



## Blue cashXpress launches in Tanzania

Mid-January saw cashXpress open its vibrant doors to Tanzanians. The product is now available in Dar Es Salaam, Arusha, Temeke, Tanga and Morogoro. The product is the first of its kind in Tanzania and it has already stirred much interest in the community.

Tanzania is the seventh country in Africa to launch cashXpress. "Congratulations and well done to everyone who was involved in making this a success," says Paulo Andrade, general manager: cashXpress Africa.

Since its launch, cashXpress has been well received by Blue employees and customers alike. The product, which is built on the principles of customer care, accessibility, responsible lending and ethics, has done exceptionally well in all the eight countries in which it was launched. It is currently operational in Kenya, Malawi, Namibia, Rwanda, Swaziland, and Zambia; with the most recent launches taking place in all of Nigeria's 37 branches and the five branches in Tanzania. In South Africa, the Xpress loan, a specialised version of cashXpress, was also newly launched (*read more about this exciting product on page 6*).

cashXpress sales and collections performed very well in 2009. The cashXpress Africa team maintained some fierce competition amongst themselves to boast the title of cashXpress sales branch of the month.

A cashXpress champions league has been running as part of the competition. At the close of the league in November 2009, Kenya and Malawi shared the top spot with 98 points as they had an outstanding sales record. B. Kombo (Mombasa, Kenya), A. Kafuwa (Zomba, Malawi) and V. Zondo (Nhlangano, Swaziland) were tied as the number one goal scorers (top sales people).

"This product is flexible enough for us to be able to negotiate repayment options tailor made to suit individual needs. It is also easily accessible and approval can be as quick as 20 minutes. Through cashXpress, we create mutual relationships with our customers. We are already receiving many wonderful stories from happy customers in the countries where the product is now available," concludes Paulo. ©



The new cashXpress Tanzania team get ready for the year ahead.

## Spotlight on **MOBILE U**



2010 is the year Blue gets mobile! And, what better timing, as the cell phone – and all it offers in terms of multimedia, banking, communication and access from anywhere – is one of the fastest growing industries in the 21st century.

Together with the frenzy of the imminent Soccer World Cup, many more people will want a cell phone to sms latest scores to friends and family. So, with all this excitement, Blue should have the boost to reach the high mobile sales' target set for 2010.

The bar for the sales' target has been raised threefold, and the aim is to sell 3 000 contracts per month. Promotions start in February, with free airtime on offer with each new contract. This is just one of the great benefits available to customers. Marketing will also place advertising in South African newspapers, such as the *Daily Sun*, to promote the mobile side of Blue.

The visibility of Blue's outstanding cell phone deals is instrumental to the success of the business. In addition to this each branch has

been tasked with recruiting four agents, who will infiltrate the market and promote these deals.

Furthermore, an exciting internal campaign to all employees will support this, and has already kicked off with a staff special for all South African employees. The internal campaign will also be used to educate employees about Mobile U, so that everyone can act as an ambassador for this exciting part of our business.

At Blue, there is an affordable cell phone for everyone. Mobility is now at everyone's fingertips. How awesome is that? ©



## Calling Africa's top collectors



Following on the momentum gained towards the end of last year, 2010 will see even greater emphasis and energy on collections in all the Blue countries. Increasing Blue's collections means the organisation's loan book will have an improved outlook, which will positively impact the business' viability.

Following on the successful "Collections Derby" in 2009, Blue starts this year with an even bigger and more dynamic campaign. The "Collections Champions League" was recently launched in South Africa, and seeks to reward employees who go the extra mile to ensure additional collections. A similar campaign has now been extended to the rest of the continent.

According to human resources executive, Tanya Roberts, candidates will be nominated by country managers. The Human Resources and Collections departments will determine the final monthly winners per country. Tanya says that the winners from each country stand a chance to win exciting prizes.

"The competition runs for three months, starting on 15 January to 14 February 2010. Monthly winners from each country will win a limited edition Blue watch, and an exclusive interview with *The Blue Bulletin* to share their secret on how to be successful in collections," says Tanya.

The Collections Champions League campaign running in South Africa has a soccer log standings theme. Every week, log standings of the regional and branch collections performance are published in the form of a soccer league log. This theme befits the exciting period that African football is undergoing as the continent prepares to host its first ever World Cup.

"We are excited by all the innovative ideas to improve our collections. The idea is to work very hard, but to also have lots of fun while we are at it. Blue has many dedicated and hard working employees, and this is an opportunity for them to shine and be recognised," concludes Tanya. ©

Page 3



Danville Liggiehuis receives food and clothing.

Page 5



16 Days of activism.

Page 6



Paarl branch offers helping hand.

Page 8



Woza 2010!

## MESSAGE FROM THE CEO

### To the Blue team,

2010 is finally here! Compliments of the new season and welcome back. The festive season has seen Blue CSI in motion as employees opened their hearts and donated money towards a Christmas party held for orphans at the SOS Children's Village by buying Blue AIDS pins on World AIDS Day. Blue matched the contributions made by employees to afford almost 100 children the opportunity to be spoilt while enjoying a joyous, carefree day.

Then, a special word of congratulations to our Peer Educator team who were accredited as HIV and AIDS educators in the workplace at the end of last year. Read more in the article below and on page 8 about how we are making a difference by empowering you with knowledge.

Now, back to 2010, and what it holds for us. The start of a new year is always a good time to re-energise and assume a renewed focus. On a personal level, people often set themselves resolutions or goals for the year ahead. They reminisce on what went well the year before, and frequently consider reinforcing it in the new year. It is also the time that they look back at the year gone by

and close the chapter on what did not go well. They focus on new beginnings based on lessons learnt from the previous year.

The same principle should be applied in the business world. The start of a new year means taking stock of what was done in the previous year and exploring the strategies that will take the business to a higher level in the new year. 2009 was a challenging year for the business community the world over, and Blue was no exception. The economic outlook remains tough and we had to take some serious steps to ensure the viability of our business. 2010 is a year where we will continue to build on these strategies.

As the world focuses on economic recovery this year, we as a business also need to remain focused on strategies implemented last year to become part of this recovery. In the South African operation especially, the collections campaign still remains key to our business success. Increasing our collection rate is one of the most effective ways for the operation to get back on track.

Equally important is our cost saving strategy. This will also remain central to our daily operations. Individually, we need

to establish a sense of ownership for Blue. It is your organisation. Every decision you make and every action you take must be based on the principle that it is in the best interest of the business, which effectively means that it is in your interest too. Management will always be open to your ideas and suggestions, no matter how big or small.

Finally, at the heart of our operation and our corporate culture, are the people that make Blue the organisation it is, and we will always reward and recognise hard work. Management, and those in any leadership position at Blue, must make it their mandate to be of assistance to those team members that require any type of help to carry out their job more effectively.

In 2010, competition is set to be fierce and to stay ahead in our game, we must, in true Blue style, maintain a can-do spirit. This is going to be our year, let's grab the opportunities that lie ahead of us with every fibre of our being.



Dave van Niekerk.

As always, my door remains open – feel free to address any queries or questions with me.

Wishing you all a successful 2010.

*Dave*

## Blue Botswana march for HIV and AIDS

“Blue’s HIV and AIDS workplace programme raises awareness about the disease, and offers support and care for those affected and infected by HIV and AIDS. Our workplace programme is also designed to reduce the incidence of HIV infections at Blue,” says collections controller at Blue Botswana, Julie Moalafi.

Julie was selected to coordinate the peer educator programme in Botswana. She says, “To implement the programme, Blue employees, from each branch, were nominated and elected as peer educators at the end of 2009. They underwent various training modules to assist them in their task, and the first project was to raise awareness about HIV and AIDS by commemorating World AIDS Day on 1 December under the theme ‘universal access and human rights’.”

To accomplish this, Blue Botswana’s peer educators attended a planning meeting organised by National AIDS Coordinating Agency (Naca). The vision of Naca is to effectively lead and coordinate the efforts of all stakeholders in the comprehensive national response to ensure effective management and control of the HIV and AIDS epidemic. Naca invited stakeholders and representatives from all public, private, and parastatal organisations to attend the planning meeting.

“The agenda covered all activities, which were required for the commemoration event,” says Julie. “These included information stalls, a march to raise awareness about HIV and AIDS, testing centres, blood donors, and edutainment such as talks, dances, poems, theatre and personal testimonies.”

Julie says that Blue Botswana decided to take part in the three kilometre march departing from the Police Village Mass, which was one of the four routes on the day. Other walkers would depart from Botswana Television, the BBS Mall and from the Water Affairs headquarters, and all routes would finish at the Gaborone Senior Secondary School ground where the activities took place.

Blue Botswana peer educators and employees walked with banners displaying the slogan “HIV and AIDS, Keep the promise”. They also wore t-shirts with the World AIDS Day theme printed on them. In addition, the Blue ‘Kombi’ with the Blue logo on it was used during the march.

“An address by local Gaborone HIV and AIDS counsellor, Monei Motswetla, started the day on a high note. She emphasised that there were cross-generalisation relationships in Botswana, which were fuelled by myths surrounding HIV and AIDS. One dangerous

belief held by older HIV positive men and women, was that if they got sexually involved with younger people whom they assumed had “fresh blood”, they could cleanse themselves from the virus. This is a dangerous myth.

Motswetla’s address was followed by the voluntary counselling and testing (VCT). Julie continues, “The World AIDS Day events made us aware that not only is the general public fighting against the disease, but by disseminating knowledge, Botswana’s government is assisting in the fight against HIV and AIDS.”

To continue their work into 2010, the Blue Botswana peer educators will hold weekly general meetings every Monday and Friday to share views on how to protect oneself and create behavioural change, and also to eliminate the stigmas associated with HIV and AIDS. All employees are welcome. Furthermore, the peer educators are preparing to engage and collaborate with other non-governmental organisations and the youth, and disseminate information in a bid to fight the spread of HIV and AIDS. ©

For more info, please contact Julie Moalefi at +267 395 4053 or juliem@blue.co.bw



# Blue letter box



## Tsenang Homes of Safety Christmas party

### Dear Staff and Management

On behalf of everyone involved with Tsenang Homes of Safety, we wish to thank you for the gifts that you bought for the children in our care. We'd also like to thank the staff and their spouses who volunteered by taking the time out of their busy lives to spend the day with the children in our organisation. Thank you for being willing to serve the families who dedicate their lives to looking after these children.

The Christmas party is a highlight on the social calendar, and the children look forward to receiving their gifts and to being entertained for the day.

Through the services of Tsenang Homes of Safety we have seen many lives changed for the better and children being provided with stable, loving homes. Our goal is to continue to make a difference in the lives of vulnerable children and to continuously support the parents that offer their time, resources and families.

Thank you for letting your light shine in 2009! ©

Yours sincerely,  
**Heather Andrew**

## Thank you to Blue Paarl branch

As the founder of our organisation, I want to thank you for the positive difference that you make in our lives and in those in need.

Thank you for thinking about us and for the outreach, care and support. Thank you for making my children's day so pleasant and joyful. Thank you for all the nice stuff that you

brought to us and all the contributions and presents. We appreciate what you did for us.

God bless and keep you safe. ©

Yours sincerely  
**Priscilla and kids  
Helping Hands**



Thank you for the chairs

On behalf of the congregation at the Thembisa Local Church, I would like to thank Blue Financial Services for the kind donation of 50 chairs to our church. It has made a big difference to our services and has made coming to church something to look forward to for our members. It is always gratifying to see the business community thinking of assisting churches. As the church, we will continue to pray for economic recovery in the face of the recession and for your company's profound success. ©

Yours sincerely,  
**Pastor Mabaso  
Thembisa Local Church**



## Blue, a loyal friend to Beth Shan



### Dear friends at Blue

You have once again been such an amazing support to the work done at Beth Shan. Your donation of t-shirts and cold drinks for the event at Church Square was amazing. Next year, however, we will have to have 1 000 units of drinks as the 500 were finished by 10:30 in the morning.

But, it was great having you guys on board. Your two representatives helped us collect the signatures on our petitions. We had close to 600 signatures on the petition against woman and child abuse.

We will be hosting this 16 days community information drive once again in 2010 and would love to have your support again.

Thank you for the t-shirts as well they were a wonderful display of corporate South Africa working alongside two NPOs.

We pray God's blessing on you all, thank you again. ©

**Major Margie Stafford  
Administrator  
Beth Shan**

*"Where hope and healing meet"*



## Training department donates food and clothes to the Danville Liggiehuis

The Blue Training and Development Department collected food and clothing, which they donated to the Danville Liggiehuis (Afrikaans for Danville house of little lights). This project was established by Brenda van der Merwe who started it 15 years back, and donates all the contributions to the underprivileged children and senior citizens in the Danville, Pretoria and surrounding areas.

"For the past 15 years I've been decorating my house and garden with approximately 50 000 Christmas lights as well as other Christmas decorations. The lights are switched on from 1 December to 1 January from 19:00 to 23:00. From 6 December, we also have Santa Claus for the children to talk to or to write a letter to.

"It was these letters that made us decide to do something about the plight of the poverty stricken in our area. Our project is

completely dependent on the public and we would not be able to help these people without your support. I may have 'given birth' to the project, but the public has raised it!" said Brenda.

Well done to the Training Department for taking part in this worthwhile project. In the photo, Durelle Jansen, receives a certificate from the house for the contribution made. ©





# Team Namibia puts a smile on the faces of Vergenoeg Hostel children

By Charl Deacon  
Blue Namibia Country Manager

Team Namibia held a Christmas party for the children of Vergenoeg Hostel on Sunday, 29 November. Blue employees provided a full meal, clothes and toys to all children. At first our ambition seemed rather farfetched and a massive undertaking. However, in true Blue spirit, WE DID IT!

We had some help from business partners such as APS who provided one set of new clothes to each child and Metropolitan Support Group who provided a toy to each child. Blue provided the meat, macaroni and juice on the day.

This was a first for these children; they had never before received toys or new clothes. It was truly a remarkable day in which the whole management team and some of the staff members took part. Our lives have been enriched with the happiness and joy shown by these children from our actions. ©



Our people are the true heart of Blue



## Total make over for Mukamusaba School buildings



Officials who attended the ceremony toured the school and the children sang songs of praise for Blue.



Blue, in line with its defined social responsibility framework, swung into action to reverse the fortunes of Mukamusaba School in Livingstone, Zambia. Blue repaired window panes, painted classrooms inside and outside, and supplied Blue branded dustbins for refuse disposal. The classroom and staff buildings have been in a deplorable condition for a long time with staff and pupil morale at an all time low. The project, which cost several million kwachas, immediately changed the outlook and image of this school, which has not been touched up since 1969.

An official handover ceremony took place at the end of last year on 5 December to mark the completion of the project.

The occasion was graced by the Provincial Education Officer, Mr Mugo, the Town clerk and the Parent Teachers Association Chairperson. All these officials spoke positively about Blue and their tireless efforts to improve lives through loans and community-based projects.

Speaking at the handover ceremony, Godfrey Ngula, director for marketing and sales for Blue in Zambia, said Livingstone was a special city owing to its tourist status and that it is hosts one of Blue earliest branches. The branch has served thousands of clients from both Government and private institutions. He said that Blue has empowered a lot of workers in this city with loans that have been used for various

purposes in agriculture, education, housing, and other areas.

“Mukamusaba School sits at the centre of our hearts at Blue. We are proud to be associated with the school and trust that this contribution will be a morale booster for both staff and pupils. A lot of professionals and influential members of our community have passed through the doors of this school and it is for this reason that we must make sure that the legacy of this school never ends,” said Godfrey.

One third of Mukamusaba pupils are orphaned and a lot more come from impoverished homes due to retrenchments and the effects of HIV and AIDS. ©

## Blue keeps Zambia clean

Blue is one of the greatest supporters of the “Make Zambia Clean” campaign. This is an initiative which was started by the late President, H.E. Patrick Levy Mwanawasa, encouraging Zambians to manage waste disposal appropriately and avoid diseases resulting from unsanitary conditions. As head of state, he threw his weight behind this project and the response was overwhelming. The campaign has been going on for the past three years and now Zambia’s major cities are cleaner than ever before.

Blue has been in partnership with a local SME that sells and maintains branded refuse bins in Kitwe, Ndola, Lusaka, Livingstone and Solwezi. In the picture below the latest edition of the bins installed along the main street (Mosi-O-Tunya) in Livingstone, the tourist capital city of Zambia. ©



# Blue supports 16 Days against gender violence

By Portia Mokwena



The Beth Shan stall supported by Blue.

On 27 November 2009, Blue Financial Services and Beth Shan, a shelter for abused women and children, came together at Church Square in Pretoria. Here they educated people about the 16 Days Against Gender Violence campaign by handing out information pamphlets and presenting a petition for signature. Over 600 signatures were obtained, and the petition was sent to the Department of Social Services. Blue sponsored branded t-shirts for the organisers and drinks to hand out to all the petition signatories.

The 16 Days campaign is an international initiative that takes place annually from 25 November until 10 December, calling for 16 days of activism against gender violence. The dates, 25 November, International Day Against Violence Against Women and 10 December, International Human Rights Day, were chosen to symbolically link violence against women and human rights and to emphasise that such violence is a violation of human rights.



The team who helped raise awareness about violence against woman and children.

The 16 Days Campaign has been used around the world to call for the elimination of all forms of violence against women by:

- raising awareness about gender-based violence as a human rights issue at the local, national and international levels;
- strengthening local work around violence against women;
- establishing a clear link between local and international work to end violence against women;
- providing a forum in which organisers can develop and share new and effective strategies;

- demonstrating the solidarity of women around the world organising against violence against women; and

- creating tools to pressure governments to implement promises made to eliminate violence against women.

In South Africa, the campaign has also been used to encourage the perpetrators of these offences to change their behaviour and to actively engage with them on combating violence in our homes, communities and in the workplace.

The campaign calls all South Africans to show their support by wearing a white ribbon in an innovative way for the duration of the 16 day period. ©

## Thembisa Local Church receives 50 chairs



Pastor Mabaso (front) and the congregation sit comfortably on their Blue-sponsored chairs.

Thembisa Local Church recently received a donation of 50 chairs from Blue as part of the company's community involvement programme, which focuses on community empowerment and development.

Speaking at the handover service, corporate social investment manager for Blue, Sibonile Dube, said Blue found it appropriate to assist Thembisa Local Church as churches have a positive influence on the country's social fibre and thus adding value to nation building. "Churches groom people to be good citizens in every respect. These same

citizens are the ones that are employed by companies to grow businesses and the country's economy. Once we master the principles of ethics and the spirit of ubuntu, which the church teaches us, the outcome will impact on the nation positively," she said.

Accepting the chairs on behalf of his church, Pastor Mabaso said it was the duty of the church to continually pray for the wellbeing of the business sector of South Africa, especially in light of the global economic crisis. ©

## Blue RSA team brightens up the day for children at Tsenang Place of Safety



As part of the CSI Challenge, Blue RSA provided a Christmas party to 83 children from Tsenang Place of Safety in Pretoria. These children have either been placed in foster care or been adopted by host families.

The Blue RSA team together with friends and business acquaintances, held a function at Hatfield Primary School in Pretoria to make the year-end a special and memorable one for the children from Tsenang.

Blue staff provided Christmas presents for 12 older children and collected R780, which was used to purchase disposable nappies for mothers to give them a break over this busy time. Employee, Wimpie Botha, even went so far as to purchase ice cream and cones, which he served to our staff, and donated the profit to add to the nappy haul.

The Home Loan's team arranged the initiative and organised sponsors to fund the jumping castles, food, drinks, snacks, sweet packs, and boerewors rolls – which went down as a big treat.

KFC came to the party with chicken, ice cream and even more Christmas gifts!

Metro File also provided some gifts for the children and mothers. 1Time airlines provided a train ride, which was very popular with the children.

Students were on hand to arrange games and sports for the kids. A clown entertained by making fun balloons and provided a great puppet show.

The highlight of the event was when "Father Christmas" arrived in a fire engine to hand out the gifts provided by Blue RSA staff and their business partners. ©



## Paarl branch volunteer 160 hours of their time



Madelein Adams, Paarl branch manager, hand over gifts to Helping Hands children.

As part of the CSI Challenge initiative, the Paarl branch team, together with their regional manager, Yolandi Rossouw, visited Helping Hands. This is a shelter for orphans, rape victims, abused children and alcohol syndrome children. With the assistance of various sponsors, the team managed to give a present to each child and the helpers at the home, including teddy bears, fruit, juice, cake, bread, sweets and above all, lots of hugs and love.

The Blue team played games with the children and presented a puppet show to them, and provided the children with a

meal of parmesan cheese spaghetti with bacon and broccoli. On top of this, the Paarl team managed to make an arrangement with Checkers for a weekly supply of bread to the shelter.

"I am very proud to be part of the Blue Paarl branch team as we worked closely together to express our love to the children. It was priceless to see the children's faces light even for the very smallest of gifts. We spent over 160 hours on this project and it was well worth it," says Madelein Adams, Paarl branch manager. ©

## Service beyond expectation

By Nicolene Hamman  
Branch Manager Vryheid, South Africa



The Vryheid team shows off the hampers they received in recognition of their excellent mobile sales

In the month of October 2009 our branch had the best sales in the whole of South Africa for mobile deals. We received LG Hampers from Mobile U and would like to thank Ryan Diesel and his team for the hampers.

And, I think it is time to share our secret... Are you ready? Well, we served cold drinks

and coffee to our clients. This made them feel important, and the existing clients told their friends, who told their friends, who told their friends....and the list goes on!

You may visit us in Vryheid anytime, for a lovely cup of coffee, and who knows what else you may get...maybe a cellphone contract ... ©

## Xpress loans launches in South Africa

Blue cashXpress is proud to announce the launch of the Xpress loans product, which is being piloted in South Africa. This exciting project was launched in conjunction with Wizzit Bank. The product, which is essentially cashXpress, is being marketed differently in South Africa and was motivated by the increased need for instant cash in the market.

The pilot project allows clients to apply for loans of up to R1 000. If approved, a Wizzit bank account is activated on the spot, the money is loaded on a bank card and is accessible immediately. As with all cashXpress disbursements, the loan is paid out in 20 minutes. The first loans were advanced on Monday, 4 January.

According to general manager cashXpress Africa, Paulo Andrade, only 15 branches are taking part in the pilot project. These include Vereeniging, Pinetown, Durban Smith Street, Heidelberg and Johannesburg Eloff Street. The project, which will run for a three month period, has already received a lot of enquiries from clients and the uptake is expected to increase significantly.

"This product is set to create great value for clients from a financial point of view. Clients pay no fees to activate their accounts or withdrawing money when borrowing for the first time. Our strategy is also to get clients to identify with a savings card which will be synonymous with our products," said Paulo.

Asked on how Wizzit was identified as the ideal partner in this project, Paulo said Blue was able to activate Wizzit accounts instantly at the branches, hassle free. Additionally, Wizzit has some very exciting product features such as mobile banking, and with proper education clients will be able to save lots of money on their banking fees. There are plans to expand to all branches in South Africa. The second phase of the project will include the branding of the Wizzit cards.

Wizzit Bank, who have provided the bank cards and accounts, was launched in 2006 and is the world's first bank to be powered by cellular phone technology. All Xpress loans are paid onto the Wizzit card at no cost to the client. "From all of us at Blue, we would like to wish the participating branches a successful experience." said Paulo. ©

## Diroshnie Nookiah scoops R2 000 for FAIS Fit and Proper Compliance

Blue Financial Services currently has 50 employees who are trainees in a FAIS Fit and Proper Compliance training programme. This programme is delivered online and as such requires much dedication and commitment on the part of our trainees.

FAIS Fit and Proper Compliance is a requirement by the South Africa Financial Services Board (FSB) for all representatives of Financial Services providers to be deemed "Fit and Proper".

In recognition of the example that she has set to all the other participants in the training programme, Diroshnie Nookiah, has been awarded with a cheque of R2 000 for setting the pace and showing the other participants that the course could be done on time.

The award was presented to Diroshnie by George Earle, general manager: Home Loans, also acting country manager for South Africa, at her branch in Pinetown in recognition of her outstanding effort.

"Our representatives must be able to demonstrate specific skills and abilities with regard to the sale of financial services products. For Blue's branch network, this would apply to Funeral Insurance under R18 000, which is the Blue Funeral Protection plan. In order for this to be demonstrated, the representatives need to acquire a minimum of 30 NQF level 4 credits relating to long term insurance. All representatives need to acquire these credits before a certain time according to when they were first registered with the FSB as representatives," said acting training and development manager, Wade Martin.



Left to right: Radha Naidoo, Diroshnee Nookiah and George Earle.

Non-compliance would result in the disbarment of the representative by the FSB, meaning that they would be unable to represent a financial services provider. For representatives to meet this requirement, Blue decided to assist those representatives that fall into the category to acquire these credits before 31 December 2009.

An online training programme through ISS and The Training Room Online has been provided to these individuals to ensure their employability in the coming year. Competent representatives will have their study programme funded in full by Blue.

"To all those representatives taking part in the programme, there is still another prize to be won, so buckle up, knuckle down, put your shoulder to the grind stone and get those assessments in. Yes, we do expect a lot but we also reward those that give a lot and this is an extension of that principle," concludes Wade. ©

## Machakos branch visit



Excellent service delivery has significantly improved Machakos branch's performance.

These above photographs show the Machakos branch, situated in the southern part Kenya, approximately one hour drive from Nairobi. On 27 October 2009, the Blue country manager, Hannes Prinsloo, the general manager of cashXpress, Faith Migui, and the operations manager, Zablon Kaka, visited the branch to assess its operational capability and to undertake staff KPAs appraisals. The branch has one consultant, a credit officer, a loan officer and a branch manager.

Although the branch performance then was not satisfactory, the team has now got its act together and has pulled off a number of surprises by beating some of the strongest branches. This is directly attributed to agents travelling widely into the remote areas that are unreachable, excellent service delivery resulting in referral clients, and the marketing efforts – pitching a gazebo in the town and its environs. ©

## BIMFB scoops Platinum



BIMFB managing director, Len Pretorius (extreme right), accepted the award on behalf of BIMFB.

We are proud to announce that our Nigerian venture with Intercontinental Bank has won the prestigious Platinum Award at the first African Quality Excellence Awards held in Lagos, Nigeria.

Blue Intercontinental Microfinance Bank (BIMFB), one of the largest micro-finance banks in that country, won in the African Quality Microfinance Bank of the Year category. The Awards evening was hosted by the Institute of Certified International Quality Standards (ICIQS), based in Houston, Texas, USA; in collaboration with the Quality Management Institute of Nigeria, based in Lagos. These awards are hailed as the first step in rewarding quality in the management of organisations, as well as the quality of their product and service offerings.

This award from the ICIQS follows on the heels of the National Gold Quality Microfinance Bank 2009 Award issued by the Quality Management Institute of Nigeria to BIMFB in July this year.

Blue believes that the work being undertaken by the ICIQS and the Quality

Management Institute of Nigeria is of critical importance in ensuring increased quality in all aspects of business, with specific emphasis on proper governance, the promotion of transparency and customer service. Across its operations, the Group places a lot of emphasis on total quality management and believes it critical to delivering ethical lending practices.

“These awards give us independent recognition that our approach to our business is appropriate. Such a prestigious industry award is as a direct result of BIMFB's continual focus on customer-centric innovation and commitment to creating pioneering solutions that meet customers' needs.” said Len Pretorius, managing director, BIMFB, “In the future, BIMFB will continue making contributions to the development of quality financial services in this country.”

The ICIQS African Quality Excellence Awards' ceremony was held after a lecture on Quality Management, Process Improvement and Organisational Excellence at the Sheraton Hotel and Towers, in Ikeja, Lagos on 12 December 2009. ©

## Blue commemorates World AIDS Day

As the world commemorated World AIDS Day on 1 December 2009, Blue's head office staff in Pretoria marked the day with a 30 minute long ceremony on the deck and a voluntary counselling and testing (VCT) session that ran under the slogan, *Get Tested, Know your status, Be empowered!* Big white candles were placed at all the reception areas in memory of all the employees' loved ones lost to AIDS.

At the deck, the proceedings started with “Heal the World” by Michael Jackson playing in the background. This song symbolised the importance of getting every member of our community involved in the fight against HIV and AIDS. The peer educator country coordinator for

South Africa, Ishara Satyaprakash, introduced the peer educator programme to employees.

“This programme is there to assist employees with any concerns and questions that they may have about HIV and AIDS. Employees are therefore encouraged to use this facility as much as possible,” said Ishara.

Head of corporate social investment, Sibonile Dube read a real life encounter of HIV from one of the employees. She also encouraged employees to get tested and know their HIV status as this would mark the beginning of a new start. Over 75 employees tested for HIV on World AIDS Day at head office.



As collections remains a key focus for Blue, our colleagues in Lesotho are going the extra mile to reach their collections target. Seen in action are: driving, Masupha Api; middle, Mamosa Rapeane; right, Manthatisi Matsoso (Lesotho Collections Manager). At the back of the truck are Konosoang Masasa (left) and Poopy Ntsasa. Well done for the determination you have shown team Lesotho! ©

## The ultimate Blue Stars honoured at year end function

To mark the end of 2009, a year end function was held at Bondev House in Centurion on Saturday, 5 December, for Blue head office employees. The event, which was attended by Blue's CEO Dave van Niekerk and country managers from some of Blue's countries of operation, was an enjoyable evening for staff and their partners.

Speaking at the event, Dave thanked staff for their dedication to Blue. He said the business was what it was because of their hard work and belief in the company.

“We are pioneers, risk-takers, with the ability to make a real difference. We are progressive, able to make decisions, act on those decisions and be part of a culture that embraces change while thinking ‘out-of-the-box’. To date, with your support, dedication and hard work, we have managed to serve 400 000 clients in 13 countries with hundreds of success stories; making a difference in people's lives,” he said.

The highlight of the evening was the honouring of some of Blue's top achievers.

They were:

**The best newcomer for 2009:**  
Shaun Strydom, chief financial officer.

**The best personal assistant for 2009:**  
Claire Morton, personal assistant to the CEO.

**The best country for 2009:**  
Zambia.

**Congratulations to all of you! ©**



# HR executive's World AIDS Day message

The world has commemorated World AIDS Day, an important day in the global calendar, since 1 December 1988. According to UNAIDS estimates, Sub-Saharan Africa is more heavily affected by HIV and AIDS than any other region in the world. An estimated 22.4 million people are living with HIV in the region - around two thirds of the global total. In 2008 around 1.4 million people died from AIDS in sub-Saharan Africa and 1.9 million people became infected with HIV. Since the beginning of the epidemic, more than 14 million children have lost one or both parents to AIDS.

These alarming statistics are a challenge for all of us to play our part in the fight against HIV and AIDS. At Blue, we have committed ourselves to an aggressive campaign that will encourage each and every one of us to get tested and know our status. That way we will be empowered and make healthy and informed decisions about our health.

Amongst the Blue countries, various activities took place, including on site VCT (Voluntary Counselling and Testing). If there was no VCT available in your office or branch, please create some time to go to your nearest clinic and get tested.

We have also dedicated a whole section on the intranet where you can get information on HIV and AIDS. The section also allows all of us to anonymously share our personal experiences with the diseases. Many of us have those stories and may I encourage you to share them as we spread the message of hope about HIV and AIDS. We have also intensified our internal HIV and AIDS campaign through the peer educator programme. At Blue there will always be help should you be in a situation that requires someone to talk to about issues of HIV and AIDS.

We are advocating safe and responsible sex as well as knowing our status. We also pride

ourselves in embracing people with HIV and fighting against stigma. In his World AIDS Day statement for 2009, UN Secretary General, Ban ki Moon, points out that people living with HIV can be powerful role models in guiding us to better approaches to prevention, health and human dignity.

"We must recognise their contributions and promote their active participation in all aspects of the AIDS response. On this World AIDS Day, let us uphold the human rights of all people living with HIV, people at risk of infection, and children and families affected by the epidemic. Let us, especially at this time of economic crisis, use the AIDS response to generate progress towards the Millennium Development Goals. Most of all, let us act now," he said.

I challenge all of us at Blue to act now by getting tested and knowing our status.



Get tested. Know your status.  
Be empowered. ©

Tanya Roberts 

## Woza 2010!

As Africa gears up to host the world's premier soccer tournament, Blue employees at the Vryheid branch are eagerly waiting to welcome the world in June 2010. They are already practicing to blow their vuvuzelas to make this welcome loud and clear.

In a unique product promotion day, the Vryheid team wore their South Africa national soccer team t-shirts, and blew their vuvuzelas to draw the attention of potential customers. Besides reminding everyone that South Africa has been honoured to host the 2010 FIFA World Cup, this also drew bystanders to the team's mobile office where they were promoting the Blue brand.

"Each of us got a vuvuzela and made some noise in surrounding areas. On this

particular day we visited Paulpietersburg. Our "mobile office" was put up in the main street. It was impossible for bypassers not to notice us, and if for some reason they would cross the street, then the vuvuzela came in quite handy. In fact, nobody ignored us when we called them closer with the noise of the vuvuzela, which could be heard miles away," said an excited Nicolene Hamman, branch manager at Blue's Vryheid office.

Amongst the Blue countries, Cameroon, Nigeria and South Africa will be taking part in the 2010 FIFA World Cup. ©

**Nicolene Hamman blows her vuvuzela to draw the attention of customers.**



## Blue blood donated to SANBS

Blue employees at the Pretoria head office in South Africa have become regular blood donors to the South African National Blood Services (SANBS). Prior to the festive season last December, the SANBS team came to the company premises to receive Blue blood for the anticipated increased need for transfusion during the holiday season. With a death toll of over a thousand on South African roads over the festive season, road accident victims were major beneficiaries of the blood collected by SANBS.

According to SANBS, safe blood saves lives. Thousands of people would die daily if there is no sufficient quality blood in stock. If a person donates blood, the donor gives the patient the gift money cannot buy or science cannot create. A unit of blood donation can equal three gifts of life in that almost every unit of blood is separated into red blood cells, plasma and platelets.

Before donating blood, a donor must:

- Weigh at least 50kg or more;
- Be between 16 and 65 years old;
- Be in good health;
- Lead a sexually safe lifestyle; and
- Consider their blood safe for transfusion to a patient.

One must never donate blood to receive a free HIV test as it places lives of patients at risk. To receive proper treatment, potential donors should visit HIV testing centres to have themselves tested.

SANBS will continue to visit Blue for donations this year with the first visit taking place in January. To all our donors, we need your Blue blood. ©

