



Blue cashXpress

goes to Rwanda



cashXpress has now entered its sixth country in Africa after launching in Kigali, Rwanda on 17 October. On the day of the opening, 50 enquiries and 10 loan applications were made, an indication that the product has already drawn a lot of interest among potential clients.

According to Gert Venter, country manager of Blue Rwanda, cashXpress aims to provide reliable and efficient instant cash solutions. Coupled with Blue's proven track record, clients in Rwanda will no longer find themselves cash strapped without a reliable, trustworthy 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," says Gert.

The launch of the product created a lot of excitement amongst Blue staff and the public alike. Blue staff were given training on the product prior to the launch, and as such they

now have a full understanding on the principles of the product.

According to Paulo Andrade, general manager of cashXpress, customers generally use this product for short-term emergencies such as untimely illnesses, deaths and cash flow problems before salaries are paid.

"cashXpress is one of the best innovations that we have ever offered our customers. It is based on principles of compassion, accessibility, relationship building and ethics. We are empathetic towards our customers and seek to find solutions to difficult financial situations. Through cashXpress, we also build stronger relationships with our customers. It is a product that puts ethical lending into practice," says Paulo.

The product, which is based on an affordability model, makes cash available to clients in 20 minutes. Customers can request the equivalent of a minimum of RWF20 000 and a maximum of RWF100 000. cashXpress staff know the importance of responsible lending as they were also trained on assessing customer affordability.

Paulo adds that responsible lending is the key principle for all Blue products. He said that cashXpress transactions are based on unsecured financing, which is still unusual for Africa as it is considered risky,

and low repayment interest rates compared to other similar products in the industry. cashXpress is already fully operational in Zambia, Swaziland, Namibia, Kenya and Malawi. ©

BIMFB implements effective cost saving exercise

The Credit Unit in the Nigeria head office has implemented new procedures and strategies to improve the quality of the sales process. This has translated into a monthly cost saving of NGN83 000, which will result in an annual cost saving of one million Naira.

By changing the application process from printing the applications, which were 40 pages long, to maintaining a soft copy, the monthly costs of NGN7 4000 for printer cartridges and NGN9 000 for paper have been saved. Applications are now processed through e-mail and linked to Fame. This major effort was made possible by the entire BIMFB team. Well done. ©



Cost savers (from left) Olamide Jaiyesinmi, Lawal Kabir, Yetunde Ahmed, Iwanefun Oldrundamilola, and Obi Igbokwe. ©

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Collections training at Blue Kenya.

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Cullinan children protected by Blue fence.

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Teacher's Day in Zambia.

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Singing from the heart.

MESSAGE FROM THE CEO

To the Blue team,

The festive season is upon us and as I look back on 2009 – it's been a crazy year, probably one of those that will go down in Blue's history as the most turbulent.

This year, we have had to constantly and meticulously plot a path to steer Blue safely through each different environment. Some situations were predictable, yet others, such as the effect on Africa from the global economic crisis, were and still are out of our immediate control. However, Blue is a company that operates a hands-on style, and so our focus has been on those areas which are helping us to manage Blue in this macro-economic landscape.

Your support of initiatives to keep Blue strong, are therefore key to our company's success. What has stood out in 2009, is that you have shown your dedication to Blue, and turned the "up and down" phases of this year into "up and about". It is this optimistic attitude that we must continue in 2010, a year that presents vast opportunities for us and Africa.

A highlight this month was the esteemed Merit Award granted to Blue for our annual report by the Chartered Secretaries South

Africa, a division of the global Institute of Chartered Secretaries and Administrators (ICSA), and the JSE. The award is hailed as the benchmark for sustainable business reporting and rewards best practice in corporate governance reporting. Blue received the award in the Alt-X category.

Since Blue's listing in 2006, the company has won this award for its annual report yearly. But, of significance this year, is that for the first time our annual report was produced entirely in-house.

It has without a doubt been a demanding year for all of us, and you have worked hard. Thank you for your perseverance and enthusiasm of all that is Blue.

Before you all disappear for the year, please keep the eye on the ball on collections and getting our clients to pay before Christmas. We are running various campaigns to manage the collections harder and faster, and need all of you to be involved: "Lending is more about collecting than lending".

Again thanks to everyone for your loyalty, zest and support in 2009.

If you are travelling this year, whether on holiday or to spend the festive season with

loved ones, please travel safely. I wish you and your families a relaxed and enjoyable holiday season with much laughter and fun.

Until 2010!

Dave



Dave van Niekerk.



Blue celebrates three years of excellence in Uganda

By Jovent Kyalimpa

"This is your baby that you have to nurture to maturity." These were Anton Nel's words at our induction training on 12 October 2006, just four days before the start of full operations. None of us knew then that Blue Uganda would become an authority in the country's micro-finance industry. It was a gamble as almost everyone in the new Ugandan team had no prior experience in micro-financing or the Blue business model.

Nsuluka Minshi, the then operations manager, used to motivate the team with his famous phrase "work for Blue and Blue will look after you". This strengthened our spirits and we hit the ground running, ready to conquer the market. Equipped with our flyers, pens, profiles, and our name tags hanging on our chests, we went out on our mission in the field. One could not tell the difference between country manager, credit manager and consultants as the whole team was a committed sales force.

By mid-November 2006, we had opened the Masindi branch, the first one outside Kampala, and we had signed memorandums of understanding (MOUs) with over 10 districts as a requirement of the country's decentralisation policy.

I remember our first night in Masindi, at a hotel after a hectic presentation to the

Masindi district council, Anton, in appreciating the day's challenges, commented that we had worked so hard and encountered a lot of trials, but one day we would sit back and look at our achievements with pride.

At that time we were looking to fill only 10 positions, but we knew that shortly in the future we would be recruiting new staff to handle the overwhelming business that would be coming in. By the end of the first half of 2007, we had, in addition to five fully operational branches, signed MOUs with over 30 government institutions and districts!

The team had grown and the organisation had moved from an introduction to a growth stage. The nurturing, as mentioned earlier by Anton, had started bearing fruits. At the end of 2007, Anton handed over the mantle to Tony Henderson, who continued to lead Blue Uganda to full fruition. Shareholder value, customer satisfaction, employee morale and team spirit have been upheld to date.

With that history, there was cause to celebrate the third anniversary of Blue Uganda across all our branches on 16 October 2009. The cutting of the cake was held at the Kampala office and the day's theme was "celebrating three years of



best service". Blue Uganda currently has nine full branches and five mini branches spread across 40 districts of Uganda. We are one of the admired tier four micro-financiers in the country, one of the top 500 corporate tax payers in Uganda (as shown by the Uganda Revenue Authority statistics) and have an employee complement that is four times above the original 12 members who started with the organisation. Our client base has grown to more than 22 000 and we currently offer them salary advances, home improvement finance, agricultural development finance and education loans.

Blue Uganda continues to flourish not only in the business arena but also in corporate social investment. We support the less privileged like the ARC orphanage and recently constructed a house worth USH40 million for client, John Twinomuhangi who won the home in a competition we ran. Blue Uganda also engages with other industry stakeholders such as the Association of Micro Finance Institutions of Uganda and the National Chamber of Commerce and Industry, both of which we are members. The Bank of Uganda and the Ministry of Finance have also become our close partners. ©

Blue letter box

Blue Loan helps customer pay for tuition fees



To Management (Blue Phikwe),

I am grateful to the staff of Blue, in particular the Phikwe branch, for the service they rendered me, of a loan of P5 000 for 12 months. Your level of compassion and commitment speaks volumes. Your customer service and care cannot be over emphasised, and must be singled out as being among the best compared to other financial outlets. Your sensitivity to my request during my hour of need has not only kindled satisfaction to me, but also brought about a long lasting relationship with yourselves.

The concept of customer service is a noble one, yet this noble cause calls for a lot of sacrifice and hard work for it to be realised. I am truly convinced that people with a sense of unity, and who work with love and enthusiasm will always realise great success.

The main objective of writing this note of appreciation is to publish to society and yourselves your strengths, with a view to providing prospective customers an opportunity to read and learn about Blue and evaluate you. This note is not only going to serve as an eye opener but hopefully as an accurate record of the special bond you have with your customers. May I finally thank you very much Blue. ©

Yours,

Thomas L*

My name is Ife K*. I am a teacher in Boland Schools in the Obawole Area of Lagos State, and have been working for the school for two years now.

I got to know about the prospects of getting a BIMFB loan from my proprietress. She told me a lot of wonderful things about the quality of service that one gets when applying for a loan and how quick it is.

I developed an interest in taking a loan from BIMFB and when I went the staff of BIMFB assessed my income and expenses and told me I qualified for a certain amount.

All the paper work was done with efficiency and within three days I was given a loan of N40, 000 by BIMFB. The loan was easily accessible and timely in meeting my needs of paying my tuition fees in a tertiary institution, where I was studying Accounting.

Part of my monthly salary is being used for loan repayment, however, I knew the goal was worth it and I am grateful to BIMFB for supporting me with a credit facility to pay for my school fees. ©

Sincerely, Ife K*



Kenya branch managers and customer relationship officers (CROs) were at the Kenya national office for collections training by the general manager cashXpress Africa, Paulo Andrade. Others in attendance were (anti-clockwise) country manager, Prinsloo Hannes; compliance and training officer, Ricardo Agrela; Kakamega branch manager, Joshua Odera; Eldoret branch CRO, Sammy Yakwa; Kakamega CRO, Leonard; Nairobi branch manager, Simon Nyamu. The collections manager, Martin Njoroge, and national operations manager, Zablon Muleli, were also in attendance. The training focused on how to deal with defaulters, communication, time management and collection management.



Blue loan facilitates Ohangla music festival

My name is Caroline Akinyi Oyunga, I am a Graduate Teacher by profession and teach at the Sigalagala Technical School in Kakamega. This is my story:

My journey started at Blue Kakamega Branch was, at first, full of desperation and anger but later turned to joy and happiness.

A business idea had struck my mind in September 2009. At first I toyed with the idea before I realised that I could succeed. Being a teacher, sometimes our income does not give us opportunity to venture into business, but I knew I could do it.

To start with I needed somewhere I could urgently get cash to the tune of Ksh25 000. Blue was my first choice because I had heard of their fast service and some of their Agents had visited us at the school.

Back to my business idea, I know a prominent Luo Traditional musician in this region, known as Onyi Papa Jey. Ohangla music, as it is known by the locals in this region, pulls a big crowd whenever this prominent musician performs. My idea was to organise the first Ohangla music extravaganza, I knew that this would attract

a large crowd, and with a small entry fee, I could make a good profit.

As I got ready to embark on the preparations as the show's promoter, I needed to print advertisement posters, pay engagement fees to the musician as well as the booking fee for the venue. All this needed urgent cash and I had only two weeks to prepare.

I had, in the meantime, filled out loan application forms at the Kakamega Branch, but I started to get a little angry as the approval process seemed to take too long. I learnt later that during that time Blue was also experiencing problems with the funds transfer process and this affected disbursements.

Unfortunately, time was catching up with me, my application had not yet been approved and I did not know when Blue would pay my loan. My predicament caught the attention of the Branch Manager, Joshua Odera, and Branch Consultant Mark Odhiambo. They were sorry for the delay but wanted to know why I needed the cash so fast. I had to explain to them the reason I needed the money quickly, because time was running out.

The Branch Manager took up my matter and put pressure on the Credit Manager for my payment. In the meantime he suggested to me that I take a cashXpress loan, as I waited for my other loan to be finalised. Sadly, I realised that this option would not work as the maximum amount of cash they could offer me through cashXpress would not be enough.

On the third day as I visited the Branch, the Branch Consultant convinced me to take a cashXpress loan of Ksh7,500 in order to cover some of the logistics costs.

The Branch Manager meanwhile kept calling me every day to keep me updated on the status of my payment. I was glad when, only two days before my promotion event, he called and assured me that the payment had been done. This came in handy and my preparations were completed the day before the event.

I must say a big thank you to Blue, particularly the staff of Kakamega Branch, for their support, encouragement and advice. The event was such a success and my efforts bore big fruits. The attendance was huge, and I managed to collect a

whopping Ksh250 000 profit from the entry fees and drinks.

The show was well attended by the who's who in the Kakamega Civil Service, public and business community; and I was delighted that the Blue Kakamega Branch staff accepted my invitation to attend.

Their attendance made me have the confidence that Blue, as a Company, had partnered with me towards my success. Currently I am enjoying the fruits of my efforts and I have immense gratitude for Blue. Blue has made me a complete woman and I have pledged never to forget Blue. ©

Thank you,
Caroline A*





Welcome to / Willkommen zu Namibia!

Our operation in Namibia

The operation opened in October 2007.
Blue has 15 branches throughout Namibia.

Did you know? Blue Namibia supports the San community situated on Vergenoeg farm close to the Botswana border with food and clothing donations on a quarterly basis.



It's time once more to board the Blue train as we head to the breathtaking land of dunes, desert and seaside: Namibia. Wedged between the Kalahari and the South Atlantic, the *Lonely Planet* guide book describes Namibia as a country that enjoys vast potential as one of the youngest countries in Africa. In addition to having a striking diversity of cultures and national origins, Namibia is a photographer's dream – it boasts wild seascapes, rugged mountains, lonely deserts, stunning wildlife, colonial cities and nearly unlimited elbow room.

A predominantly arid country, Namibia can be divided into four main topographical regions: the Namib Desert and coastal plains in the west, the eastward-sloping Central Plateau, the Kalahari along the

borders with South Africa and Botswana, and the densely wooded bushveld of the Kavango and Caprivi regions. Despite its harsh climate, Namibia has some of the world's grandest national parks, ranging from the wildlife-rich Etosha National Park in northwestern Namibia, to the dune fields and desert plains of the Namib-Naukluft Park in western Namibia. Windhoek, in the central highlands, is the country's geographical heart and commercial nerve centre, with an ethnic mix of people, while surfers and beach-lovers won't want to miss Swakopmund.

Namibia is one of those dreamlike places that make you question whether something so visually stimulating could actually exist. Time and space are less defined here.



Landscapes collide. Experiences pile up. Watch a lion stalking its prey on a never-ending plain in Etosha. Fly down a giant dune on a sandboard. Spend a night alone in the desert under a sky so thick with stars you can't differentiate between constellations. ©

Namibia quick facts

Population: 1.83 million

Capital: Windhoek

Area: 825 000 sq km

Borders: Angola, Botswana, South Africa, Zambia, Zimbabwe

Major languages: English, Afrikaans, German, Owambo, Kavango, Herero, Khoikhoi (Nama/Damara), San dialects

African proverb of the month

Ssentamu nkadde, togiteresa munno. (Luganda, sometimes known as Ganda, is a major language of Uganda.)

Hutoacha chungu chako kizee kitunzwe na rafiki yako. (Swahili <Kiswahili> is spoken by various ethnic groups that inhabit several large stretches of the Indian Ocean coastline from southern Somalia to northern Mozambique. Swahili is a national or official language of four nations, and is the only language of African origin among the official working languages of the African Union.)

On ne laisse pas son vieux calebasse au soin d'un ami. (French)

You would not entrust an old cooking pot to the care of a friend or associate. (English)

A person tends to treasure items or people who have for a very long time been of tremendous value. The long-time owner becomes regarded as the one who is best able to understand, handle, associate with, look after or preserve such items or people (like close relatives and friends), and these items or people are likened to "a cooking pot that is old" (ssentamu nkadde). The traditional cooking pot of the Baganda people is moulded from earth, and it can easily break if not handled carefully. If that pot weathers the storm and is used over and over again, it is regarded as precious and remarkable even after it becomes quite delicate and very close to crumbling. The person who owns and has used the pot again and again is regarded as the one who is experienced enough to best handle and value the pot, despite its advanced age and fragility. The owner of the old fragile pot would shudder at the prospect of ever

entrusting the pot to someone else, as fear exists that the pot could easily be broken, misused, depreciate very fast, or even get stolen. The sentimental value of the old pot would not be worth that risk of entrusting it to another person.

The word, "Ssentamu" in the Luganda language translates as "large or big pot". The Luganda male name "Ssentamu," often shortened to "Sentamu," originated from this proverb. Those named Ssentamu or Sentamu are prevalently of, or associated with, the Mbogo (Buffalo) clan, one of the most populous clans of the Baganda people in Uganda.

Source: www.afriprov.org



CSI

Blue launches CSI Challenge

Showing compassion to those less fortunate members of your community does not always require money. Sometimes it is the priceless things like your love and time that have a deeper and more heartfelt impact.

The Blue CSI Compassion Challenge challenges departments, branches and country offices to identify a charity or community project of their choice that they will support between now and the end of December 2009.

During this time, Blue employees are being challenged to make a difference in their communities. In your personal time, you could help with feeding time at a children's home or hospital, or laundry at an old age home, or homework at your local school or cleaning at a hospice. There is so much that you could do, the list is endless.

Please forward all details of the project of your choice, including what you want to do and when you want to do it to

siboniled@blue.co.za. Take photos on the day of your activity or even a video where possible. At the end of the challenge, all of us will vote for what we feel was the best project.

Remember, you do not need to pull purse strings to pull heart strings. South Africa and Zambia have submitted a considerable number of activities that teams have done or will be doing. All Blue countries are encouraged to send in details of what they are doing. ©



Our people are the true heart of Blue

Cullinan school children protected by Blue fence



South Africans often voice their concerns about the increase in criminal activity in the country. The residents of the diamond mining town of Cullinan in Gauteng last year marched to their local South African Police Service Station to present a petition calling for SAPS officials to increase their crime monitoring efforts.

After being approached by a concerned parent from the Cullinan Combined School Foundation, Blue agreed to construct a security fence on the perimeter of the school to the value of R40 000. The school currently has 52 Grade R learners, two teachers and one assistant who are all grateful for the newly built fence, which has been put up to protect them from criminal activity in the area.

Sibonile Dube, corporate and social investment manager for Blue says,

“Cullinan residents are not alone in their concern about safety and security as crime statistics continue to increase in South Africa. Safety is not a privilege but a basic human right. The children and teachers at the Cullinan Foundation Phase School are entitled to a crime free and secure learning environment, and we are pleased that we could step in and assist them with this.”

Being a victim of a crime is a traumatic experience and the residents of Cullinan have been enduring this problem for some time. The unveiling of the fence took place at the school on 14 October and students, teachers and parents attended the event.

In conclusion Sibonile says, “Education is one of our key CSI focus areas and we will continue working with schools in our 14 African markets.” ©

Blue changes the future for young South Africans



Pearl Mazibuko (middle) with Mr Letsiri (left), headmaster at Solomon Mahlangu Freedom School, and Mrs Skhosana, the school's teacher in charge of the CAT programme.



CAT learners, Courage Rihotso (left) and Pearl Mazibuko.

Blue is constantly in search of ways to empower the communities in which it operates. The Community Advancement Training (CAT) programme in South Africa forms part of Blue's corporate social investment portfolio and is designed to give promising underprivileged school leavers a chance to gain knowledge and experience in the working world.

Sibonile Dube, corporate social investment manager for Blue says, “South Africa is filled with gifted individuals who will never reach their true potential owing to their financial situation. The CAT programme is our way of ensuring that we offer talented individuals the opportunity to gain practical experience and a solid education that will prepare them for their journey through the professional world.”

After a rigorous selection process, Blue identified and employed five successful candidates to start a nine-month internship at the company in January 2009. The candidates were also given a full bursary to study sales and marketing at Varsity College in Pretoria. After being issued with

uniforms, the candidates were employed as sales agents and now have the opportunity to earn commission. The company has gone to significant lengths to ensure that these students gain all the knowledge they need to succeed in the professional arena. This included a six month formal training programme where specialist business knowledge and skills were transferred to the CAT interns.

Sibonile says, “All five interns have shown exceptional improvement in their work ethic and productivity. Two interns in particular have set a very high standard and have aligned themselves with the nature of excellence, ethics and professionalism that we uphold at Blue.”

Pearl Mazibuko (19) – A motivator to those around her

Born into a family of six in KwaZulu Natal, Pearl had very little chance of gaining a good quality tertiary education. Pearl's father moved his family to Gauteng in search of work and is the only breadwinner. Pearl says, “As the firstborn in my family it is important that I lead by example. I am

grateful that Blue has given me the opportunity to make a success of my life. Now that I am gaining all this knowledge and I understand the potential I hold, I can imagine myself as the future CEO of one of South Africa's biggest companies.”

Pearl first encountered Blue in September 2008. She was a grade 12 learner at the Solomon Mahlangu Freedom School in Mamelodi East. Pearl was asked to write an essay on why she thought she was the best candidate for the CAT programme. Her essay stood out, and needless to say, she was soon selected as a candidate for the programme.

“Many of my old school friends are not working or studying. They spend every day at home doing nothing because their families don't have the money to send them to university. If it was not for the assistance of Blue I would be in the same boat because I know my family would not have been able to pay for my education,” says a motivated Pearl.

Courage Rihotso (18) – Setting a standard of excellence

Courage was born in Giyani, Limpopo. His family moved to Johannesburg in 1997 after his father got a job in Midrand. With his family not able to finance a university education, and with Courage being the eldest in his family, Courage faced a future similar to Pearl's.

Courage says, “It is important for me to support my family. If I succeed in my career I can help my father and even relieve

him from some of the responsibilities he has in supporting us. The marketing course that I am doing with Blue has given me a solid foundation to build on. In fact, one day I would like to be an auditor working at Blue.”

“Blue has made a huge investment in me that will definitely change my life for the better. The managers are very helpful and they show us different ways of handling the realities of the working world. I want to serve Blue with pride and see the business prosper because they have devoted a lot of time and money in me,” says Courage.

Sibo concludes, “Pearl and Courage work exceptionally hard on a daily basis. I am certain that they will be a success and become role models to their families. We are happy to be able to offer them the assistance they need and are proud to have them as members of Blue.”

It is cases like these that first inspired Blue to offer education loans to those trying to better the future of their children. ©



Zambia Teacher's Day

October marked Teachers' Day with celebrations in Zambia. Blue branches celebrated the occasion across the country with colourful and fun filled ceremonies, as shown in the pictures. As partners to teachers in Zambia, Blue branch managers delivered a speech at each of the ceremonies. Members of the teaching community are some of Blue's top customers in Zambia. Below is the speech that was delivered by Blue representatives at the celebrations.

"We all stand here once again to reflect on the noble work that teachers, from all walks of life, undertake day in, night out. This is a special day in many respects but of particular importance is that a nation without a well educated population is unlikely to develop to its fullest potential. Like all other countries, Zambia's most important resource is its people, all other factors are secondary. To this end, it is very important that we all understand the role of the teacher in molding our young, and older citizens, into useful engines of development for better standards for all citizens.

"The teachers' role is a difficult and thankless one. Teachers work very long hours and under the most trying circumstances throughout the year. They live in all corners of the Republic and in some of the remotest areas you can imagine. They toil to educate our children and also the public in general. These unsung heroes wear smiles even under pressure and their joy is to see their pupils evolve into qualified doctors, engineers, nurses and other recognised members of society. We owe our success and wellbeing to the firm foundation that they provide us with.

"Blue Financial Services has had a long standing relationship with teachers. They were our first set of clients in Zambia and they are currently our biggest client group. We have come a long way in assisting them to improve their standards of living by giving them affordable personal loans and other financial products like education loans, and funeral cover.

"Blue's position is always that loans must be affordable and should be invested in

profitable ventures to create wealth and improve standards of living. We also educate our clients in simple financial management to equip them for when they need these financial tools.

"Responsible lending is the key principle for all our products, which are based on pillars of compassion, accessibility, relationship building and ethics. We are compassionate towards our customers and seek to find solutions to financial dilemmas while accommodating repayment options that are comfortable and tailor-made for them.

"There are numerous examples of clients that have used their money properly and are now living happier lives. We recognise you all as heroes in the fight against poverty.

"On behalf of the Country Manager and the directors of Blue Zambia, we wish you a safe and joyous celebration of this year's Teachers Day. Long live teachers." ©



BIMFB loan increases profit and efficiency for small business



The high demand for concrete blocks and cement in one of Oke Aro's developing areas in Oyo State presented a business opportunity for Ajekiigbe Olatunji Sunday who, eight years ago, started a business in concrete block making.

Ajekiigbe realised the need to inject a substantial amount of capital in his business to improve quality and efficiencies for his customers. He then approached Blue Intercontinental Micro-finance Bank (BIMFB) for a small business loan and was assessed for viability. Ajekiigbe qualified for a loan of NGN500 000, which he received in January 2009. Three months later Ajekiigbe was already noticing the positive change in his business as a result of the timely intervention and impact of the loan.

Ajekiigbe says "BIMFB assisted me when there was no financial assistance forthcoming from my banker as a result of the small size of my business. Even other micro-finance banks were not willing to offer me a long-term loan of one year as was done by BIMFB.

"It is worthy to note that BIMFB is presently the only micro-finance bank that

also trains its valuable small business customers. The loan given to me was timely, I got the loan during the peak period of the business in January 2009 and I was able to make over 150% profit from the capital injected into the business," says Ajekiigbe.

Before taking the loan, Ajekiigbe produced 2 000 blocks on a weekly basis. Following the capital injection, he now produces a minimum of 5 000 blocks per week.

His weekly sales are about NGN300 000 and he currently purchases bags of cement directly from the manufacturer at the wholesale price. This has reduced the business's expenditure significantly.

"I am now able to mass produce and deliver products to many customers on time. This timely delivery of quality blocks to customers' sites has enabled us to get more referrals from satisfied customers.

"This has invariably led to an increase in turnover and profit margins. Between January and June, I managed to settle 50% of the loan. I am happy I had contact with BIMFB," concludes Ajekiigbe. ©

Kisumu branch's cashXpress secret to success

The Kisumu branch in Kenya emerged as the top cashXpress collection branch for the month of September in the entire Blue continent. Their collection rate was 100%.

The branch is situated on the shores of Lake Victoria in Nyanza province, in the western part of Kenya. It is a six hour drive from the capital city Nairobi to Nyanza province.

When asked what her secret to success was, loan officer Lilian Clema Ouma had this to say, "First of all, God helped me. Secondly, I vetted the loans very carefully. I adhered to and complied with the rules and regulations of cashXpress to the letter.

"Thirdly, I did aggressive follow-ups morning, noon and evening. I made follow-ups at strategic times such as paydays. I also emphasised the need for the clients to have good relations with us and for them to make prompt payments. The loyalty card also helped in this aspect because it comes with a cash reward for prompt payments. Good customer relations are the last, but not least, attribute."

Our congratulations go to Lilian, Florence Obura, the customer relations officer and Christine Achar, the branch manager. ©



Blue rolls out interactive intranet site



As part of our Internal Communications' strategy, Blue has rolled out a new intranet site that is set to be more interactive and informative. Amongst the new features, employees can now communicate with our CEO, Dave van Niekerk, directly. There is also a facility for a classified section where employees can trade, buying and selling goods to one another.

JSE. By that time we were not listed on Botswana Stock Exchange."

"We are learning new different things every day, Blue is the place to be, it's nice to be here, kummandi ku ba la! "

The intranet was rolled out in phases to all the Blue countries with South Africa, Namibia, Botswana, Lesotho and Zambia employees being amongst the first to have access to the new site. Employees in the rest of the Blue countries logged on a few weeks later.

Furthermore, a discussion forum called the "Topic of the Week" gets staff talking. One of the discussion topics featured recently was "How do you describe Blue to family and friends" and these are some of the responses we got:

We look forward to making more changes to the intranet to make it even more user-friendly and informative. The intranet is yours, so keep logging on! @

"I told my father I work for the leading, biggest and best MFI company listed on

September cashXpress branches of the month

September cashXpress Africa Branch of the Month:

Winner: Chingola Branch in Zambia. (141 new clients and 96% collection rate). Well done to Carol and her team.
Runner-up: Nairobi Branch in Kenya (110 new clients and 98% collection rate). Well done to Beatrice and George.

Sales Branch of the Month:

Winner: Chingola Branch in Zambia (141 new clients). Well done to Carol and her team (again!).
Runner-up: Solwezi Branch in Zambia (140 new clients). Well done to Crispin and his team. @

Collections Branch of the Month:

Winner: Kisumu Branch in Kenya (100% collections). Well done to Lillian and her team.
Runner-up: Walvis Bay in Namibia (99,65% collections). Well done to Jackie and her team.



Dipolelo is our very own Blue champion



Blue Botswana approval officer, Dipolelo Nkele, is a volleyball champion! The 25-year old is the Botswana National Team Captain, who this year led her team in Nigeria to qualify for the world volleyball championship. She is an outstanding volleyball blocker and has been rated as the third best blocker in Africa. In addition, she has been nominated to join the "Fight against HIV and Aids around the country" campaign of sport heroes in Botswana. Congratulations! Blue is very proud to have you on our team too. @

Blue Stars

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

Botswana

Lebogang Senna ★★ B,T,S
 Bonolo Modidi ★ B,T,S,I
 Nothando Jongman ★★ B,T
 Kenny Monare ★★ B,T,I
 Julie Moalafi ★★ B,T,S
 Keanole Kelotshegetse ★★ B,T,S,I

RSA NO

Simphiwe Mthali ★★ B
 Wayne Ross ★★ B,T,I

RSA HO

Alet Thomas ★★ B,T,I,S,P
 Charmaine Geldenhuys ★★ B,T,I
 Christo Stander ★★ T,I
 Edgar Blount ★★ T,I
 Louis de Bruin ★★ B,T,I
 Nicola Snyman ★★ B,T,I
 Morne Hunter ★★ B,T,I
 Anne Taute ★ I
 Catherine Mkgabod ★★ B,I
 Marili Botha ★★ B,I
 Themba Hleza ★★ B,T,I
 Charity Ncumalo ★★ B,T,I
 Deni Naidoo ★★ B,T,I
 Onicah Masilela ★★ B,T,I

Congratulations to risk and compliance officer, Neville Strydom, and Group systems and business information executive, Stiaan Dreyer, for being nominated by their departments!

Cameroon

Ngatchou Sandrine ★★ B,T

Kenya

Zablon Kaka ★★ B,T,S,I
 George Osaka ★★ B,T,S,I
 Joshua Odera ★★ B,T,I
 Peter Njoroge Kiriri ★★ B,S,T
 Samuel Ndirangu ★★ B,T,I
 Matin Njoroge ★ B,T,S,I
 Jared Obondo ★★ B,T,S,I
 Simon Gachoki Nairobi ★★ B,S,T,I

RSA

Michael Kubayi ★★ B,I

Tanzania

Waryoba Nyakuwa ★★ B,T,I
 Habiba Masoud Muumba ★★ B,S,T,I

Uganda

Ajula Alba ★★ T,I
 Martin Muwumba ★★ B,T
 Darius Mugisha ★★ B,T
 David Nsereko ★★ B
 Michael Musasizi ★★ B,T,S,I
 Deborah Kasule ★★ B,T,I
 Coutts Muhenda ★★ B,T,S,I

Zambia

Evans Loma ★ T



HIV and Aids awareness corner

Why do I need to use a condom?

Condoms are the only form of protection that can both help to stop the transmission of sexually transmitted diseases (STDs) such as HIV and prevent pregnancy.

So when do you use a condom?

You need to use a new condom every time you have sexual intercourse. Never use the same condom twice.

How do you use a condom?

Open the condom package at one corner being careful not to tear the condom with your fingernails, your teeth, or through being too rough. Make sure the package and condom appear to be in good condition, and check that if there is an expiry date that the date has not passed.

Place the rolled condom over the tip of the penis, and if the condom does not have a reservoir top, pinch the tip of the condom enough to leave a half inch space for semen to collect. If the man is not circumcised, then pull back the foreskin before rolling on the condom.

Pinch the air out of the condom tip with one hand and unroll the condom over the penis with the other hand. Roll the condom all the

way down to the base of the penis, and smooth out any air bubbles. (Air bubbles can cause a condom to break.)

If you want to use some extra lubrication, put it on the outside of the condom. But always use a water-based lubricant (such as KY Jelly or Liquid Silk) with latex condoms, as an oil-based lubricant will cause the latex to break.

The man wearing the condom doesn't always have to be the one putting it on - it can be quite a nice thing for his partner to do.

What do you do if a condom breaks?

If a condom breaks during sexual intercourse, then quickly replace the condom. Whilst you are having sex, check the condom from time to time, to make sure it hasn't split or slipped off. If the condom has broken and you feel that semen has come out of the condom during sex, you should consider getting emergency contraception such as the morning after pill. It is advisable to get yourself tested for HIV and Aids as soon as possible. @

Read more on <http://www.avert.org/aids-hiv-prevention.htm>

Protecting yourself from sexually transmitted diseases (STDs) such as HIV and Aids, protects your partner and family too.

So, how can I persuade my partner that we should use a condom?

It can be difficult to talk about using condoms. But you shouldn't let embarrassment become a health risk. The person you are thinking about having sex with may not agree at first when you say that you want to use a condom when you have sex. These are some comments that might be made and some answers that you could try.

EXCUSE	ANSWER
Don't you trust me?	Trust isn't the point, people can have infections without realising it.
It does not feel as good with a condom.	I'll feel more relaxed, if I am more relaxed, I can make it feel better for you.
I don't stay hard when I put on a condom.	I'll help you put it on, that will help you keep it hard.
I am afraid to ask him to use a condom. He'll think I don't trust him.	If you can't ask him, you probably don't trust him.
I can't feel a thing when I wear a condom.	Maybe that way you'll last even longer and that will make up for it.
I don't have a condom with me.	I do.
It's up to him... it's his decision.	It's your health. It should be your decision too!
I'm on the pill, you don't need a condom.	I'd like to use it anyway. It will help to protect us from infections we may not realise we have.
It just isn't as sensitive and I can't feel a thing	Maybe that way you will last even longer and that will make up for it.
Putting it on interrupts everything.	Not if I help put it on.
I guess you don't really love me.	I do, but I am not risking my future or life to prove it.
I will pull out in time.	Women can get pregnant and get STDs from pre-ejaculate.
But I love you.	Then you'll help us to protect ourselves.
Just this once.	Once is all it takes.

Playing from the heart



Riaan Botha playing the guitar, Leon Wolmerans behind the drums, and Konrad Kotzé lead vocals.

During the day Riaan Botha works for Mobile U, the mobile phone unit of Blue Financial Services at the Pretoria head office, as a Mobile Evaluator. As soon as he walks out of the office, the tables turn and Riaan steps into the artistic zone, where he strums the guitar, much to the admiration of many a music lovers.

Riaan started his music career in 1997. It took a lot of passion and believing in himself to see him through his aspirations. As the saying goes, "when the world says 'give up', hope whispers 'try it one more time'." Riaan encountered moments that could have made him break his guitar strings and concentrate on other things.

However his love for music would not allow him to put his talent to waste.

"With only an acoustic guitar and a book of cords I taught myself how to play a guitar. My brother inspired me to play the guitar. Standing on stage, guitar strings screeching "The Star Spangled Banner" in such a way it would have made Jimi Hendrix say: well done!" laughs Riaan as he looks back at the years.

A year and a half ago Riaan met Wynand van der Linde and it was not long before they started "jamming" together. Wynand and Konrad Kotzé had initially started a band about two years ago. Riaan later introduced Leon Wolmerans and Wynand introduced his brother, Chris van der Linde. Together, after many hours toiling over various ideas for names, Riaan and his friends stumbled across the name, *Urban*, and that became the name of their band.

"We started out like most bands. Two acoustic guitars, a guy with a good voice and another guy with a sound recorder. We then started writing our own songs and before we knew it, we had a full band going," adds Riaan.



Wynand plays the lead/rhythm guitar; Leon is on drums; Konrad is the vocalist; Chris plays the bass guitar; and Blue's very own Riaan also plays the lead/rhythm guitar.

This five member band's music is all original compositions and it consists of various styles, although it is predominantly alternative and old school rock.

The band officially launched at *Stones Centurion* on 30 July this year. It was a huge success and was met with a lot of positive feedback. They decided to have another gig before the end of the year.

Riaan's future plan for his music career is to make it as big as possible.

"I'm not in it for the money. The money is obviously a huge bonus, but I'm in it for the music. Nothing beats the feeling of standing on stage in front of hundreds of people chanting the words of the songs you wrote," Riaan says with pride.

In his spare time, Riaan is a police reservist, R/Inspector and field training officer for Lyttelton South Africa Police Services and he enjoys a round of golf too. @

Eye tests for head office employees



As part of Blue's wellness drive, a weekly eye testing programme has been underway since October. The tests began as a way of marking the National Eye Care Awareness week in South Africa, which was between 5 October and 9 October. The screening included distance and near focus screening, and eye health screening for glaucoma (a disease that affects the optic nerve and leads to loss of sight). Referrals are made where necessary and the results are made available to participants.

The eye screening, which is conducted at no cost to employees, is done by professional optometrist, Deidre de Jongh.

The programme, which received an overwhelming response from employees, will end in November. After which an estimated 145 employees will have had their eyes screened. @