



MAYIBUYE CSI PROGRAMME STRIVES TO TURN DREAMS INTO REALITY

As a responsible corporate citizen, Mayibuye is committed to using its resources for the social benefit of the markets within which we work.

We at Mayibuye seek CSI programmes that align with our brand values of Respect, Reliability and Return. We endeavour to uplift communities by investing in individuals who drive development. And, we are passionate about being actively involved in improving life for all Africans. Helping people to identify their aspirations - and work towards achieving their dreams - is at the core of our CSI programme.

This we achieve through a wide and varied programme of hands-on projects and selected activities 'out in the field' to bring practical help and uplifting inspiration to people who really need it.

Turning Dreams Into Reality

Without aspirations, the human spirit diminishes to less than it can truly be. While the basics of living - such as food and shelter - are vital for the body's survival, people need more than that for them to lead fulfilling lives. We believe that it is people's aspirations that make them look upwards and see the stars instead of looking down and seeing only the gutter. We have therefore developed a programme of activities encapsulated within the overall theme of *Turning Dreams Into Reality*.

In essence, the programme has an 'annual shape', celebrating some of the recognised major events of the year. With Christmas coming up, we will again appeal to our people - and to other corporates too - for gifts to orphans and old aged people. Among the less fortunate, Christmas time often tends to sharpen the pain of their separation from the mainstream of normal family lives. It highlights the fact that they do not have around them a

supporting family to nurture them and encourage their growth and development.

As a company, we add to those gifts donated, undertake the personalisation of gift-wrapping, donate 'back-to-school' stationery and other practical items, and arrange and orchestrate Christmas parties with food, games and 'Father Christmas' for the specific purpose of bringing smiles to faces, having fun and uplifting spirits. Through projects like this, we aim to inspire the aspirations of people, particularly young children and orphans, who have never been given the opportunity to dream of a better life.

Other Mayibuye CSI programmes include:

Take a Girl-Child to Work Day®

In line with our overall CSI theme of Turning Dreams Into Reality, Mayibuye has actively and enthusiastically supported the Take a Girl-Child to Work Day® initiative since its creation over five years ago. Our people, our managers and our directors commit time and effort to prepare a full day's programme and devote their skills and energies to make the programme worthwhile and relevant to those female scholars who attended. We believe that helping adolescents to start getting in touch with the wide range of work opportunities in the marketplace may ignite the spark inside them that leads to choosing the right career and a lifetime of real fulfilment in their work.

Protecting and Conserving the Environment

We see, read and hear much about the increasingly vast scale of destruction of our planet's environment, especially over the past two hundred years. So much so that many of us wonder if our own small efforts towards conservation have any chance of contributing significantly to changing the situation in a meaningful way.

However, we are also told that every single one of us - and every single enterprise, business, company, corporation and organisation too - can make a difference when our efforts are all added together.

No matter how small or big our personal and corporate contributions may be, we all have an obligation to commit ourselves to the protection and conservation of the environment for the benefit of all future generations, so that a healthy natural environment is a reality for our children and grandchildren as well.

Winter Warmers

For several years now Mayibuye has implemented our Winter Warmers project to appeal for, collect, add to and distribute basic essentials to orphans and old aged people - warm clothes, shoes, socks, bedding, pillows, blankets, food, and suchlike.

But there is more to it than just making 'faceless' donations. Numerous volunteers from among our staff give of their time - and of their hearts - in the extensive logistical tasks of sorting, delivering and handing out the goods to smiling individuals at some of the orphanages we support.

I am delighted to see such a strong commitment to community assistance from Blue employees, as demonstrated by many of the stories in this month's Blue Bulletin. In the coming months I look forward to announcing an innovative new CSI initiative for orphans in several African countries. There is so much we can do to improve the lives of people all over the continent, especially children and the elderly, and I urge you to support the company's initiatives in this area wherever possible. ☺



Johan Meiring

CASUAL DAY FUNDRAISING

And the winners were...

Best Department Theme:

1st Place - SMME department

Runner up - HR department

Most Original Hat:

Winner - Siân Malins

Most Creative Hat:

Joint Winners - Laetitia Gomez & Bianca Pretorius

Best Blue Mood:

Joint Winners - Willie Coetzee & Johan van Niekerk

Casual Day is a FUNdraising project benefiting persons with disabilities. Every year South Africans dress up on the first Friday of September, and purchase and wear the Casual Day sticker to show their support for disabled people.

today 280 welfare organisations benefit from this campaign, including schools, homes, workshops, etc.

This year, Blue HQ employees were asked to vote on 2 themes: "Mad-hatters" and "Beach Party". It was tightly contested, but in the end the "Mad-hatters" theme won. On the day itself the HQ employees were invited to a picnic on the deck at block 10 on the Friday afternoon, where prizes were announced.

The prizes included a juice maker, a health grill, an afternoon off work and airtime vouchers.

Blue's efforts this year raised R1 300 - well done, everyone! ☺



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Listen to your Heart !



CLIENT SUCCESS STORIES

Nigeria SMME Loan



Mrs. Mustapha Balikis Apeke

Blue Intercontinental Microfinance Bank (BIMFB) started operations in the town of Oyo in March 2009. Oyo is one of the ancient towns in the Western part of Nigeria, 52km from Ibadan, the capital of Oyo State, and 190km from Lagos where the BIMFB national office is located. Upon opening its doors, BIMFB started with one SMME loan officer, Adeleke Adekunle, at the Oyo branch. Staying in the new branch was not an option for Adeleke, who left the office in order to reach out to the people in this community. Several meetings were held with traders, associations, unions, and cooperative societies amongst others to market BIMFB products

Adeleke says, "Small business operators came in droves to make enquiries and to apply for a small business loan. When the first set of people collected their Blue loan, they continued to create awareness for Blue in the community. They have told us that they appreciate the Blue system of operation and repayment term, because by spreading the loan over 12 months enables them continue in business and make repayments from the proceeds."

Mrs. Mustapha Balikis Apeke is among the beneficiaries of a Blue small business loan in the Oyo community. Operating from Oyo town, Mrs. Mustapha is a trader in plastic products. She started the business

20 years ago after completing her secondary school education. Her start-up capital was Naira 50 000, and she applied for small business loan of Naira 300 000 in July 2009. The loan officer visited her and assessed the business viability and made a recommendation for loan approval. The general manager of the small business division then approved the loan in August 2009. Once the loan was disbursed to her, she used it to buy in bulk from the manufacturers of her products in Lagos and Ibadan, to resell to local wholesalers, retailers and end users. Her business has grown with an increase in sales and profit. She is grateful to BIMFB for giving her the opportunity to benefit from a small business loan. ©



IN THE NEWS



Ke Nako Training and Roll Out in Zambia

The meaning of Ke Nako / Ki Nako may be familiar to us all from the 2010 FIFA World Cup campaign. To Blue it means that it is time for a new beginning, a new frame of mind and a new approach with fresh attitudes.

Ke Nako / Ki Nako is the name given to the new development programme aimed at internal and external sales representatives and forms part of the re-launch of lending in our countries of operation. The course includes modules such as Personal Financial Planning, Operational Sales, Credit Vetting, Policy Matrix and Specialized Product Overview, Collections, Customer Care and Human Resources. The programme was rolled out first to the primary markets within Zambia (Lusaka), and will then go to Namibia (Windhoek) and Botswana (Gaborone), before being implemented in our other countries of operation.

This programme was first presented to the Zambian senior management, Blue Financial Services branches and Blue cashXpress branches based in Lusaka from the 6th until the 8th of September 2010. Wade Martin, from Blue Training and Development,

delivered the course, and was accompanied by Sean O'Flaherty and Paulo Andrade.

At Blue, there is a change in the way we will be growing our business. In the past we relied only on branches and their staff for sales, while going forward we will be making better use of the agents, now called external sales representatives, that are attached to branches. The purpose of this course is to prepare management and the branches for the effective implementation of the new sales system in Zambia. According to Wade Martin, "In the true Blue style, the medium to long-term aim is to develop the individuals that perform well as Agents, so that they become entrepreneurs running their own businesses, selling our products."

While in Zambia, Wade and his team also facilitated a workshop around the Zambian best practice manual. The aim of the best practice manual is to ensure that we have a handbook that documents all the functions that need to be performed in order for a country to be run effectively. Then in the event that something should happen to the senior staff, the best

practice manual can be given someone else and they can also run that country, as all the processes and parameters are documented. This workshop was to ensure that the senior managers within the country buy into the concept of a best practice manual, which is still a work in progress and needs to be updated regularly. According to Wade, "By taking ownership of the material, senior managers will have a better grasp of how things work within their country of operation."

The Zambian staff that were trained said, "We realise that this is a huge responsibility because other countries and the public in general will be watching us. However, failure is not in our vocabulary and we shall make sure that we succeed. Blue Zambia looks forward, not only to the successful implementation of the project, but also to helping our sister countries in their future endeavours as they can learn from our experience. We thank the team that came from the head office in Pretoria for running us through the program and guiding us in detail on how to successfully implement it."



Ke Nako Zambia



CSI - BLUE CARES



Fire damage does not burn family's spirit

At the beginning of September, an employee of Blue and their family lost their entire house and its contents due to a fire. All their belongings were destroyed in the event. They have 2-year old twin daughters and desperately needed any kind of donation to help alleviate the burden that they had to carry through this tough time. Blue

employees were asked to assist the family by bringing any spare appliances, clothes, towels, food or any other kind of donation, to the Head Office to be distributed. Again, Blue employees answered the call of those in need. Here is a letter of thanks from the family:

Please forward to all: Not to whom it may concern, but to the world!

*Every now and then you bump your toe. That hurts.
Every now and then you scratch the car. That's expensive.
Every now and then you lose your wallet. That's frustrating.
It is not so often that you lose everything. You look in the mirror, your beard is long. Then it hits you, you do not have a razor to shave.
You get people who say, "Just keep walking." Well, it's hard to keep walking without shoes.*

When you realize you do not have anything – not a razor, not a tooth brush, no shoes, nothing – I will be honest here and say that there is that "empty" feeling. Only then you understand the meaning of family. What they mean to you, why you have them. It gives you a sense of belonging.

You see, our house burnt down on Saturday 4th September 2010: Not a little fire in the kitchen. Not a cigarette burn on a couch. The whole house, gutted. 80% of the house without a roof, no windows left, no furniture, no clothes, nothing.

It takes a day or two before it sinks in. You feel like you are alone in a desert. Sick. Everything smells burnt and it is a horrible smell. I do not wish this event on anyone, but the reason I am writing this is because I want to:

- *Thank God we weren't there at the time of the fire.*
- *Thank everyone involved, friends, family, new friends, new family – everyone.*
- *I want people to know that there is such a thing as compassion, support, assistance from communities.*
- *I want people to value their relationships, family & friends.*
- *I want people to know things happen for a reason.*
- *I want people to just keep on walking, because even if I walk bare foot, God provides shoes before you know it.*

A big thank you to everyone involved, we, the Kotzé family, appreciate all the support, assistance and love received over the last couple of days. Thank you for getting us back on our feet and ready for the next challenge in such short space of time. We really appreciate it and will contribute back to everyone in time, where we can.

*Regards
Christelle, André, Denike & Dané Kotzé
14 September 2010*

Blue answers the call of South African hospitals

On 26 August, Blue in South Africa received a desperate request for volunteers to help out at the Tshwane District Hospital, the old Pretoria Academic Hospital, as well as the Rehabilitation Centre, in the wake of a crippling public service strike.

These institutions desperately needed people to help with cleaning, preparing & serving food, undertaking porter duties to help carry supplies, and assisting patients in need. Blue were proud to answer the call. Two groups formed, one group lent a hand at the District Hospital and the second group helped out at the rehabilitation centre.



The volunteers from Blue HQ were:
Angelique Roodt, Phemelo Morolo, Willie Coetzee, Annelize Hall, Laetitia Gomez, Bianca Pretorius, Yolanda Zondo, Jeanette Sekhosana, Tebogo Sekganyeng, Sel-Marie van Oordt, Anne Taut, Alta Rossouw, Susan Morudu, Carol Sithole, Grace Ndlovu, Simphiwe Mthanti, Jennifer Koaho, Lynn Walton, Sarah Mokhonwana, Carlos Giwu, Aletta Mongane, Joy Nkelenjane, Esther Shoba and Bridgett Mashira.

This is an example of community spirit at it best. Thank you all.



BLUE PEOPLE

BLUE STARS

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

COUNTRY	EMPLOYEE	BRANCH	STARS	CATEGORY
Kenya	Beatrice Atieno	Nairobi	★★★★	B, T, S, I
	Janet Nzilani	Machackos	★★★★	B, T, S, I
	Catherine Mbaluka	National Office	★★★	B, T, I
	Boniface Mativo	National Office	★★★★	B, T, S, I
	Sammy Otieno	Nakuru	★★★★	B, T, S, I
	Christine Kyuli	Nakuru	★★★★	B, T, S, I
	Jared Obondo	Nairobi	★★★★	B, T, S, I
	Maryanne Muchoki	Nyeri	★★★★	B, T, S, I
	Margaret Wanjohi	Nyeri	★★★★	B, T, S, I
	Lesotho	Alice Ntlama	Maseru	★
Kojang Mohale		Maseru	★★	B, T
RSA Mobile	Bradley Marais	Head Office	★	T
	Liezel Venter	Head Office	★	T
	Aurelia de Beer	Head Office	★	T
	Vasa Sastri	Head Office	★★	B, T
	Anele Zonke	Head Office	★	I
	Shanna Kock	Head Office	★★	B
BFS HO (Hospital Volunteers)	Angelique Roodt	HR	★	T
	Phemelo Morolo	HR	★	T
	Willie Coetzee	Group Risk	★	T
	Annelize Hall	Mobile/Home Loans	★	T
	Laetitia Gomez	Mobile/Home Loans	★	T
	Bianca Pretorius	Mobile/Home Loans	★	T
	Yolanda Zondo	Mobile/Home Loans	★	T
	Jeanette Sekhosana	Mobile/Home Loans	★	T
	Tebogo Sekganyeng	Mobile/Home Loans	★	T
	Sel-Marie van Oordt	IT	★	T
	Anne Taut	Document Management	★	T
	Alta Rossouw	Corporate Communications	★	T
	Susan Morudu	Collecions Call Centre	★	T
	Carol Sithole	Collecions Call Centre	★	T
	Grance Ndlovu	Collecions Call Centre	★	T
	Simphiwe Mthanti	Collecions Call Centre	★	T
	Jennifer Koaho	RSA Collections	★	T
	Lynn Walton	Home Loans	★	T
	Sarah Mokhonwana	Mobile/Home Loans	★	T
Carlos Giwu	IT	★	T	
Aletta Mogange	Finance	★	T	
Joy Nkelenjane	Finance	★	T	
Ester Shoba	Finance	★	T	
Bridgett Mashira	Food@Blue	★	T	
BFS HO	Sylvester King	CRM	★★★	B, I, P
	Willie Coetzee	Group Risk	★★★★	B, T, I, P



Listen to your

September was International Heart Awareness month. Millions of people die each day from heart disease; however, simple lifestyle changes implemented daily can have a significantly positive effect on overall heart health, and starting early makes all the difference. Follow the Simple 7 steps for a healthier heart and body.

Step 1: Get Active

Finding time in our overscheduled lives for exercise is a challenge for all of us. Especially for those who are parents or are working full-time or both. But the benefits far outweigh the sacrifices it takes to carve out that time. And anyone who has successfully managed to do so will tell you how happy they are to have found the time. They'll tell you how much more energy they have, and how they are actually able to do more than before they started getting regular exercise. So no more excuses! Take an active role in determining your future. You deserve to give yourself the gift of living well with good health.

By exercising for as little as 30 minutes each day you can reduce your risk of heart disease. Without regular physical activity, the body slowly loses its strength and ability to function well. Physical activity = living a longer, healthier life. Physical activity is anything that makes you move your body and burns calories, such as climbing stairs or playing sports. The simplest, positive change you can make to effectively improve your heart health is to start walking. It's enjoyable, free, easy, social and great exercise.

Step 2: Control Cholesterol

Cholesterol is a soft, fat-like, waxy substance found in the bloodstream and in all your body's cells. It's normal to have cholesterol. Cholesterol is an important part of a healthy body because it's used for producing cell membranes and some hormones, and serves other needed bodily functions. But too much cholesterol in the blood is a major risk for coronary heart disease (which leads to heart attacks) and strokes.

It's important for all people to know their cholesterol level, so the next time you go to the doctor, ask for this quick test to be performed. The good news is, you can lower your cholesterol and reduce your risk of heart disease and stroke. Whether you've been prescribed medication or advised to make diet and lifestyle changes to help manage your cholesterol, carefully follow your doctor's recommendations. To keep your cholesterol under control, eat foods low in cholesterol and saturated fat and free of trans fat, maintain a healthy weight and stay physically active.

Step 3: Eat Better

A healthy diet and lifestyle are your best weapons to fight cardiovascular disease. However, there are a lot of mixed messages and myths out there regarding healthy eating. With all the differing opinions, it's best to get informed from credible sources, so you can make smart choices in your diet for long-term benefits to your heart and health.

- Vegetables and fruits are high in vitamins, minerals and fiber — and they're low in calories. Eating a variety of fruits and vegetables may help you control your weight and your blood pressure.
- Unrefined whole-grain foods contain fiber that can help lower your blood cholesterol and help you feel full, which may help you manage your weight.
- Eat fish twice a week.
- Choose lean meats and poultry without skin and prepare them without added fat.
- Select fat-free and low-fat dairy products.
- Choose and prepare foods with little or no salt.

Step 4: Manage Blood Pressure

One in three adults has high blood pressure, yet, about 21% don't even know they have it. High blood pressure is the single most significant risk factor for heart disease. Uncontrolled high blood pressure can injure or kill you. It's sometimes called "the silent killer" because it has no symptoms. A simple test performed by a doctor or nurse will tell you if you have high blood pressure. By keeping your blood pressure in the healthy range, you are reducing your risk, this can be done without the use of prescription medications by eating a heart-healthy diet, which may include reducing salt, enjoying regular physical activity, maintaining a healthy weight, managing stress, limiting alcohol, and avoiding tobacco smoke.

Step 5: Lose Weight

Millions of people all over the world are overweight or obese (BMI of 25.0 kg/m² and higher). This is of great concern especially since obesity is now recognised as a major, independent risk factor for heart disease. If you have too much fat — especially if a lot of it is at your waist — you're at higher risk for such health problems as high blood pressure, high blood cholesterol and diabetes.

heart!

If you're overweight or obese, you can reduce your risk for heart disease by successfully losing weight and keeping it off.

To calculate your exact Body mass index (BMI) value, divide your weight in kilograms by your height in metres, then divide again by your height in metres. For example, a person who weighs 75kg and is 1.8 metres has a BMI of 23, and is therefore not overweight or obese ($75 / 1.8 / 1.8 = 23$).

Step 6: Reduce Blood Sugar

Diabetes is considered one of the six major controllable risk factors for cardiovascular disease. In fact, adults with diabetes are 2 - 4 times more likely to have heart disease or a stroke than adults without diabetes. Diabetes is treatable, but even when glucose levels are under control it greatly increases the risk of heart disease and stroke. When diabetes is detected, a doctor may prescribe changes in eating habits, weight control, exercise programs and medication to keep it in check. Often, many small changes add up to surprising improvements in diabetes control, including less need for medication; however, it's critical for people with diabetes to have regular check-ups.

Step 7: Stop Smoking

Smoking is the most important preventable cause of premature death. Smokers have a higher risk of developing many chronic disorders, including the build-up of fatty substances in the arteries, which can lead to coronary heart disease, heart attacks and strokes. The only solution is to quit. During the quitting process, people often slip and have a cigarette. It's important not to feel like you failed at quitting, just give it another chance. If you need more support, look for quit-smoking programs through hospitals and many countries have hotlines with trained staff to help you with quitting. Parents should talk to kids about cigarette smoking. Once cigarette smoking is initiated, it can be difficult to stop, even during adolescence.

And Finally: Make a New Life Resolution

No matter what day it is, it's never too late for all of us to make better choices for health and Blue invites you to start a new life resolution. All you need is a goal, a plan and the desire to live better. The above steps are a simple way for you to know where you stand in on the road to good health.

Your last step is a promise: a resolution to make healthy positive changes step-by-step, for a long, healthy future. Remember, you can stop heart disease before it even starts. Start small. And keep it simple. Make one change today and then you're ready to make another. Before you know it you've stopped making poor choices, and started making life choices!

Adapted from: American Heart Association.

Remember to use the Employee Wellness Forum
on the intranet to post any questions you may have. Questions may be posted anonymously