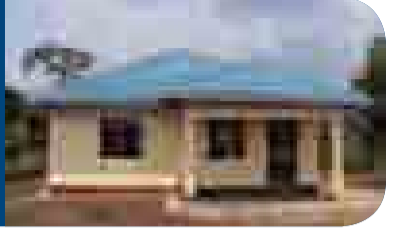




WIN a home



Uganda's house winner receives his ultimate prize at a colourful ceremony



John Twinomuhangi has brilliant luck. After entering the Blue competition: 'Get a Loan Win a Home' in Uganda, it was Twinomuhangi's name which was drawn from thousands of entries. He won a house!

Twinomuhangi was handed a symbolic key to his new house at the Blue Uganda head office in Kampala. Next, it was Blue Uganda's task to secure a plot of land in the winner's town of choice and to start construction.

The UGX40 000 000 property and house were ready to be handed over to Twinomuhangi at the end of July. The Blue team joined Twinomuhangi early one morning and commenced a journey to the remote town of Kagadi in the western Uganda district of Kibaale.

It was a long journey on a rough country road, and the finance state minister, the honourable Jachan Omach presided over the colourful handover ceremony in Kagadi. In his speech, the minister praised Blue for their

spirit of giving back to the community and pledged government's support towards Blue's operations in Uganda.

The area member of parliament, the honourable Barnabas Tinkasimire, reiterated the commitment to support Blue, and echoed a request by the president's representative in the district, Catharine Kamwine, that Blue opens a branch in Kagadi town so as to bring Blue's services closer to his people.


Uganda's country manager, Tony Henderson, provided the guests with a background to the event and emphasised Blue's continued support through such promotions and charitable causes that benefit not only Blue's clients but the community at large. Tony also thanked the minister for sacrificing other duties to travel such a long distance to officiate at the function.

Other speakers at the function were the village chairperson and a representative of the head of civil servants in Kibale District. Also present were military bosses from a

nearby brigade. Entertainment was provided by the area based cultural troupe that performed the Orunyeye traditional dance, a preserve for respected visitors in the local Banyoro tradition.

Twinomuhangi could not hide his excitement when he joined the rest of the people in a praise song that was performed by his sister.

"Flanked by his mother, wife and relatives, Twinomuhangi showed his gratitude towards Blue and in his speech said that Blue had made him a complete man with a home. He pledged never to forget Blue, as the company had performed a miracle of a lifetime for him and his family. Later, the guests were treated to a lunch buffet at a nearby hotel that attracted the attention of other local residents who though uninvited, joined and shared the meal with us. It was an event to remember as it formed evening headlines in the regional radio bulletins and television," says Jovent Kyalimpa, *Blue Bulletin* correspondent Uganda.

On the evening of the handover ceremony, Blue employees and Twinomuhangi were hosted by KKCR, a local radio station where Blue was given the opportunity to interact with existing and potential clients via a live phone-in talk show. The following morning, Blue representatives were joined by media from Uganda's capital city, Kampala, and other invited guest to the Twinomuhangi new yard, which was decorated in Blue branded gazebos, teardrop banners and numerous balloons. 

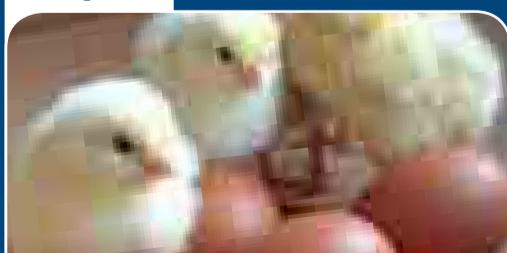


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Blue cashXpress launches in Kenya

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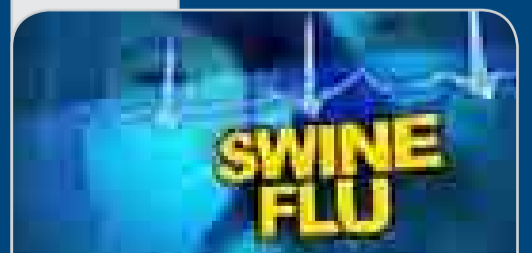
Chicken project in Lesotho

Page 6



Women's day in South Africa

Page 8



Wellness column

Message from the CEO

“Blue is not a job,
it’s a way of life”

To the Blue team,

We attended a micro-finance conference in the United Kingdom and roadshows to investors in Holland, Germany and in the United Kingdom in July.

The net result of these was seen during August in the growth of the very low share price from R1,50 to R2,30 (still too low – but it’s a start).

Some interesting things came out of the conference. It confirmed Blue as a leader in the micro-finance field and our dominant position in Africa. We also got to understand that we are thinking and doing the right things from a long-term perspective.

On the operational front, the IT team has been beavering away getting Fame (soon to be called Bliss - Blue Integrated Services Solution) conversions done. The Credit U, Botswana and Zambia books will operate much better on Fame/Bliss.

We are concentrating on getting the entire loan book in South Africa split between the branches. The same will eventually happen in Africa. All branch managers and staff will take full responsibility for the loan book in their region. You might not have originally written the loan but if the client falls in your area, his loan and his loan performance will become your problem.

This will encourage ownership of new clients at branch level and the performance (repayment) of that loan.

A branch manager and his team will be accountable for their entire book, including some loans they didn’t originally write and they will then be tasked with fixing the integrity and performance of the book.

In South Africa we are going to use this month of August to get more than 9 000 accounts cleaned up and up to date on the system and re-institute deductions. Our South African staff will be incentivised on all arrears collections that come in up until 10 September 2009. They will receive a bonus based on the amount that they collect. The entire company’s focus is to get all our data and client info correct this month and if a client is behind on payments – to make arrangements with the client or get a promise to pay and launch a new debit order or get him/her to come and pay at the branch.

We will be running a daily report and collection drive to get this on track. The best region, best branch manager and best staff member who collects the most from clients in arrears will be given a large bonus (the South African management team will elaborate on this to their staff).

From September, we will be returning to the age old

principle of paying people for the receipt of the first installment on all loans written.

I know that Blue is a very different culture to what many of the South African Credit U team were used to, but we are a much bigger organisation and part of our planning and delivery culture is to get the process and procedure right. We have lost many people – some out of their own choice and some were helped. This is all part of getting the company streamlined and lean and mean – to deliver what is required.

We are using this period to get the bugs ironed out of Fame/Bliss and to get all our client data correct and get all our loan books performing well.

We have still successfully paid out more than R80 million per month in loans in the past few months and will hopefully grow this number to more than 100 million per month as the new funding lines come in.

The focus in South Africa is more on collections than loans for the short term. Linking loans to branches and getting all the Credit U and Blue clients current and on board is crucial. Branches in South Africa will be managed and rewarded on their collections rather than sales this month.

Nigeria has grown its number of loans, but still has a long way to go. We will need to more than double our loan production in Nigeria this month.

We have started to capitalise Ghana – to get our micro-finance licence in Ghana to operate soon. The expansion head, Anton Nel, is there at the moment.

In Africa, we still need to up our game on loan production and get the correct paydates on the system. People still seem to load the incorrect paydates. My solution is simple – any staff member loading an incorrect paydate on the system will face disciplinary action once its discovered. So from today onwards Internal Audit will report to me directly on any loans loaded with the incorrect paydates.

Many of you are also aware that Johan Senekal has been promoted to run East Africa and we have definitely seen an increase in production in the region. This region needs to produce much more in terms of loan production.

Furthermore, cashXpress – we need to grow this business aggressively in all our countries. Paulo Andrade and his team are doing a great job, please support them.

In closing, for now: August/ September is very important for us – we need to drive the collections and the status of our clients very hard. We need to collect well – and all the African countries need to drive production very hard.



South Africa needs to drive collections for the month and the branches that have their act together will then be equipped to drive sales.

Blue is not a job, it’s a way of life. We have served more than 500 000 clients and we will serve many more. It will always need your dedication to provide responsible credit to people who need it. No matter what you do in Blue – your hard work and dedication is needed. If you feel that you are underutilised – then you need to speak up. But ask yourself am I doing all I can do to make Blue successful? Am I part of the team that is going to take Blue into 30 countries and build the largest financial service provider in Africa.

I can assure you that if your heart and dedication is not here – you won’t last. We want people always looking for ways to make Blue better and stronger. We want the Blue family culture to stand out.

We need everyone to focus and get us the best possible results. Think out of the box, make a difference. **B**

Until next time

Dave
Dave van Niekerk

More Blue branches for Swaziland

Blue Swaziland has opened a new Blue and cashXpress branch in Nhlanguano, expanding the Blue footprint in the small Kingdom and making credit more accessible to more Swazis.

“Hard work from all Swaziland employees, the expansion team, cashXpress team, IT and marketing, set the pace for us to launch both branches at the start

of August,” says Fanie Swanepoel, Mpumalanga (South Africa) regional manager – under whose supervision the Swaziland branches currently operate.

He adds, “Employees who have taken up positions in the two new branches, are very excited and the bigger branch network in Swaziland has provided Swaziland with the opportunity to create further jobs for Swazis, and growth opportunities for existing employees.”

Nkosinathi Mvubu, who worked as a consultant at the Mbabane branch, has been appointed branch manager of the Nhlanguano Blue Branch. Sibongile Mavuso, who has had senior management experience in opening new branches, assisted with the opening of the cashXpress Nhlanguano branch and will also work as the Branch Manager at the new cashXpress branch.

“Blue rewards faithful and hard working people, and Swaziland employees are very excited about the future and the growth of the brand in Swaziland,” said Fanie.

He added that the Blue culture has grown into a strong working force in Swaziland where “the sky is the limit”.

Blue first launched in Swaziland in June 2008 with a branch in Mbabane and has since grown to a total of four branches, three Blue branches and one cashXpress branch. **B**



Blue launches cashXpress in Kenya



Blue cashXpress, another innovative business arm of Blue Financial Services (BFS), has been recently launched in six more branches in Kenya. The pioneering product offers cash on the spot and was conceptualised and developed to meet the ever-changing needs of clients.


According to Hannes Prinsloo, assistant country manager at Blue, cashXpress aims to provide reliable and efficient instant cash solutions. Coupled with Blue's proven track record, clients will no longer find themselves cash strapped without any reliable institution that will help them.

"We aim to stand apart from the rest and become the industry standard. Current and future clients can look forward to a more professional service and cash in 20 minutes. Blue plans to expand this business to more areas, ensuring that clients all over the country can access this service," said Hannes.

Launching this product in Kenya involved long hours of training for Blue staff, revamping of branches, installation

of software and distribution of marketing material. The launch of the product also created a lot of excitement amongst Blue staff and the public alike. A total of 31 loans were given and over 300 enquiries made on the day of the launch.

According to Paulo Andrade, general manager for Blue cashXpress, there are huge plans to create excitement and accessibility of the product amongst clients. He added that the central element of Blue as a brand is the empowerment of the consumers of its products.

"Ultimately, we will have a Blue cashXpress branch in all countries of operation. There are only very few companies that provide this product in Africa, because it is labour intensive and considered risky. However, Blue, as the pioneers, has the business model and strategy to be the leading instant cash loan service in Africa," said Paulo. 



Supporting the children of Lesotho

Blue Lesotho is focusing much effort on corporate social investment initiatives. They recently bought chickens for the Morapeli School for disabled children. They also bought the school chicken feed to last for six months, plus two feeder trays. The children take care of the chickens, sell the eggs and use the profits to enhance their school. Excess eggs are used by the school to feed the children.

Blue assists San community to lessen socio-economic impact of HIV/Aids

One of Africa's greatest socio-economic challenges is HIV and Aids as it has a negative impact on the continent's social fabric as well as the Gross Domestic Product (GDP) of its individual countries. With a population of just over two million people, Namibia has an estimated 200 000 people living with the disease and 66 000 children orphaned due to

Aids. The government has often called upon the private sector to assist with initiatives to curb the effects of HIV and Aids in the community. Blue Financial Services has committed itself to assisting a San community close to the Botswana border situated on Vergenoeg farm.


On the farm is a hostel which Blue supports with food donations on a quarterly basis. The company provides enough food to last the hostel for a full three months. The hostel accommodates about 105 Aids orphans living on the premises permanently.

During the week another 70 children come to the hostel to get at least one meal. These 70 children live with their grannies who do not have sufficient food or resources to sustain them daily.

Bernard Gariseb, a caretaker at the hostel, looks after the children and ensures that they are fed and that the food supplied to them is well managed.

The hostel is faced with a lot of challenges such as the access to fresh water. Vergenoeg farm is located in the Kalahari area which is very dry for most of the year. Blue is currently in discussions with key role-players to install a borehole equipped with a pump as well as electricity to supply water to the hostel.

Blue's vision is to ensure that once this is achieved, the company can assist the children to start its own vegetable garden and to create sustainable feeding programmes.

"As a micro-financier, we understand the dynamics of being unable to fend for oneself, especially during the current economic downturn. Our aim is to empower the vulnerable members of our society through equipping them with the necessary skills and resources to be self sufficient," says Charl Deacon, Blue country manager in Namibia. 



In the



Has the NCA lived up to our expectations?



Featured on www.moneyweb.co.za

Blue Financial Services, South African listed micro-financier, has praised the accomplishments of the National Credit Act (NCA) in South Africa in light of the global economic downturn.

Blue has always been a firm supporter of the Act in South Africa and believes that it has added value to the lives of all South African consumers as it places affordability as the primary requirement and golden rule of credit granting.

Wessel Smit, legal director for Blue says, "The NCA is groundbreaking legislation because it places the credit environment in South Africa under one umbrella. Before the NCA was implemented, consumers had limited protection and were able to obtain finance over and above what they could really afford. The Act introduced new rights for consumers and put measures in place that would allow consumers to make informed decisions before buying goods and services on credit."

Before the global economic meltdown kicked into gear last year, the NCA was targeted as the main culprit in the declining volume of credit transactions. Although there is some truth in the fact that the NCA contributed to the slowdown of credit transactions, we should not lose sight of the fact that reckless spending patterns in the US led to the systematic failure of global economies.


This resulted in one of the most disastrous global recessions the world has ever seen.

While the South African housing, vehicle and furniture industries receded in their performance after the implementation of the NCA, it would have been careless to allow lending practices of the past to continue unchecked. This type of credit lending practice would eventually have led to the decay of the South African economy very similar to the crises the world witnessed with sub-prime lending.

Wessel continues, "The fact that people from all walks of life, genders and income groups were overexposed to credit is an indication of a system where creditors gambled on their ability to collect outstanding debt. Ironically, affordability should always have been the primary business consideration when granting credit to the public."

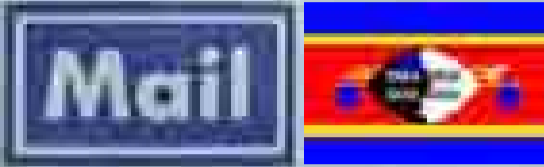
The full impact of the NCA will become more apparent over the long-term as we wait for debt obligations acquired before the implementation of the legislation to be eliminated. However, the principles imposed by the NCA have already given the South African economy a two year head start in recovering from the global economic crises. Wessel concludes, "By eliminating some of the factors that initially lead to the downturn, the benefits of the NCA are

already starting to show. Unfortunately, the reality of bad debt still exists in South Africa and we still have a lot of work ahead of us to eliminate this potentially damaging problem.

Blue is positive about the future impact the NCA will have on the economy and most importantly the people of the country. The micro-financier will continue to execute the rules and regulations required by the NCA in all their lending practices in an attempt to promote responsible lending throughout the African continent." 



BLUE LETTERS



Blue Financial Services,

I don't know where to start, but firstly I need to thank you for making me the happiest lady, through your services and your warm hearted staff members.

It was 31 July 2009 when I walked in at Blue Financial Services (Manzini) and I was welcomed with a smile, like I was the only customer. I needed money to finish up my dream house. I was told about the home improvement loan, but I was happy with the personal loan, as I also needed to patch up here and there. The consultant who attended to me, even took her time and came to my workplace to help me sign the documents, I was so impressed. To my surprise, my account was credited on the second day after the loan application, which was quick.

As you can see on the pictures, my house is almost complete and for the house warming, I will definitely invite the staff in Manzini as they were sort of my lifesavers. I have also referred a couple of my friends and colleagues, and they have told me that they are getting the same perfect service from Blue.

I am not keeping my mouth shut, I am telling the whole world about Blue.

Once again, thank you. 



Blue Intercontinental Micro-finance Bank

“The presence of Blue Intercontinental Micro-finance Bank (BIMFB) in Nigeria has brought help and hope to individuals and small business operators in Nigeria – with the greater percentage of clients being in Lagos and Oyo State where BIMFB currently operations,” says Wunmi Audu, *Blue Bulletin* Nigeria correspondent.

According to the managing director, Len Pretorius, BIMFB will continue to provide credit facilities and capacity building programmes for the economically active poor, micro and small enterprises in Nigeria.

“This is to improve our client’s standard of living, boost their working capital and enhance business growth and expansion. Also many Nigerians have ample opportunity to take advantage of BIMFB personal loans and emergency loans to meet personal and family needs,” says Len.

“We will continue to achieve our stated intention by providing innovative products, tailored to the needs of our Nigerian clients and market these extensively throughout the Federal Republic of Nigeria, backed by service excellence in every aspect of our business.”

The impact recorded from the loan products and success stories from customers in Nigeria who benefited from BIMFB’s loan products, are highlighted below.

Small business loan

WASDEK Telecoms

Name of owner: Wasiu Adekunle of Lagos State

Wasiu Adekunle is the managing director of WASDEK Telecoms. He started WASDEK eight years ago with sales of mobile phone recharge cards. Wasiu is a trained and

qualified auto mechanic engineer with a City and Guide London Certificate. Prior to the period when he ventured into the recharge cards business, he worked as an auto technician for over 20 years. In a bid to have a regular source of income, he moved into the sales of recharge cards. Presently, the tele-communication industry is one of the fastest growing industries in Nigeria with a high turnover/patronage daily. After BIMFB was launched in October 2008, Wasiu picked up the courage to ask for a BIMFB small business loan to boost his working capital and business performance. The loan was considered and approved on viability of business although it has a small profit margin and is reliant on volume sales.

Wasiu was granted a loan of N1,5 million, which he injected into his business, and he has also attended the BIMFB small business training programme to enhance his skills and competences for improved productivity.


Wasiu says, “My recharge cards business is reliant on volume sales, with the loan I have more stock. Initially, I made average daily sales of N600 000 from my four sales outlets, now with effective use of the loan, I make average daily sales of N1,1 million from five sales outlets. I will confidently say this loan has increased my turnover by 83%, which has been translated into more profit. Sales outlets increased by one and employee strength increased by two new staff members. The repayment term was very convenient for me to pay over 12 months. I have been paying my loan back and look forward to a good working relationship with BIMFB. I am very grateful to BIMFB for giving me this unique opportunity of assessing their loan facility and attending their business management training. I can confidently say that my business is experiencing a significant improvement, and I am now a happy entrepreneur.”

Personal loan

Adebola Olunuga: Proprietor, Lagos State

Adebola Olunuga is the proprietor of Boland Schools. She approached BIMFB for a personal loan for her staff, and

signed a payroll agreement. Twelve of the staff of the school were granted loans in June 2009. She also took a loan to enable her to renovate her property. She appreciated BIMFB for this opportunity to benefit from their program in Nigeria.

Sunday Adie is a teacher at Boland School. He has worked there for two years, and in a bid to acquire a degree in education he went to study further at a tertiary institution alongside his teaching job. He got to know about the BIMFB loan from Olunga. Sunday says, “I developed an interest in receiving a BIMFB loan, and took a positive step to benefit from the loan. I was assessed and told that I qualified for a certain amount. Early June 2009, I got a loan of N50 000 from BIMFB. Part of the loan was used to pay for my tuition fees in tertiary institution, and the remaining part of the loan I used to buy household items for my house. The loan met my need and I appreciate BIMFB for spreading the repayment over a longer period.” 



Strike a woman - strike a rock

South Africans celebrated Women's Day on 9 August. The public holiday commemorates the day when over 20 000 women of all ages and races from all across South Africa marched together towards the Union Buildings in Pretoria. Though each marcher must have thought about the risk of arrest, they bravely came together on 9 August 1956 as a formidable force to protest against the pass laws that proposed further restrictions on the movements of women.

The Small Business Division at head office in Pretoria, South Africa this year honoured Melani Engelbrecht. This is what they said, "Melani is a person many other women turn to to make themselves feel like queens.

She came to Blue for assistance with a Small Business Loan for her own Placecol Beauty Centre outlet. Melani graduated from our Blue courses with flying colours and has been running her Placecol Beauty Centre in Kempton Park for eight months now. She employs three therapists and delivers the highest standards of beauty service to the local ladies in the community, living up to the Placecol vision and values. She cares for, uplifts and develops the workforce. Melani treats people with dignity and respect, practices ethical and honest financial management, and contributes to the spiritual and physical wellbeing of others. She also acknowledges the source of her success, and gives honour to our Creator. Melani is Blue Small Business' woman of the month! 



Melani Engelbrecht, the small business woman of the month

Here's to the Woman

...who knows where she's going and will keep on until she gets there; who knows not only what she wants from life but what she has to offer in return...

Here's to the Woman

who is loyal to family and friends, who expects no more from others than she is willing to give;

Here's to the Woman

who guides and inspires not by quoting others' philosophies but by living her own good example; who accepts both victories and disappointments with the same grace, and who can rise above life's challenges and move on...

Here's to the Woman

who gives the gifts of her thoughtfulness, who shows her caring with a word of support, her understanding with a smile; a woman who brings joy to others just by being herself...

~ Author Unknown ~


In celebration of women's month

Kroonstad branch gets a facelift

The Blue Kroonstad Cross Street branch in South Africa was recently revamped by head office employees, Paul Kruger, corporate security and infrastructure manager; Dale Botha, office manager; and Johan van Niekerk, IT project manager. The following letters of thanks were received from employees at the branch:


"We at Kroonstad just want to say thanks a lot for everything. I'm very pleased with the work that has been made to our branch. We look professional and we now get the respect we deserve. Thanks to the people who worked hard to make it work." – Tseko Tsitsi

"Also from me, I would like to thank all the people who assisted with the revamp of the office. Thank you for the beautiful office." – Klaas Kwepers

"I just want to thank everyone for the effort you put in and for the late nights you worked. There are no words to describe how much we appreciated it. All I can say right now is thank you. All our employees are now happy and they are very grateful." – Stephnie van Rooyen 



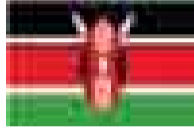
Blue Zambia assists underprivileged

Blue Zambia recently donated 80 Blue branded t-shirts to the Rotary Club of Chilanga near Lusaka. The club wears these when actively working in community projects to assist the underprivileged. The club wrote a lovely letter, acknowledging Blue's concern for the poor in society. 

Pictured to the left, is the president of the Rotary Club receiving a t-shirt from Harrison Mbeba marketing assistant, Blue Zambia.



BLUE SOCIETY



Best in Kenya, win Hi-fi's

Kenya held a sales competition during June for sales consultants and field agents. The top agent and consultant received a Sony hi-fi system each. Zablon Muleli, *Blue Bulletin* correspondent and national operations manager handed over the prizes to the best consultant, which was won by Lilian Ouma from Kisumu branch. She can be seen on the photo being congratulated by her Nairobi counterpart, Peter Njoroge.

The winning agent was Linda Okumu from the Nairobi branch. She is congratulated by Nairobi branch staff (from left) consultant, Peter Njoroge; field agent, Kennedy Obanda; consultant, Oliver Waweru; and data capturer, Albert Makau. **B**

Blue Stars

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

Botswana
 Kenny Monare ★★★★★ B,T,S,I
 Abigail Mampane ★★★★★ B,T,S
 Edward Othusitse ★★ B,T
 Thabo Masoko ★★★★★ B,T,I
 Tshepang ★★B

Kenya
 Zaphaniah Analo ★★ B,T,S,I

Namibia
 Yvonne Heyn ★★ B,T,I
 Melissa Isacs ★★ S,T,I
 Jacqueline Roets ★ T
 Innosensia Junias ★ T,I
 Sixtes Oarum ★★ B
 Anna Williams ★★ B,T,S,I
 Johanna Camm ★ S
 Lizwe Gehine ★★★★★ B,S,T

Congratulations to Charl Deacon and Gerhard van der Merwe the country manager and the assistant country manager for being nominated!

RSA
 Sandra Gouws ★★★★★ T,P
 Gerhard Buytendag ★★★★★ T,S,P
 Herklaas Visser ★★★★★ T,I,P

Leanne Brinkhuis ★★★★★ T
RSA NO
 Donnevin Raath ★★★★★ B,T,S
 Antonia Papadopoulou ★★★★★ B

RSA HO
 Hilda Radebe ★★ T,I
 Shaun Meyer ★★★★★ B,S,T,I
 Manie Nel ★★★★★ B,S,T,I
 Johan van Niekerk ★★ T,I
 Nicky Jooste ★★ T,I
 Sean Cronje ★★ T,I
 Sharita Murugen ★★ T
 Lizelle Bezuidenhout ★★★★★ S,I

Swaziland
 Nathi Mvubu ★★★★★ B
 Nomecbo Shandu ★★★★★ B

Uganda
 Susan Atuhura ★ I
 Jackline Kababiito ★★★★★ B,T,S,I

Zambia
 Shadreck Chibwata ★★★★★ B
 Macksame Daka ★ S

Geoffrey Mwenya ★★ S,I
 Miyoba Himoonga ★ S
 John Simutowe ★ S



*Employee of the month
 Nicoline Jafta
 Congratulations Nicoline!*

HOW TO NOMINATE COLLEAGUES FOR BLUE STARS

Dear Blue team member,

In our journey to build the best place to work for, we have a Blue Star employee recognition scheme where employees can nominate each other for living our values.

The peer recognition scheme is aligned to our Blue culture of performance. Any employee can nominate another employee. At Blue, we believe that we need to recognise people who drive our targets, support our branches and create value for our shareholders. Blue is committed to passionate, competent individuals who deliver.

Should you wish to nominate a colleague for Blue Star, then please fill in nomination form (which can be sent to you electronically) and send your nomination to your line manager or country manager for signature, and the administrative/regional manager to send to human resources via fax at: +27 86 520 0211.

Human resources will review the nomination and award the Blue Stars (payment is done via the payroll).

One Blue Star equals R100 before tax. The allocation varies depending on what happens and the quality of the motivation.

Deadline for nominations is the 10th of every month. Let's make Blue the best organisation to work for!

Best regards,

Tanya Roberts
 Group Human Resources Executive



WELLNESS COLUMN



SWINE FLU

Prevent swine flu

Swine flu has hit Africa with full force. Here's what you need to know about the transmission and prevention of this disease.

Transmission and infection

Swine flu is mainly spread via respiratory droplet transmission. Infection occurs when you inhale droplets when an infected person coughs or sneezes. You can also become infected if you have contact with a surface such as doorknobs and even hands that are contaminated with the virus and then touch your mouth, nose or eyes.

According to studies the virus can survive on surfaces and be transmitted by hand contact, so regular hand washing and personal hygiene is an important step in preventing infection.

How H1N1 affects the body is not fully known at present. "In analogy to other influenza strains that affect humans, it will infect cells of the respiratory tract, causing inflammation, fever and an immune reaction," says Professor Wolfgang Preiser, Head of Medical Virology Department of Pathology at Stellenbosch University.

"The symptoms are the same as for seasonal flu: rapid onset fever, malaise, coughing and/or sneezing. You will not be able to distinguish infection with the novel of pandemic influenza A/H1N1 from infection with a seasonal influenza virus strain (mostly A/H3N2 so far during the season with a bit of influenza B Viruses) on clinical grounds alone." Preiser says the incubation period is short (as short as two and up to a few days at most), and the duration of the symptoms in uncomplicated cases should be around one week.

Who is most at risk?

The NICD advises that unless patients have underlying conditions that could cause complications, swine flu should be treated like a common cold.

"We are fast moving into a situation where we will no longer want to know about each and every case. In other words, no need any more to test all suspect cases, but surveillance (as co-ordinated by NICD) will focus on cases of severe illness and on unusual outbreaks," says Preiser. People already managing illnesses such as diabetes, emphysema, chronic bronchitis, HIV/Aids, people over 65 and pregnant women should

seek medical advice if symptoms which are the same as cold or flu persist.

Symptoms such as persistent vomiting, shortness of breath and chest pains require medical attention.

"One should seek medical advice if the clinical disease becomes more severe than 'ordinary' flu; it could be, for example, bacterial super-infection which must be treated with antibiotics, or it could be (in rare cases only, we believe) a severe course of influenza which may need to be treated with antivirals. In these cases one can test for the novel strain by doing specific PCR tests that are available at different laboratories around the country," says Preiser.

Protect yourself

Because flu spreads very easily prevention may be difficult.

"Stay away (if possible) from people who are sick with a flu-like illness, ask them to cover their faces when sneezing or coughing (with a tissue of the sleeve, not their hands unless they wash them afterwards), and wash your own hands regularly before touching your face, eyes, eating and applying cosmetics," advises Preiser.

When providing care to a household member who is sick with influenza, the NICD advises the following:

- Keep the sick person away from other people as much as possible
- Remind the sick person to cover their coughs, and often clean their hands with soap and water or an alcohol-based handwash, especially after coughing and/or sneezing
- Have everyone in the household clean their hands often using soap and water or an alcohol-based handwash
- Household contacts of the sick person who may have chronic health conditions should take antiviral medications to attempt to prevent being infected.

(Leandra Engelbrecht, Health24, July 2009)

Sources:

- Professor Wolfgang Preiser, Head of Medical Virology Department of Pathology at Stellenbosch University
- National Institute for Communicable Diseases
- World Health Organisation
- SAPA

Blackrock champions receive new Blue rugby kits

Upper Hill high school became the new St Mary's School Blackrock Festival rugby champions in Kenya after they edged out Strathmore high school in a 6-3 final.

The winning team was rewarded by receiving a brand new rugby kit showing the Blue logo. The kit included rugby jerseys, trousers and socks.

Rosemary Odinga, the proud patron of the winning squad, expressed her appreciation for her top performing team. She thanked the principal of Upper Hill, Mr Orero, the coach, Mr Okumu, and team master, Victor Walgwe, for all their efforts in supporting the team and their dreams. She also said a special word of thanks to the management team of Blue for sponsoring the squad with rugby kits.

"Blue firmly believes in corporate social investment and it is with pride that Blue support the talented sportsmen of Upper Hill in their quest to greater expectations. This effort just shows and confirms Blue's values of best service, lending responsibility, unparalleled professionalism and embracing teamwork," says Hannes Prinsloo, assistant country manager: Blue Kenya.

