



Blue Cameroon celebrate Madiba's birthday

Responding to an invitation by the South African high commissioner for Cameroon, Her Excellency Ntshadi M Tsheole, Blue Cameroon took part in celebrating iconic statesman, Nelson Mandela's birthday on 18 July. He turned 91.

Blue Cameroon country manager, Christian Biyegue and administrative manager, Valentine Okale Dang, represented and promoted Blue's financial products at Nelson Mandela Day in Buea, in the south west region of Cameroon – 345km from the Yaoundé office.

The day was geared at humanitarian actions in acknowledgement of Nelson Mandela's contributions to society, and began with a panel discussion on Radio Buea on issues of culture, democracy, and African unity and development. This was followed by a Mandela Solidarity Walk from Mandela Park in Bokwango to Likoko Membea to donate gifts to the maternity ward of the Likoko Community Health Centre.

"The presence of Blue was very visible during the walk as Christian wore an immaculate white Blue branded t-shirt and I was dressed in a sky-blue Blue t-shirt. The Blue branded umbrella also served as a timely protection against the drizzle that happened when the high commissioner gave her welcome address at the maternity ward," says Valentine. "The high commission also gave us the opportunity to present packages from them to the patients. From our side, Christian donated two Blue branded umbrellas to the chief of the health centre and the chairman, to assist them when going to work throughout the rainy season."

During the evening presentations, South African music was played, and songs about liberation and Nelson Mandela were sung. "The day culminated in the cutting of the birthday cake and other inspirational activities," says Valentine.

He adds, "Like all that starts well and ends well, the activities ended with the chairman of the Mandela Forum, Charly Ndichia, thanking the invited guests for their participation and pledging the rotation of the next Mandela Day to another region of the country. The Blue team left the event satisfied with the sensitisation made on the availability, accessibility and affordability of Blue's products in Cameroon." ©



Blue Cameroon's administrative manager, Valentine Okale Dang (far right) and country manager, Christian Biyegue (second from right) stand with the South African high commissioner to Cameroon, Her Excellency Ntshadi M Tsheole (next to the sign on the right) and members of the Buea community.

Blue earns a top TV star.



"Doing Business in Africa" – the television programme sponsored by Blue Financial Services – has won a 2009 Africa Business Reporting Award for Best Television Feature.

Blue supports this outstanding CNBC business show on DSTV channel 410, which creates awareness about Africa, and the

possibilities the continent provides. The producers of the monthly show received the prestigious award at a gala ceremony in London. Now in their sixth anniversary year, the Africa Business Reporting Awards celebrate journalists and news organisations, who have gone the extra mile to reveal the dynamism of African industry.

In his keynote address at the ceremony, the British minister for international development, Gareth Thomas, commented, "Investors and companies know that Africa is open and ready for business and that a new generation of traders and entrepreneurs are revitalising economies across the continent... The media has an important part to play in creating awareness of the opportunities available and reflecting the reality of a continent with great market potential, which is being realised by business. The Africa Business Reporting Awards are a clear demonstration of how journalists and editors are helping the continent realise its full potential."

In their evaluation of "Doing Business in Africa" the judges said: "This is high-quality reporting. It's extremely well filmed to the highest technical standards and the producers have done their homework ensuring excellent access to top-level interviewees. This is a comprehensive, lively and thoughtful piece, which leaves the viewer wanting to see more." ©



AFRICA BUSINESS REPORTING AWARDS 2009

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BIMFB performance training.

Message from the CEO

To the Blue team,

Well people – we know the Blue culture is to act quickly and continuously improve on what we do.

We are constantly growing the team to be able to cope with our growth plans and expansion plans. We also must always take note that it is important for Blue to recruit the right talent and people for our organisation.

We also must always look for the right fit for people within our organisation. Sometimes people need to change their roles to add the most value to the company.

I am pleased to announce a change that I think will go a long way to addressing the needs of Blue.

We have appointed a new chief financial officer – Shaun Strydom. Shaun is already a board member whose responsibility until now was Group risk; he will now take over the responsibility for the finance team, the

risk team, the internal audit team, and over time also the corporate finance team.

Shaun has a great deal of experience in audit, finance and corporate finance. His wealth of experience will go a long way to helping Blue move to the next level.

Grant Chittenden, who has added much value to Blue, will be assisting Shaun with the handover and will continue to help in the finance division until we redefine his role.

This move will also help Blue from a corporate governance perspective – we will reduce the number of executive directors to four. I know many of you have had issues with finance and with reporting/outstanding audited numbers and I assure you the finance team under Shaun's guidance will go a long way to rectify this.

I personally have great respect for Shaun's ability to add value and in the short time I have been exposed to him – he has proven his ability, loyalty and dedication several times.

I trust that you will all give him time to settle in before bombarding him. Please note Shaun's immediate priority is the audit and the funding – so bear with us.

We wish Shaun the very best in his new role and many good years with Blue. ☺

Till next time,

Dave



NEWS FLASH



“We wish Shaun the very best in his new role and many good years with Blue.”

New chief financial officer: Shaun Strydom.



BIMFB is recognised as Nigeria's micro-finance bank of the year

BIMFB – Micro-finance bank of 2009

Blue Intercontinental Micro-Finance Bank (BIMFB) in Nigeria was awarded the National Gold Quality Microfinance Bank 2009 award.

The Quality Management Development Institute presented the award to BIMFB on 7 July 2009, in Lagos, Nigeria.

“We were nominated based on various parameters such as international best practices, operational excellence, quality and focus leadership,” says Len Pretorius, managing director: BIMFB. “The award recognises us for delivering quality services.”

BIMFB started its operations in September 2008 to distribute and sell Blue's micro-financing services and products to Nigeria's

retail market through the Intercontinental Bank Nigeria branch infrastructure, and stand alone branches. Products offered in the Nigerian market include salary advance loans, personal term loans, retail loans, small business finance and home improvement loans.

Len concludes that this award will enable BIMFB to maintain its quality services while ensuring continuous customer satisfaction in Nigeria. ☺



USAID guarantees USD10 million for Blue Financial Services

Blue is proving to be very versatile in the midst of the global economic slump. While most micro-financiers are struggling to gain financial support from international investors, Blue has proved that even in the face of economic adversity, they will continue to secure the funds needed to help small and medium businesses succeed.

United States Agency for International Development (USAID) has granted Blue a loan portfolio guarantee for small business lending. This facility will cover 50% of any loss experienced by Blue on SMME loans within the USAID backed loan portfolio. The guarantee has the ability to cover up to USD10 million and is valid for the next 10 years.

Kenneth Fisher, general manager for small business development at Blue, says,

“Through this guarantee Blue's small, medium and micro-enterprise (SMME) division will be able to extend loans to entrepreneurs with viable businesses who have not qualified for additional funding through traditional banks.” Blue's SMME division has only been operational since

2008 but it has made excellent headway in granting loans to entrepreneurs, franchisors and franchisees who do not have enough collateral or even their own start-up capital.

The United States has a long history of extending a helping hand to the people of developing countries who are struggling to make a better life for themselves and their communities. By offering this type of guarantee, the US has shown that they approve of the work Blue does and the services it offers to the African people.

USAID is an independent federal government agency that receives overall foreign policy guidance from the Secretary of State. They support long-term and equitable economic growth while advancing the US foreign policy objectives.

“Decisions to grant guarantees such as this are not taken lightly by USAID, therefore Blue is honoured to have been selected and we will continue to perform our role on the African continent with the excellence and professionalism that attracted the support of USAID,” concludes Kenneth. ☺



SMME businessman, Freek Meiring: Basson Cut Veg.



Blue a “friend to the Swazi Nation”

To assist communities affected by HIV and Aids in Swaziland, Blue donated two Nissan vans to the Shizelweni region.

The vehicles, will be used by Asondle Sive Bomake (Let us feed the nation) – an organisation comprising 30 women taking care of 1 500 orphans and vulnerable children in the Ka-Phunga area.

The main purpose of the vehicles is to transport sick children to the local hospital and to distribute food to the orphans, many who are younger than 10 and heading up households.

“Blue is involved in the growth of this community – and this is the second donation we have made,” says Johan Senekal, country manager, Blue Swaziland. “We are committed to Swaziland and believe that to ensure sustainability of the community, people need to acquire health services. Our role is to provide the possible means to achieve this objective.”

The vehicles were secured from Blue with the assistance of the minister of foreign affairs and international cooperation, Lutfo

Dlamini, and were received by the deputy prime minister, Themba Masuku, who at the ceremony thanked Blue for being a “friend to the Swazi Nation.”

At the handover ceremony, Masuku said, “Government has engaged in what is known as a public private partnership because it cannot go at it alone in terms of fighting poverty both in the urban and rural setting. We applaud Blue Financial Services for ploughing back to the community as profit margins can only be realised because of the people who utilise their services.

“We wish to appreciate the kind gesture extended by the foreign affairs minister who unselfishly secured the vehicles despite that he is an MP for Ndzingeni constituency. He demonstrated good leadership skills that should be emulated by all; for his vision is to see the whole country developing other than residents from his area.”

As a token of appreciation, three goats were given as a gift to Blue Swaziland. The goats are now living on a farm near Mbabane,” says Johan. ©



Blue Swaziland country manager, Johan Senekal, in front of one of the vehicles donated by the company.



Blue received a goat as a thank you gift.



A few of the children who will benefit from Blue's donation.



A ‘faster’ Blue Zambia

“July has been an exciting month for Blue Zambia, with a lot of changes, both technological and human capital wise,” says Tukuza Lungu, Blue Zambia’s operation manager.

He explains that DNS Telecom helped set up a new PBX system, replacing the phone system that was in use. A PBX (private branch exchange) is a telephone exchange that serves a particular business or office, as opposed to one that a telephone company operates for many businesses or for the general public.

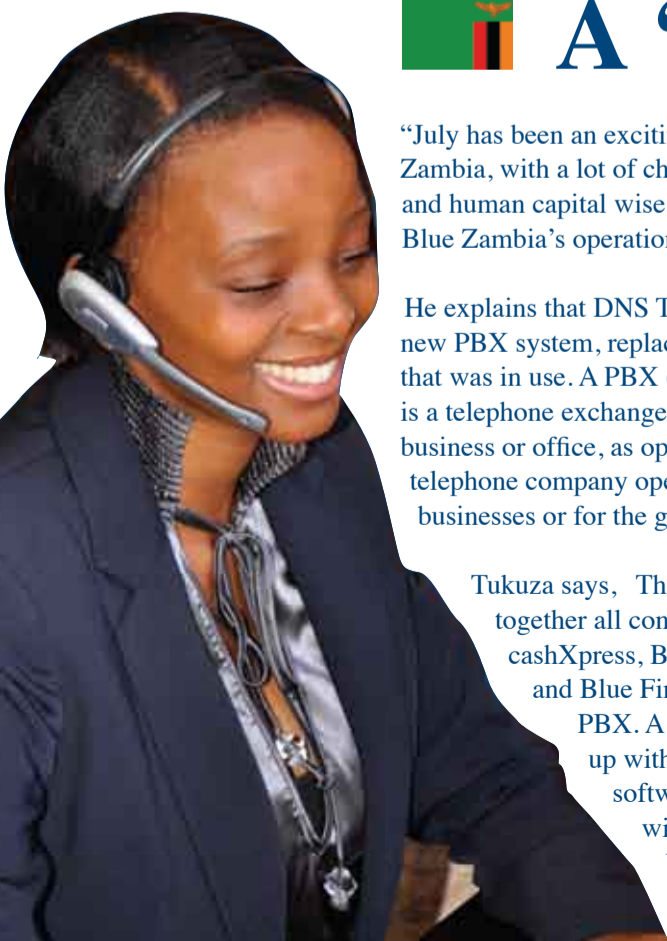
Tukuza says, This change brought together all contact numbers for Blue cashXpress, Blue Assurance Services and Blue Financial Services into one PBX. A call centre has been set up with very user friendly software. The call centre will be an effective tool for bringing in new business

and also for collections. There is already a high number of inbound calls and enquiries following adverts placed in the media and also sms-es sent to existing and potential clients, inviting them to take up Blue’s product range. It will start with nine consultants and one supervisor.”

These changes could not have happened at a better time than this, as Zambia’s telecom operators have just finished laying fibre optic cables, which will connect the countries in the SADC region and beyond. Zambia has been running on satellite communication, which has inherent latency. The migration to fibre will not only increase Internet access speeds owing to lower latency, but will also offer increased uplink and downlink capacities.

“Moreover, the changes will coincide with Zambia’s migration from Smartfin to FAME. This will make working online a much more pleasurable experience, and will inevitably

improve customer service as the current Smartfin speed has had its fair share in impeding turnaround times. On the human capital front, new employees are being recruited (trainer, call centre consultants, branch managers, quality control, DDACs team leader and approval officers among others) to beef up the Blue team. FAME training is also expected to start soon. We are positioning ourselves to ensure we remain the industry leaders, fully harnessing technology,” concludes Tukuza. ©





The Blue Cameroon Lions and Lionesses

Blue Cameroon opened in the capital, Yaoundé, at the end of February. Since then, a Cameroon team has been appointed, and they are hard at work to entrench Blue as the micro-financier of choice in the hearts and minds of the Cameroonian people.

Blue Bulletin proudly introduces the Cameroon Lions and Lionesses – who get their name from the country's star Cameroonian soccer team, the 'Indomitable Lions'. Together with the who's who, Blue's new country team also gave us a glimpse of their favourite Cameroonian cuisine, their most treasured tradition and what they do during their down time.

Welcome to the Blue Financial Services Cameroon team.



Cameroon's Lions and Lionesses (from left to right): Jean Calvin Nkwekeu, business developer manager; Guy Tiegoum Moukam, consultant; Michelle Sandrine Ngatchou Tchouateun, personal assistant; Christian Biyegue, assistant country manager; Paul Hyacinthe Zambo, branch manager; Harrison Ajong Ngayap, junior consultant; Dorcas Desiree Tchatchie, administrative assistant; and Valentine Okale Dang, administrative manager.

Christian Biyegue

Assistant country manager

Having more than nine years of banking experience with leading international banks, Christian's career started at the Credit Lyonnais Cameroon Bank in 2001, where he worked as a credit analyst and a relationship manager for French multinational companies.

Christian joined Standard Chartered Bank Cameroon in 2004 in the wholesale bank department as a relationship manager for multinational and energy companies, and was promoted to senior relationship

manager for financial institutions in 2006. Before joining Blue, Christian worked at the United Bank for Africa Cameroon as the head of public sector in charge of client relationships with Cameroon government institutions, embassies and non-governmental organisations.

Favourite meal: Ndolé (The national dish of Cameroon. The dish consists of a stew of nuts, bitter leaves indigenous to West Africa, and meat).

Treasured tradition: Bikutsi (a music genre from Cameroon).

Personal hobby: Tennis and reading.

Valentine Okale Dang

Administrative manager

Favourite meal: Achu (Pounded cocoyams – a root vegetable – and yellow soup).

Treasured tradition: The various annual festivals in the North-West provinces in Cameroon.

Personal hobby: Soccer.

Jean Calvin Nkwekeu

Business developer manager

Favourite meal: Kondre (plantain – family of the banana – and palm oil and meat).

Treasured tradition: Medumba festival (Held every two years in Bangangte. It takes place usually in July, to promote both the Medumba language and the artworks of the 13 villages in the locality).

Personal hobby: Soccer and lawn tennis.

Michelle Sandrine Ngatchou Tchouateun

Personal assistant

Favourite meal: Sanga (Maize and starchy food and coconut)

Treasured tradition: Douala (Ngondo, which is the festival of the Sawa. The coastal dwellers of Cameroon from Limbe to Kribi, with the Wouri River are the focal point of the festival in Douala. The ritual and feast, which is held in the first week of each December, celebrate the unity of the Sawa people and their ancestors.)

Personal hobby: Travel.

Guy Tiegoum Moukam

Consultant

Favourite meal: Fufu (A thick paste of porridge usually made by boiling starchy root vegetables in water and pounding with a mortar and pestle until the desired consistency is reached) and eru (oval leaves that measure about 10 centimetres in length).

Treasured tradition: Bayagi (traditional dance).

Personal hobby: Reading.

Dorcas Desiree Tchatchie

Administrative assistant

Favourite meal: White bean and plantain.

Treasured tradition: Medumba festival.

Personal hobby: Reading.

Paul Hyacinthe Zambo

Branch manager

Favourite meal: Rice and beans.

Treasured tradition: Bikutsi.

Personal hobby: Reading economics books.

Harrison Ajong Ngayap

Junior consultant

Favourite meal: Ekwang (The dish is made from cocoyams or cassava cocoyam leaves, or leaves of a certain herb that is moderately bitter, red hot peppers, palm oil, special spices, Ngakanga [nut-like], Ebobe [small seed-like or berry-like] and some smoked or sun-dried fish/crayfish.)

Treasured tradition: Bamiliké culture (A collection of semi-Bantu ethnic groups).

Personal hobby: Soccer and reading.



Blue kick-starts business

Josephine Adrapia is a primary school teacher in the Arua District of Uganda. She lives and works in a village called Maracha and takes care of six children, two of her own and four of her siblings who can't yet support themselves. She heard about Blue when a Blue field agent visited her school as part of a presentation programme, which prompted her to visit a Blue branch and apply for our emergency loan, amounting to ZK400 000.

Adrapia invested the money into a charcoal business, where she buys bags of charcoal in the village, and resells them in town at a profit. She initially transported the charcoal by bicycle as her capital was really meagre, but owing to her Blue loan, she now transports it using a truck.

The idea to earn extra income came from Adrapia's brother who was in the same business. It occurred to her when the burden of responsibilities was becoming too overwhelming, and her salary from teaching was not enough, to resolve it. So she decided to come to Blue. She couldn't believe the speed at which the money was transferred to her account and applauded Blue for that. She made sufficient profit to offset her loan within three months.

Adrapia is looking forward to accessing another loan soon. She is waiting for the weather to dry a bit, because the business is not favoured by rain. With her next loan she will broaden her business even further. She had this to say: "Long live Blue, I will always owe you." ©





The Blue Uganda stall at the Kabarole District Agricultural trade show.



The minister for agriculture, the honourable Hope Mwesigye, brightens up the show in her yellow outfit and spends much time visiting the Blue Uganda stall.



Distinguished guest, Rukuya Asimwe Patrick – the district speaker – signs the visitor's book at Blue.



Blue Uganda targets farmers at the Kabarole trade show

Blue Employee Benefits Uganda promoted the company's financial services to the farmers and micro-agricultural entrepreneurs at the Kabarole District Agricultural Trade Show in one of Blue Uganda's operational areas. "The operational area is served by our esteemed branch, Fort Portal and is comprised of the five districts: Kabarole, Bundibujjo, Kasese, Kyenjojo, and Kamwenge," says Peter Mugogo, operations coordinator, Blue Uganda.

which included marketing coordinator, Jovent Kyalimpa and Fort Portal branch manager, Suzan Atuhura, as well as the entire team from Fort Portal branch. During the exhibition week, more than 90 proud clients signed loans and were added to our clientele in this operation. Six clients signed the applications at our stall and the others came to the branch, or were visited by sales agents."

Peter says that through this exhibition, Blue Uganda marketed their offerings to people who previously found it hard to travel long distances to come to a Blue branch to find out how Blue operates.

"The show gave potential clients the opportunity to be educated and have all their questions answered. With our corporate brand, colour, neatness and customer care, we stood out from our competition and the many exhibitors.

"Rukuya Asimwe Patrick, the district speaker, was one of the distinguished guests. He was highly impressed by the good marketing, professional service, good corporate image and public relations shown and lived by our Blue employees." ©

"The Kabarole District Agricultural Trade Show was the first to take place and his excellence the president was expected to attend. The show was held over three days at grounds in Fort Portal. The exhibition was graced by the minister for agriculture, the honourable Hope Mwesigye, who applauded our services while she toured our stall," says Peter.

"Many institutions including NGOs and farmers exhibited, but our exhibition took centre stage owing to the diligence and vibrancy of our team,



Blue Zambia and the police: Partners in development

Blue Zambia handed over a cheque to the commissioner of police, Graphael Musamba, at the Zambian police headquarters recently. The ZK12 150 000 sponsorship from Blue will finance the police's flagship football team called the 'High flying Nkwazi football club'.

Blue has pledged to pay for the laundry of the soccer jerseys, the team doctor, and training fees.

"At the handover ceremony, the chairman of the Nkwazi football club, Mr Bowa, thanked Blue for the quick response to their plea for donations, and went on to ask the corporate world to emulate what Blue had done despite the global crunch. He promised that the club would be promoted to the premier division next season. The commissioner, also mentioned the benefits of social investment. He thanked Blue and said he was very pleased to receive the cheque on behalf of the

football club. He promised to see to it that the money was used to its intended purpose," says Godfrey Ngula, sales and marketing director: Blue Zambia.

"Blue Zambia takes social responsibility seriously," adds Godfrey. "The Zambian police force and Blue have a partnership that dates back to 2004, and we have always worked hand-in-hand with the police in empowering individuals or communities. We have in the past assisted them with reflective drums to control traffic, donated various utility items to them and renovated some of their police stations.

"Furthermore, the Zambian police force is also the second largest group to benefit from our loans and so we also took the opportunity at the handover ceremony to inform the police about new programmes and re-emphasised our policy on lending and the number of branches we have." ©



BLUE LETTERS

Personal assistant, Hayley Pretorius, goes the extra mile and is a great example of best customer service.

Dear Grant,

I would like to take this opportunity of thanking your P.A. - Hayley Pretorius.

She is very helpful, caring, understanding, efficient and has a sense of urgency and is prepared to go the extra mile.

With the recent implementation of the new ABSA NAEDO Collections for both Blue and Credit U and other products, Hayley assisted me with the documentation and the signing thereof. She went to great lengths to ensure the contracts were signed timeously and correctly.

She helped me make arrangements for a Training Session yesterday to revive the ABSA GLOBAL/INTERNATIONAL system to be able to make 'immediate payments' to your clients.

I always know if I need assistance with documentation or otherwise for your signature I can rely on her assistance.

Hayley is an asset to your organisation!

Yours sincerely

Anne E. Robinson
Advisor :
ABSA : Corporate & Business Bank

BIMFB employees aim for performance improvement



BIMFB employees form working groups and discuss improving company performance.

To improve business alignment and solicit input from employees who are closest to customers, all employees of Blue Intercontinental Micro-finance Bank (BIMFB) in Nigeria recently took part in performance improvement development sessions in Lagos and Ibadan.

The sessions, which took place on a Saturday, consisted of lectures by BIMFB's

executive directors and managers; and employees were divided into small working groups. Topics discussed included the company's vision, mission and values; training in quality; procedures; time management; and customer service. Employee working groups discussed the topics and made proposals for improving company performance. ©

Sunshine in Africa

This section of our Blue newspaper is dedicated to the friendly, funny and fascinating stories that happen at our branches. We call them our 'feel good' stories.

During the early hours of Sunday morning I received a message from Sukani CS*, a man who was stranded with financial problems.

As he knew my mobile number, I sms-ed him to visit our branch the following morning.

On 13 July 2009, I checked affordability and he qualified for an amount of N\$5000. He wanted to pay his plot to the town council and not lose the land for his family as accommodation is an important issue to every person living on earth.

On 22 July 2009 the money was paid into his account and he visited Blue to say thank you and how grateful he was.

Susan Mukwata
Katima Mulilo, Namibia ©

*Names changed to keep the identities of our clients confidential. Please keep on sending us your heartwarming and entertaining stories.

New Blue tracksuits for Botswana soccer team



Blue Employee Benefits in Botswana has extended their sponsorship of the Office of the President's soccer team by making sure the players and management stay warm before and after matches in Blue branded tracksuits. The team, which since last year has been playing in Blue branded shirts, shorts and socks, has had a good season and won their division by a huge margin. ©

feel good stories

BLUE SOCIETY



Best in Lesotho
The winner of the trophy for the Best Employee in Sales Department in June is Ntate Tumi from Cashbuild Mafeteng, Lesotho.

The winner of the trophy for the Best Employee in Support Department in June is Me Thebogo from head office, Blue Lesotho.



Quest for victory!
The RSA operations department held a workshop to win back customers, grow business, and reveal Blue's leadership among competitors. The delegates got their creative juices flowing by creating their own good client service, fraud detection and "when in need Blue indeed" adverts. The focus areas for the next three months were also made known: Expenditure control, quality business, client service and employee morale. The workshop ended on a fun note with a 1920s mystery murder themed dinner.



Standing strong
CEO, Dave van Niekerk's message to the organisation made at the last executive committee meeting was taken back to the Johannesburg Central team.

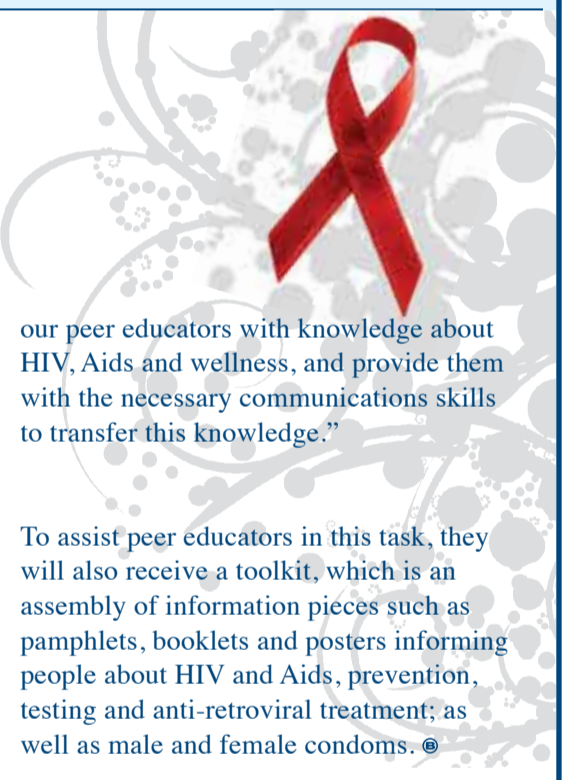
"On the photo you can see that our team is geared for the 'war' against our competitors! We are ready to destroy the obstacles in our way, and we'll stand strong as a team and defeat the enemy. We'll take no prisoners and win the battle with a smile," says regional manager, Christa Laubscher.

Blue's peer educator programme makes progress

In the March edition of the Blue Bulletin, we reported that the International Funding Corporation (IFC) chose Blue Financial Services Limited (Blue or the Group) to lead their peer educator pilot project.

managed by CareWorks, an organisation that focuses on stopping the transmission of HIV and protecting those who are negative, and on keeping HIV positive people productive.

Bulletin going to print, were in the process of being analysed. "Once the analysis is finalised, Blue will plan focus areas in our broader HIV and Aids, and gender empowerment workplace strategy. Thank you to all the employees who took part in the survey," says Morné.



The IFC selected Blue because of the Group's large footprint in Africa along with Blue's branch location in both urban and rural areas. "Our employees have direct access to their community, speak the same language and are therefore ideally situated to effect change," says Morné Reinders, Group corporate affairs executive.

The survey was conducted in South Africa, Botswana and Zambia – to set a standard, before being rolled out to the other regions – to measure broadly HIV and Gender related knowledge, attitudes, perceptions and behaviour (KAPB) amongst Blue's employees.

The results of the survey and further actions will be published in the August edition of the Blue Bulletin.

our peer educators with knowledge about HIV, Aids and wellness, and provide them with the necessary communications skills to transfer this knowledge."

To kick-start the programme, a survey was held at Blue. The survey was

The survey was confidential and focus groups formed part of the measurement. The results of the survey have been calculated and at the time of the Blue

"Furthermore, we had an overwhelming response to our peer educator programme," says Morné. "We will, therefore soon contact our volunteers and start training

To assist peer educators in this task, they will also receive a toolkit, which is an assembly of information pieces such as pamphlets, booklets and posters informing people about HIV and Aids, prevention, testing and anti-retroviral treatment; as well as male and female condoms. ©

Blue Stars

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

- Botswana**
Edward Othusitse ★★ B,T
Phomolo Mmerekhi ★★★★★ B,T,S
Joyce Rautenbach ★★ B,S
Kedibone Rooi ★★ B,T
Mary Bagorogi ★★ B,T,S
Letsogile Mauping ★★ B,T
Tebogo Matnambo ★★ B,T,I
Kenny Monare ★★ T,S
Keanole Kelekgethse ★★★★★ B,T,S,I
- Kenya**
Janet Wanjiru Nyaga ★★★★★ B,T,S
- Namibia**
Innocentia Junias ★★★★★ B,T,S,I
Jacky Roets ★★★★★ B,T,S,I

- RSA NO**
Donnevin Raath ★★★★★ B,T,S
Tessa Weyers ★★★★★ B,T,S
- RSA HO**
Janine Hope ★★★★★ B,T,I
Lebo Bopape ★★ B
Deni Naidoo ★★★★★ B,T,I
Adel du Plessis ★★ T
Christo Stander ★★★★★ T,I
Charmaine Geldenhuys ★★ B
Kagiso Nteta ★★★★★ B,T,I
Hayley Pretorius ★★★★★ B
Ina van Staden ★★★★★ B,T,I



Brands highlighted at Zambian trade fair

The Zambia International Trade Fair is an annual business event in Ndola, Zambia's second largest city, and Blue Financial Services and cashXpress took part in this year's event. This fair attracts thousands of local and international visitors and the theme this year was "Investment in infrastructure for competitiveness".

"Our stand was one of the most popular stands and many visitors were impressed,"

says Godfrey Ngula, marketing and sales director: Blue Zambia. "Marketing officer, Harrison Mbeba; financial manager – Insurance, Florence Mpemba, and sales agents represented Blue at the stand. Blue was the only micro-finance institution represented at the fair, and we are very proud of taking part, although we missed the 'best stand' prize by a narrow margin." ©



Corneleus Banda, an agent at the Ndola branch, explains Blue's financial service offerings to a teacher and his pupils at the Zambia International Trade Fair.

Show highlights competitiveness as a strategy for growth

Blue Employee Benefits was among the many organisations that attended the annual BOCCIM Northern Trade Fair held in Francistown, Botswana.

The BOCCIM Fair is used as a forum through which companies in the private and public sector can showcase their products and service, and for buyers and sellers to interact and possibly seal business deals.

"The theme of the fair was 'Competitiveness: A Strategy for Growth'

– which is in line with the ministry of trade and industry's mandate of facilitating sustainable economic growth and diversification of the economy through the promotion of trade and industrial development.

"The assistant minister of trade and industry, Duke Lefhoko, gave the Blue stand a visit and complimented the Blue staff on their exceptional exhibition," says Pieter van Tonder, sales support manager: Blue Botswana. ©



The assistant minister of trade and industry, Duke Lefhoko (seated on the right) compliments the Blue Employee Benefits employees on an excellent exhibition.



Pictured above are the cashXpress employees of the Kitwe branch in Zambia (from left to right) Rozia, branch manager; Sharon, marketing agent; Tana, loan consultant; Lillian, marketing manager; Tamara, loan consultant; Jairos, driver; Winnie, loan consultant; Sonia, loan consultant; Ngosa, marketing agent; Mirriam, marketing agent; Carol, office assistant.

"Our brand is very exciting and we are positioning cashXpress as a lender of choice for many borrowers who would not necessarily borrow from a cash loan/salary payday advance company. The process of granting a loan is executed from the start to finish by one loan officer to enable us to disburse a cash loan in less than 20 minutes. This is the reason why it is called cashXpress!" says branch manager, Rozia Ngabaneni.