



Blue Zambia celebrates women

At Blue Zambia, women win. Since opening its doors in November 2005 the company has supported gender equality. "We always take part in women activities, where possible, so this year's occasion to be an element of the International Women's Day

parade, at the start of March, was no exception," says Godfrey Ngula, Blue Zambia's marketing and sales director.

According to Godfrey, the International Women's Day is taken very seriously by

Zambian citizens – both males and females, from all walks of life. "This is owing to the fact that gender issues are topical and pitched at high sensitivity levels, particularly in the urban areas of the country," explains Godfrey. "Most traditions and customs in Zambia have historically been biased against females and as a consequence of this, women have had to play a game of catch up in various areas of human endeavour."

field with men. Policies have been implemented to empower women, and other issues that will enhance women's chances of creating wealth for themselves and their families," says Godfrey. "After all, it is now common knowledge in Zambia that educating women is educating the nation. The government is therefore busy sensitising all citizens to gender issues and the response is generally good all round. The commemoration of International Women's Day is one of the ways of effectively sending the message that women are number one in society as they are our mothers."

At the parade, Blue Zambia donated 300 T-shirts suitably branded with the Blue logo and this year's International Women's Day motto: "Women win". Blue Zambia also donated mineral water for participants to refresh themselves during the walk and sports activities.

"In addition, Blue employees marched alongside women in all towns where we have branches. We have since been congratulated for our role in the celebrations...and pushed the opposition a little bit," adds Godfrey.®

"awareness is growing among Zambians that women need to be treated equally"

He says that in Zambia situations abound where girl children do not complete their education and enter into early marriages.

"The situation, however, over the recent history, suggests that awareness is growing among Zambians that women need to be treated equally and given a level playing

Blue sponsors Freedom Day in Kenya.

Read more on page 7.



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Blue water for Malawi.

Page 3



Training and skills development.

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Small business makes big news.

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Branch staff stops fraud.

Message from the CEO

Dear Blue Team,

As we enter the second quarter of 2009, the world is a different place.

Currencies have fallen, jobs are being lost, and people are spending less. Yet, we can't afford to be gloomy, as life goes on! And where better to experience life, than in the warmth and energy of our continent – Africa – amidst her numerous opportunities and friendly people.

Although Africa seems less affected by the global financial crisis than other parts of the world, it is still ironic that Africa (or the emerging economies as the rest of the world calls us) is not responsible for the economic situation, yet we must now suffer with the rest of the so-called developed world.

You may ask – how does it affect Blue? Most banks have cut back on lending. Credit policy has tightened and everyone wants more security. At Blue we endeavor not to make too many changes to our credit policy and to continue lending as usual.

Yes, sometimes our funds take longer to move between countries, and this slows our effectiveness, but it is business as usual; and this is where customer service from you – whether internal or external – becomes extremely important. To deliver the best service levels, we must be seen to treat each other and our customers with dignity and respect, and give them the best advice. It is our responsibility to make a person's lending experience a pleasant one.

You can be proud that Blue has done really well in the past three to four months and raised significant capital to on-lend – well done to all.

As you know, in most cases we don't raise much money through deposits, and in most of our countries we don't have banking licences. We borrow our money from shareholders and international lenders and development institutions like the International Finance Corporation (IFC), the Dutch Development Bank (FMO) and other sources, which we then lend to our clients for housing, education, small businesses and even general purposes. So I'll say again that

it is business as usual – slower than we would like – yes – but growing daily.

What's news: Well, we are soon launching our small business product to more of our countries. Read more about the Small Business Division and small, medium and micro-enterprises on page 4.

In addition, as part of our corporate social initiative, we have embarked on supporting the life-changing and life-saving invention – the PlayPump water system, which provides easy access to clean – or should I say Blue – drinking water; all while bringing joy to children with the long term view of improvements in health, education, gender equality and economic development. We have started in Malawi by sponsoring 30 PlayPumps and Lesotho will follow soon, see page 3.

The Blue brand and profile is growing in Africa, and will continue to grow. More exciting products are in the pipeline, which will give Blue even more influence to empower people by giving them access to credit.

I'd like to thank you for your support – and so, I have decided that should you celebrate your birthday – and be lucky enough that it falls on a workday – you will get half a day off. Because, although we work hard at Blue, we play hard too!

Dave

Dave van Niekerk



Blue Botswana hosts University of Chicago Business Students

A student group from the University Of Chicago Booth School Of Business visited Botswana during March. This group - the Chicago Global Citizens – focuses on business and social issues in the developing world and runs a number of student-lead consulting projects for not-for-profit / mission-based organisations.

For these students, University spring breaks are usually spent visiting a developing country, typically in Africa. The 2009 trip was to Botswana, and Blue Botswana assisted the students with learning about the business aspects of the country, and particularly the consumer lending and credit sectors.

The 30-strong delegation also visited local start-ups affiliated with Botswana Venture Partners, a local private equity / venture capital firm. Additionally, they visited and volunteered at the ACHAP (African Comprehensive HIV/AIDS Partnership) and the De Beers' Debswana diamond mines to learn about Botswana's challenges in responsibly tapping into its vast natural resources.

André Heunes, Blue country manager, Botswana says, "As a pan-African company, we consider it to be a vital part of our continental corporate citizenship to promote the countries where we have a presence. Hosting the University of Chicago business students in Botswana is one example. We are also sponsoring a series of intra-Africa business breakfasts in South Africa, which will showcase the various aspects of doing business in Africa.

André adds that Blue is proud to be associated with initiatives that highlight development and promote the continent. "We are committed to Africa and the countries where we have, and intend to have, a presence. Our business activities, being that of micro-finance, make an invaluable contribution to the sustainable development of Africa's people."®

Now that my group is safely back in Chicago, I just wanted to thank you once again for everything. All of my classmates really enjoyed meeting with you and your colleagues, and we all learned a great deal about Blue FS and its work in Botswana and Africa generally. Thank you also for setting up our interview with BTV [Botswana TV] and coordinating the press release. We are very much looking forward to viewing and sharing Sandya's performance! Please don't hesitate to reach out to me (or anyone else from our group) the next time you find yourself in the US.

Best Regards,
Alex Marrs

MBA Candidate, Class of 2010
The University of Chicago Booth
School of Business

Graham to represent micro-finance at USA training conference

The chief executive officer of Bankseta, Max Makhubalo, has extended an invitation to Blue's training and development manager, Graham Burnett, to represent the micro-finance sector by attending the 2009 American Society for Training and Development (ASTD) conference in Washington DC in the United States of America.

In their constant pursuit of excellence in skills development, the Bankseta has committed to research and benchmarking as a key strategic driver.

To this end, the Bankseta has undertaken to attend the ASTD every second year.

This premier event for workplace learning and performance professionals welcomes attendees from more than 70 countries. The conference features more than 200 educational sessions from industry leading experts, and a world class exhibition filled with the latest products and services available from top suppliers.

Since the Bankseta works closely with Blue in meeting the country's



Graham Burnett.

national skills development strategy targets, they also look at extending the learning to their stakeholders.

They are confident that the outcomes of this conference will be permeated into the finance and micro-finance sectors within South Africa, thus enhancing their objectives and ensuring that their collective achievements are the best.

The conference commences at the end of May. ®

Blue water – it's child's play!



Giggles and laughter and shrieks of joy come from a cheery corner in the old school yard. Girls and boys, some as young as four and others almost entering their teenage years, are playing on a colourful merry-go-round. Just watching them makes one dizzy – but, the children are having fun spinning round and round and taking turns hopping on and off.

But this is not just a toy. This merry-go-round has a function. It is a PlayPump. That is, an innovative, sustainable and patented water pump powered by children at play. Installed near schools, the PlayPump system doubles as a water pump and merry-go-round for children.

The PlayPump system also provides one of the only ways to reach rural and peri-urban communities with potentially life saving public health messages.

At present, Malawi faces significant challenges in the water sector. According to

WaterAid's national water point mapping project, only 57% of the rural population has access to safe drinking water. Furthermore, 90% of the population is involved in subsistence agriculture, and Malawi faces some of the gravest food security challenges in the world, with widespread poverty and malnutrition as a result.

But, it doesn't have to be this way. Blue is committed to Malawi – as to all other countries of operation – and to assist Malawians with access to clean drinking water, Blue, as part of its social initiative programme, adopted 30 PlayPumps in Malawi.

Alongside the corporate message on the water tank, is a health message about preventing cholera.

Blue is also planning on sponsoring PlayPumps in Lesotho. As they say... watch this space! ☺



The PlayPump water system, which provides easy access to clean drinking water, all while bringing joy to children; displaying Blue's signage.

How the PlayPump system works

While children have fun spinning on the PlayPump merry-go-round (1), clean water is pumped (2) from underground (3) into a 2 500 litre tank (4), standing seven metres above the ground.

A simple tap (5) makes it easy for adults and children to draw water. Excess water is diverted from the storage tank back down into the borehole (6).

The water storage tank (7) provides a rare opportunity to advertise in outlying communities. All four sides of the tank are leased as billboards, with two sides for

consumer advertising and the other two sides for health and educational messages. The revenue generated by the unique model pays for pump maintenance.

The design of the PlayPump water system makes it highly effective, easy to operate and very economical, keeping costs and maintenance to an absolute minimum.

Capable of producing up to 1 400 litres of water per hour at 16 rpm from a depth of 40 metres, it is effective up to a depth of 100 metres. ☺

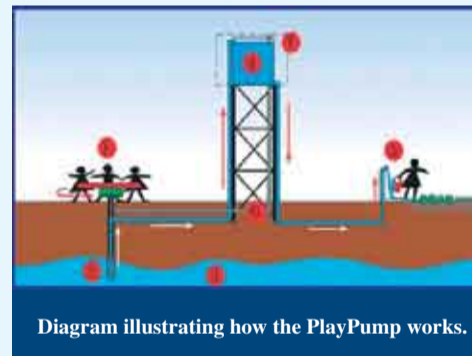


Diagram illustrating how the PlayPump works.

The water problem

Access to clean drinking water is critical for human survival and is an essential ingredient for improving the lives of those living in poverty in developing countries. And yet:

- More than one billion people worldwide do not have access to clean water.
- Water-related diseases are the leading cause of death in the world, taking the lives of 6 000 people a day, and are responsible for 80% of all sickness in the world.
- 40 billion hours are lost every year to fetching water, a chore primarily undertaken by women and girls. ☺

Transformational leaders at Blue

From bad to good, male to female, old to young and black to white, they all have something in common: The ability to lead. So says training and development manager at Blue, Graham Burnett.

With this in mind, the 14 staff members attending the Transformational Leadership programme had their work cut out for them as they had to identify leaders through the ages and highlight their strengths and weaknesses. From Madiba to Mugabe, Trump to Thatcher, they were all discussed.

Blue's two-day leadership programme, facilitated by Graham and Marili Botha is an exceptional programme. "It is our quest to teach our delegates the importance of leadership and how to become better leaders in any situation. The theories of leadership are discussed and a huge emphasis is placed on the importance of vision. We look at the

four styles of leadership and each delegate completes a leadership style questionnaire to determine their dominant behaviour. We have debates, watch video footage on leadership, do group activities and focus on Transformational Leadership on day two. We close the session with activities involving ropes and balls, hula hoops and obstacles, which enable the delegates to practise their newly acquired leadership skills."

The April delegates who took part in the Transformational Leadership course were: Vivian Mbayo, Thembi Ndlovu, Ida Mogale, Henryka Stevens, Danieta van Rhyn, Rochelle Slabbert, Anneline van Staden, Ally Mothlaolwa, Ernest Viviers, Isabella Badila, Thalia Mpithi, Refilwe Mathibe, Vernon Mavimbela and Frans Matsimela.

Feedback from some of the delegates included:

"Quality of the service was perfect.

I wouldn't mind to come back for more."

"Thank you very much. I believe everyone must attend this course."

"Excellent guys, well done! This was an



Exhausted but elated after a day's training.

experience of a lifetime."

"I would like to thank the team for this session because I have learned a lot." ☺



Opportunities as plenty as taxis in Africa

Richard Branson, the entrepreneur best known for his Virgin brand, including Virgin Atlantic Airways and Virgin Records, once said, "Business opportunities are like buses, there's always another one coming."

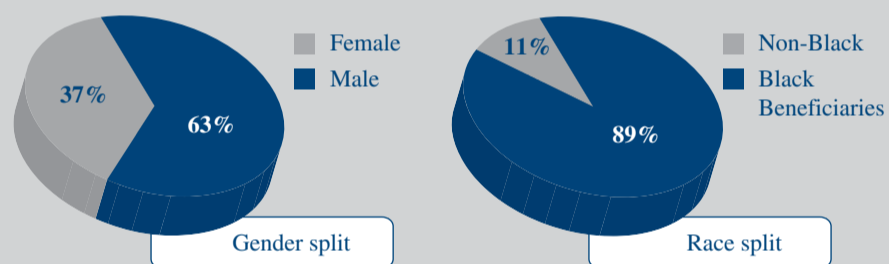
In Africa the more likely parallel would be the millions of taxis and Okadas (the Nigerian motorcycles, where riders carry passengers for hire) that illustrate the vast opportunities for entrepreneurs in Africa. Also bear in mind that the small business sector provides more than 95% of Africa's workforce. Blue is in itself an example of entrepreneurial success and today the Small Business Development arm of Blue is supporting other small, medium and micro enterprises (SMMEs).

proposed business. Furthermore, we have set up a formal training programme for the entrepreneurs, which they have to complete and obtain a 50% pass rate, before they receive their funds. We also believe in 'after-care' for these businesses – which means we don't just let them be, once they have received their money – and, so have a pool of mentors and experts who can support the entrepreneurs as their businesses grow and even salvage their business if they hit a rough patch."

It is this complete package that has seen the young division, established only a year ago, achieve great success to date.

"Starting the Small Business Development arm at Blue has been an extremely

Facts and figures about Blue's SMME product (as at February 2009)



"Blue's SMME division has a holistic approach to entrepreneurs and their businesses," says the head of the division, Kenneth Fisher. "That is, we do not believe in just giving a successful applicant a loan. We first conduct a viability study of the

successful venture. So far, we have held 38 training courses, trained 125 entrepreneurs, created 1 290 direct jobs and supported 6 450 family members on average. And, we have had no bad debts – our arrears are 0,26%. "I am proud to say that since the inception of



Kenneth Fisher.

our SMME product, we have approved over R73 million in SMME loans. This allocation has mostly been in South Africa and Nigeria, with some in Lesotho and Swaziland. We are due to extend our SMME product reach further by introducing it to the Namibian market in May, and to Botswana in June," says Kenneth.

The division is made up by an experienced team, most with more than 15 years of working in the SMME lending environment. Kenneth believes that this experience has taught the team to proactively seek out projects, and not only wait for applications, "This makes Blue unique and underpins the Group's value drivers to bring high quality financial services to the under-banked. To date, 83% of our loans have been to businesses, and 17% are for start-up businesses." The division currently grants small business loans from R15 000 to R3 million. These limits will be revised

every year, as per the Board's approval, to accommodate inflation and the rising costs of start-up capital. "When we select a business, we stringently look at the viability of the business, entrepreneurial competence, reasonable collateral and own contribution. This is based on extensive weighting and scaling – and is crucial to risk management," says Kenneth.

"For many, having a small business is about survival. In June this year we will start our virtual training. The technology Blue has available makes this possible, and so our reach into far outlying areas becomes more feasible, and we can make opportunities and dreams for people in these areas a reality," concludes Kenneth.

In June this year, the division is also introducing a new course called the micro-MBA, which covers both semi-formal and formal businesses.®

Full of beans

Since the start of Blue's Small Business Development division and the SMME product offered by the business arm, numerous opportunities have been created and businesses enabled.

One such success story is owing to the Blue SMME loan, which was granted to Anton van Tonder, the franchisor of a franchise called Hops & Beans in the Midstream Estate in Gauteng, South Africa. Blue assisted Anton when no bank, not even his own bank would back his successful venture. "Blue's team of SMME experts know how to spot entrepreneurial quality, and so financed this gourmet bistro where on the premises beer is brewed, coffee is roasted and bread is baked. The concept has taken off brilliantly," says the general manager of the Small Business Development division, Kenneth Fisher. Blue has secured the rights to be the exclusive funder of all future Hops & Beans franchises.®



Hops & Beans entrepreneur, Anton van Tonder.

Blue recognises exceptional franchise

Blue showed the Group's support for entrepreneurs by sponsoring the 2009 Franchise Association of South Africa (FASA) Entrepreneur Award.

The winner was Robin Wainwright who owns the Fruit & Veg City Food Lovers Market in Somerset West in the Western Cape Province.

At the awards, Kenneth Fisher, general manager of Blue's Small Business Development division, said to Robin, "As a driven and entrepreneurial company, Blue puts a premium on people who spot and

make the most of an opportunity. We may be categorised as a micro-finance institution but we know that, like you, we have the ability to make a macro impact. Our ethical and professional financial services are aimed at making people's dreams a reality and we have seen businesses open, flourish and job opportunities emerge"

Kenneth wished Robin well and added that he hoped that the monetary prize he received from Blue will be used to strengthen his business, and keep the entrepreneurial flame and energy of Africa alive.®



Entrepreneur Robin Wainwright (left) accepts his winner's cheque from Kenneth Fisher, general manager of the Small Business Development division at Blue.

From small to commercial, an SMME success

The advent of Blue Intercontinental Micro-finance Bank Ltd (BIMFB) in Nigeria

has brought help and hope to local entrepreneurs engaged in small businesses.

According to Babatunde Ayanlola at BIMFB, these entrepreneurs have found that BIMFB is ready, able and willing to take their various businesses to a new level, in spite of the global economic recession.

One such entrepreneur is Ibukun Awolu, who is the managing director of KTMA Integrated Services.

He established KTMA Integrated Services four years ago when he started supplying small quantities of automotive gas oil and other petroleum products to

various companies. During this time, his company built an impressive track record with Intercontinental Bank Plc.

After BIMFB was launched in October 2008, Awolo applied for a loan to purchase a delivery truck to extend his business. The loan was considered and approved on the merits of the company's financial and commercial strength. The loan was disbursed and Awolo bought his truck, and KTMA Integrated Services is now able to grow its business, service its customers better, and reduce time and cost of delivery of supplies.®



Entrepreneur and managing director of KTMA, Ibukun Awolu, receives his truck in front of Blue Intercontinental Micro-finance Bank in Nigeria.

All things sweet and wonderful

The delicious aroma of freshly baked treats hangs like sugary mist in the Ezulwini Valley in Swaziland. The tasty scent is owing to Terisa Mbuyisa Home Made Cakes.

The home made confectionery shop increased its production by 35% after Terisa applied for a Blue SMME loan to purchase new ovens and additional stock for her entrepreneurial venture. The increase in bakes and sales has also enabled further job creation as the staff complement has increased.®



Cakes-a-plenty in Swaziland.



Botswana insurance grows and grows

Blue Insurance Services was licenced to operate as a composite broker by the Non-Bank Financial Institutions Regulatory Authority (NBFIRA) in mid-December last year.

Selling insurance is no easy task. Botswana is starting to make an impact and expanding their business. The initial staff complement, most of whom are now departmental heads, is comprised of nine employees. They are all based in Gaborone, the capital city of Botswana, except for one employee who operates in Francistown, which is the second largest city.

“We currently have 11 insurance agents working in the field to generate and market our insurance products. The plan is to appoint another nine agents before the end of April 2009,” says Blue Botswana country manager, André Heunes.©



Gaborone's insurance employees.

Hero catches fraudster

Heroes are plentiful in Blue Zambia when it comes to alertness and protection of company resources.

One such hero* recently helped detect a serious fraud attempt, which otherwise would have resulted in the loss of ZMK10 150 000 (approximately R20 000).

A suspicious identification document

The fraudster walked into the branch posing as a medical doctor from a Zambian academic institution. He had genuine payslips and bank statements. He also had what looked like a genuine Zambia National Registration Card (identification document). Our hero, using experience and intuition, alerted management owing to suspicions, based on the identification document presented. Management investigated the matter, with the help of the Internet. They managed to trace the genuine doctor who was being impersonated and he indicated, that he has not been in Zambia since 2007 and that he was only returning in June 2009.

Catching an imposter

A trap was set for the fraudster. He was made to believe that his loan was approved and he could go to the bank to get his payment. Unknown to him was that Zambia's police officers were waiting for him at the bank. The moment he presented his documents for payment he was apprehended and locked up. Investigations

by the police are still ongoing to ensure all the people he worked with on this scheme are put behind bars.

Blue's superhero!

“Blue Zambia highly commends our hero's action, and for this, our hero was rewarded with a cool 10% of the value of the fraud thwarted,” says Tukuza Lungu, Zambia's operations manager.

On learning of the fraud prevented, the doctor who was impersonated wrote this to his employers “I have been informed that someone bearing my original payslip, presented this to Blue Financial Services, with a newly issued NRC (bearing my name) and applied for a loan. Had it not been for the alert staff at the financial



institution, who also traced my contact details on-line, this transaction would have gone through.”

“All Blue employees are urged to be on the lookout, especially as the credit crunch bears its toll, as many fraudsters will try their luck – but let's catch them for the sake of protecting our resources and the integrity of our institution,” concludes Tukuza.©

* Name not disclosed to protect the superhero's real identity.



The Blue Botswana national office in Gaborone was recently upgraded and renovated. The office was expanded and now comprises a total floor space of 80 square meters. Old furniture and workstations were replaced by modern ones to give the office a more professional look and feel.

Sunshine in Africa

This section of our Blue newspaper is dedicated to the friendly, funny and fascinating stories that happen at our branches.

Blue loan gives baby a chance to live

During the early lunch hours of Thursday, 26 March 2009, a man by the name of Johannes* walked into our office. As usual greetings were exchanged. He urgently needed financial help as his wife had given birth to a baby three days before who needed medical attention. As a mother I was deeply touched. I felt her pain and what she was going through. I took it further and checked affordability, by

the grace of God, he qualified for a loan of N\$3 000. Together we (myself and the client) filled in the application. When we had finished I told him, and gave him my word and trust, that he would get his loan within the next five days. On Thursday, 31 March 2009, as I was about to knock off, the last client turned out to be Johannes, who had just come by to thank me. I can honestly say that from the depth of my heart I was relieved and felt I have given life, or a chance of living, to an innocent little baby.

Alpha Mbangi – Blue Namibia ©

Fast loan leads to fast food

A client by the name of Beauty* came to us for a loan. She earns a salary of E1 700. She was very desperate because she owed a mashonisa E2 000. She said she has been paying E600 interest for the past six months and couldn't settle the loan because she was earning less than the amount owed. After submitting all the relevant documents I gave her a loan of E3 000 on 7 April. She got the money from the bank over the Easter holidays and settled her loan with the mashonisa. I met her on Easter Monday, midday, and she invited me for a pizza in one of the Debonair outlets. She pitched up with her two daughters and we were all sitting there enjoying the pizza, and the people around were looking at this “family”. To be honest, I was so nervous; what if the husband popped in and found me with his wife and

kids in a fast-food outlet enjoying a pizza. I enjoyed the pizza (Something Meaty) but all the while shivering and looking in all directions. All in all, Beauty said she was so grateful and promised me that she will come back once she settles the current loan.

Brian Mndzawe – Blue Swaziland ©

* Names changed to keep the identities of our clients confidential.

BLUE COMPETITIONS



South African vocalist, Lira.

WIN a CD to celebrate Freedom Day in Kenya

Blue was one of the elite sponsors of the Freedom Day concert in Nairobi, Kenya, on 27 April 2009.

The concert aimed to assist Kenyans to overcome the political trauma they experienced in 2008, and promote peace and stability.

Highlights were the renowned performers – Kenyan musicians, Valerie and Eric, and South African musician Lira, who headlined the concert.

To celebrate, Blue Bulletin is giving away a Lira CD to two Blue employees. All you have to do is fill in the competition entry form below, and hand it to your country manager or branch manager by 15 May 2009, who are responsible for sending entries to Tania Hoon in Corporate Affairs. For head office staff, boxes will be displayed in the offices – please drop your entry form in there. The draw takes place on 20 May.©

ENTRY FORM FREEDOM DAY

Name: _____

Surname: _____

Location: _____

What do you do at Blue? _____

Complete the sentence – Every step with you, _____

Competition may only be entered by employees of Blue Financial Services and its group of companies. Only one entry per person.

Win with SMME

One lucky employee stands the chance to win a sales book authored by Kenneth Fisher, Blue's general manager of the Small Business Development division called, *Simply Successful Selling* (read more on pages 4 and 5). To win, simply fill in the competition entry form below, and hand it to your country manager or branch manager by 15 May 2009, who are responsible for sending entries to Tania Hoon in Corporate Affairs. For head office staff, boxes will be displayed in the offices – please drop your entry form in there.

The draw takes place on 20 May.©

ENTRY FORM SMME BOOK

Name: _____

Surname: _____

Location: _____

What do you do at Blue? _____

How many entrepreneurs have been trained by the Small Business Development division at Blue? ____

Competition may only be entered by employees of Blue Financial Services and its group of companies. Only one entry per person.

Blue Stars

Botswana

Tebogo Matnambo ★★★★★ B,T

Kenny Monare ★★★★★ B,T

Tswanelo Mogotsi ★★★★★ B,T

Daphney Bakwadi ★★ B

Abigail Mampane ★★★★★ B,T,S,I

Keanole Kelotshegetse ★★★★★ B,S

Congratulations Mr Heunes for being nominated.

Kenya

Albert Makau ★★★★★ B,T,S

Lesotho

Anthonea Sekonyela ★★★★★ B,S

Namibia

Zwelibanzi Chilishe ★★★★★ B,T,S,I

Beverley Davies ★★★★★ B,T,I

Suzetta Jafta ★★★★★ B,T,I

Stephanie Kotze ★★★★★ B,T,S,I

RSA

Jaco van Wyk ★★ B,S,I

RSA national office

Jacqui Masoga ★★ B

Nomusa Mathaba ★★ B

RSA head office

Lebo Bopape ★★★★★ B,T,I

Victor Matodzi ★★ B

Anette Venter ★★★★★ B,T,I

Durelle Jansen ★★★★★ B,T,I

Themba Hleza ★★★★★ B,T,I

Marili Botha ★★★★★ B,T,I

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

Wade Martin ★★★★★ B,T,I

Rochelle Slabbert ★★ T,S

Anneline van Staden ★★ T,S

Deniseree Naidoo ★★ B,I

Swaziland

Thulisile Gama ★★ B

Nomcebo Shandu ★★ S,I

Uganda

Ajula Alba ★★★★★ B,T,S,I

Claire Iwa ★★★★★ B,T,I

Zambia

Miyoba Himoonga ★★ B

Doroty Musongole ★★ B

Ruth Della-Lucia ★★★★★ B,T,S



Positive assistance in Lesotho

Dear Blue,

My name is Lebogang*. I am a Mosotho woman aged 31 years and was diagnosed HIV positive in 2005, my CD count was 250. I work as a cleaner at a medical facility in Maseru, Lesotho. I was abandoned by my husband in 1994, leaving me with two children. I bought a site in 2000 and built a shack where I lived with my two girls. I had been very sick due to cold winters and financial stress, as I could not manage to pay school fees for my girls.

With a loan of R5 500 from Blue, I finished my two-roomed house that I had already started, and also paid fees for my children. After achieving my dreams I checked my CD count again only to find that it was 1 019.

I am happy to announce that I feel proud and healthy because I no longer experience financial stress. I would encourage Blue to extend financial assistance to HIV infected people in Lesotho.

Thank you Blue Financial Services.

Lebogang @

* Name changed to keep the identity of our client confidential.

Switched on with Blue in Rwanda!

Dear Blue,

My name is Innocent Mupenzi, director general of Silverback Cargo Freighters in Rwanda.

I wanted to take a personal loan from a bank to help me install electricity in my house. To get help in this regard I didn't go to my bank where my monthly salary is normally transferred to, because I needed quick money.

I then came to know that among the banks in Rwanda, there is a new place called Blue Financial Services that offers

personal loans at a reasonable interest. I found it a customer-friendly bank. I was greatly satisfied with its flexible terms and conditions. I got loan at a reasonable interest rate and they did not charge any hidden charges for issuing the loan. This customer-friendly institution helped me financially to buy a meter and cables, so as to install electricity at my new home. I was satisfied with the quick services and responses of Blue.

I would suggest to anyone: This is the best place for taking personal loans.

Innocent Mupenzi @



Innocent Mupenzi walks towards his home.

Keeping Kenya's police and roads safe

"In Kenya we have police roadblocks on all roads," says Kenya's national operation manager, Zablon Muleli. He explains that some of them operate for 24 hours and that at night police use lanterns and most of the time torches.

"This makes it difficult for drivers to see a roadblock ahead of them," says Zablon.

The tragedy of this situation is that police have been killed by vehicles driving into them.

To prevent further fatalities, Blue donated reflectors to police, which will be seen throughout Kenya, specifically in areas where Blue operates. @



Kakamega branch manager, Dismas Basweti, admiring the reflectors donated by Blue to the Kakamega police station.

News snippets

Kenneth Fisher, the general manager of the Small Business Development division at Blue has been invited to present his paper

"Financing SME's throughout Africa – a practitioner's actual findings" at the ICSB World Conference in Seoul Korea from 20 to 24 June 2009. All the experts in the world attend this conference and only the

best papers are selected to be presented to an audience of over 3000 people. "It is a pleasure, honour and privilege to represent Blue at this World Conference," says Kenneth.

Namibia is FAME-ous!

From this month, Blue Namibia are on Blue's sophisticated and all-encompassing IT system: FAME.