Slippers
- › Sandals

## Exceptions

- › For belts used, you can definitely get something more casual than a plain belt. However it must appear neat and professional at all times
- › Jeans, Khakis and chinos can be worn only on Fridays
- › T-shirts and polo type shirts can also be worn only on Fridays
- › Traditional attires can only be worn on Fridays

## APPROVED DRESS CODE (FEMALE)



## **Appropriate Tops, Bottoms and Foot wares**

- » Casual shirts
- » Dress shirts
- » Sweaters
- » Tops
- » Golf-type shirts
- » Turtlenecks
- » Suit jackets or casual formal jackets
- » Suit pants
- » Dressy capris
- » Pants made of cotton, wool or synthetic materials
- » Skirts that are split at or below the knee
- » Formal/structured dresses in solid colors or with simple prints. (e.g. floral print dresses)

## **Inappropriate Tops, Bottoms and Foot wares**

- » Tank, Midriff or Halter-tops
- » Shirts with potentially offensive words, terms, logos, pictures, cartoons, or slogans
- » Tops with bare shoulders
- » T-shirts unless worn under another blouse, shirt, jacket, or dress
- » Sweatpants or Exercise pants
- » Bermuda shorts
- » Shorts
- » Bib overalls
- » Leggings
- » Short, tight skirts that ride halfway up the thigh
- » Mini-skirts
- » Skorts (A mix of shorts and a skirt)
- » Sun/Beach dresses
- » Spaghetti-strap dresses
- » Party dresses such as those with any form of glitter or shimmer
- » Off-the-shoulder dresses
- » Mini-dresses

## OTHER USEFUL INFORMATION

### COMPANY PROPERTIES ADMINISTRATION



Every staff is expected to handle the company's property with great care and skill. This includes properties in the possession of any staff and properties around our workspaces and the officer environment in general.

As a rule, in the event of damage of any company's property, the individual responsible for such damage is expected to bear a large chunk of the cost. Specifically, the company will only bear 30% of the cost of any damaged item, while the remaining 70% is borne by the individual who damaged the property. This includes personal computer, phones, chairs and etc.

### TELEPHONE ETIQUETTE



Appropriate usage of the telephone is essential in every professional environment. Below are some basic phone etiquettes which should be used when having a phone conversation:

- » Smile when you speak on the phone – It reflects in your tone
- » Speak clearly into the receiver
- » Maintain a moderate pace to ensure coherence
- » Reemphasize key words for proper understanding, to avoid misconceptions
- » Maintain a modest volume to avoid interfering with other colleague's work
- » Avoid speaking with food in your mouth
- » Use proper grammar and diction
- » Answer the phone within three rings
- » Always tell the caller your name and department
- » Give the caller your complete attention
- » Talk only to the person on the phone
- » Locate the person whom the guest seeks or take a message

## CONTENT DEVELOPMENT

Most tasks that you will encounter on a daily basis will require one form of content development or the other. This is specifically as it relates to the use of fonts in Microsoft Word package or Google Docs. The approved font type for the company is "Calibri" while the approved font size is "11". You are expected to always adhere to this when developing content.

## BUSINESS CARDS

Only client facing or third party facing employees are entitled to a business card.

- » A standard order quantity for all cards has been set at 200 cards per person
- » Employees should pay careful attention to how you enter the data e.g. name, designation, phone number
- » No one else is checking them for you so you need to double check every field
- » All cards will be verified for role titles by HR before the order is placed



## FREQUENTLY ASKED QUESTIONS



### **When do I get paid?**

Salaries are paid monthly in arrears directly into your bank accounts on the 25th to 27th of each month and payroll closes around 5th of each month after which no details can be added to that month's run.

### **What if I want to go for trainings?**

Employees who want to attend external trainings directly in line with their job functions should speak to their manager, supervisor or head of department.

The training manager will receive a formal letter from the head of department containing the details of the training. If the training is approved, the training will be sponsored by the company within the limit of the training budget of that department.

### **I know someone who wants to work here?**

If you know someone who would fit into a vacancy then you should refer the candidate to the career portal or contact the Recruitment Team in HR with details of the person you wish to refer.

### **I'm experiencing problems with someone I work with, what should I do?**

Most issues can be resolved informally so in this first instance you should contact your manager, unless it is your manager you have the issue with. If it cannot be resolved at that level you can speak to the HR Department, or formally report it as a grievance.

### **What are my working hours per week?**

The company standard working hours are from 7:45am until 5:00pm, Monday to Friday with one hour for lunch, although shifts may vary between departments.

### **What if I have a problem with my laptop?**

If you experience any problem with your laptop please follow the steps below to report a fault. Close all applications and reboot the machine. If the problem persists, call the IT Services department on 104 and wait for an IT engineer to attend to your problem.

### **What if I am unwell and cannot come into work?**

Should you be too ill to come to work, you must inform your line manager. Your manager must be informed as soon as possible and in any event not later than the commencement of core time on the day of absence. If the employee is unable to place a call, a member of the household should make the call on the employee's behalf. If the employee's manager is not available, the Human Resources administrator must be notified; who will ensure the employee's manager is advised. If your incapacity lasts for more than one day; unless you have submitted a doctor's certificate, you should call in every other day to keep the organization abreast of progress on your health status.

On returning to work, you must submit a leave request on the relevant absence portal stating the reason for your absence. If you are sick for more than 5 working days, you must also have a doctor's certificate. Failure to comply with the above may result in the period of absence being unpaid. Full details can be found in the Attendance and Punctuality Policy in the employee handbook which resides with the HR Admin unit.

### **Where can I get refreshments?**

Complimentary kitchenettes can be found on the Ground and Third floors with microwave and refrigerator facilities for all staff to use. You are welcome to bring in your own food and drinks, which can be stored in the refrigerator. You can also get lunch from the buka on the Ground Floor during lunchtime.

### **What about expenses?**

Anyone who incurs expenses whilst undertaking business travel can reclaim them in accordance with the Travel and Out-of-Station Policy which resides with the Admin unit.

### **QUESTION?**

All other questions should be directed to the Human Resources Department.

The background is a solid blue color with a faint, semi-transparent image of a desk setup. In the top right, there is a portion of a computer keyboard and a dark pen. In the bottom right, there is a pair of glasses and a small potted plant. The central text 'Thank You!' is written in a white, elegant script font.

*Thank  
You!*