



## OPIC FUNDING FOR BLUE

In June, Blue announced a US\$10 million funding deal from the Overseas Private Investment Corporation (OPIC), a US government agency focused on promoting business expansion, especially in emerging markets. This \$10 million loan facility will be used to expand our consumer lending activities in East Africa (Kenya, Tanzania and Uganda) and also in South Africa, said Euné Engelbrecht, Corporate Finance

Executive of Blue. "After our recent introduction of a small business lending programme in South Africa, OPIC is working towards providing us with additional funding for SMME (Small, Medium & Micro-enterprise) development," he continued.

This facility forms part of OPIC's larger \$250 million initiative to promote small business financing in Africa, and was

announced by Robert Mosbacher Jr., President and CEO of OPIC, at the recent World Economic Forum on Africa held in Cape Town. The project is expected to generate at least \$500 million in total investment in small businesses, with 10 000 new loans to small businesses and the creation of at least 50 000 new jobs. Engelbrecht says the OPIC facility will be used to on-lend directly to SMME

clients, or to retail institutions as a wholesale facility, which will in turn on-lend to small businesses. "It is crucial that small businesses be given the opportunity to succeed, as they contribute significantly to employment in an economy."

## Training starts for small businesses

Blue's promise to encourage small businesses is not just empty words. Blue's Small Business Division (SBD) had its first small business training courses for clients up and running on 18 June in Pretoria. The two courses, Simply Successful Small Business, Simply Successful Selling and a workshop on Business Plan Guidelines, are bringing practical information to Blue clients.

Yolanda Coetzee, Blue's Small Business Training Officer, has run a group of six bookshops which won her first prize in the small business competition sponsored by Old Mutual/ Business Partners/ AHI. Yolanda, an ex-teacher, says, "It's wonderful running training for entrepreneurs. They bring their own life experiences and we learn a lot from one another. The course content is excellent and we are in the process of registering the courses

with the Bank Seta. In June, four different courses were run for prospective entrepreneurs and 18 people were trained."

Yolanda says, "These courses are primarily for Blue small business customers, though Blue staff can also attend some classes. Sometimes customers bring in a business plan to apply for a loan. After the loan is approved, these courses are compulsory and the costs are then capitalised onto the loan amount. In certain cases clients are also allocated a mentor if the loan is approved. There is a certificate of achievement, practical and theoretical exams for the long courses, and a certificate of attendance for the three hour workshop. Successful candidates will receive their certificates at our graduation ceremony."

Yolanda says that there is a wide range of small businesses represented by the

attendees. "We have a wedding dress manufacturer, restaurant franchise holder, a greengrocer, a personnel placement business and an aluminium manufacturer, amongst others, attending courses at the

moment and their stories, experiences and reasons for starting a small business are quite fascinating!" For more information contact Yolanda Coetzee at [yolandaco@blue.co.za](mailto:yolandaco@blue.co.za).



## Blue gets satellite connectivity

By Sam Brink, IT Manager

The Blue VSAT network is rolling out. VSAT stands for "Very Small Aperture Terminal", which refers to the technology whereby data is sent and received via a satellite antenna, from a large base station to smaller satellite dishes in individual offices. The satellite network means that

there is less chance of our IT interconnectivity going down than when we depend on local landline and parastatal networks, though there can be some downtime in bad weather conditions. With the new technology, we will see improved speeds for Smartfin and Fame – good news for all branches.



## IFC impressed with Blue growth

One of Blue's international funding partners, International Finance Corporation (IFC), has just visited Blue Head Offices and commented on our phenomenal growth over the last year. On a follow-up visit to Blue, Flavio Bruzzi Guimaraes, Chief Credit Officer at IFC, said that the organisation is now operating in a com-

pletely different zone in terms of size and product range, to the Blue he saw several months ago. IFC also announced the doubling of their funding for the joint HIV/ Aids awareness programme. This means that Blue will be able to expand its reach into the three countries involved – South Africa, Zambia and Botswana.

## Blue loans help create jobs

Since Blue's Small Business Development Division started operating in May, SBD loans of nearly R2.5 million have been approved. Of these, 80% have been to black entrepreneurs. One of the businesses, PK Vending, is a franchisor supplying food vending machines to the public. Kenneth

Fisher, General Manager, SBD says, "CEO, Graeme Keshwar, employs 18 people, so in financing this business alone, Blue has maintained 18 job opportunities." In addition to the funding support, Blue's SBD customers benefit from training and mentoring.

# From the CEO

By Dave van Niekerk  
CEO Blue Financial Services

We wish Johan Maritz a fond farewell as he moves away from Blue to dedicate time to his family commitments, and thank him for his contribution to the Group in the last year. We respect Johan's dedication and efforts and realise these have put a strain on his family. We respect his decision to spend more time with them. He will be missed, but we're confident that Johan and Blue will still do many things together in the years ahead.

Within a sad occasion, there is opportunity. Johan's departure has opened up the option for us to promote from within, and we have appointed Grant Chittenden as Financial Director. We are confident that Grant will rise to the occasion. Over the last few years there have been many promotions and internal movements at Blue. You'll see from the transfers and promotions across Africa that we are looking for

and using the talent that has been available within the Group over the last few years in new and diverse roles.

This is a message to everyone in the Group that there are huge career opportunities in the Blue Group. At Blue we want to help you grow as a person and develop your unique potential within the organisation. Show us your talent and we will do all we can to recognise it, nurture it and give you the opportunity to extend yourself. We'll help you be all you can be.

Because of all our highly motivated teams throughout Africa, we had a phenomenally successful month – the best month ever in payouts. We look forward to setting a new record again this month. It's good to see the East African countries now starting to contribute to Blue's bottom-line. You guys are now fully-fledged members of the team. Keep it up.

# Letters to the Editor

Do you have something to say? Share your comments in our letters column. We won't use your name if you don't want us to, so take the opportunity to speak out. Send your letter to the Editor at [beckstein@icon.co.za](mailto:beckstein@icon.co.za) or [newsletter@blue.co.za](mailto:newsletter@blue.co.za)



Dear Editor,

Just thought you would like to see how at Blue we plan our Girl's Night Out multilingually...

[12:46:08 PM] Deja Kars says:  
HR Social Function, Friday night!  
Johannesburg Wine Show at Gallagher Estate.

[12:46:43 PM] Tanya Roberts says:  
"Klink fun."

[12:47:01 PM] Charity Ncumalo says:  
"Oh, I'm in girls!"

[12:47:10 PM] Kagiso Nteta says: "Ek is daar."

[12:47:42 PM] Deja Kars says: "Ngi-kona – ekke ok!"

Tanya Roberts, HR Manager

# THE MONTH IN REVIEW

- Our Rwandan banking licence has been issued and we are looking for a Country Manager for Rwanda.
- Blue has been registered in Mauritius.
- We have \$10 million from OPIC to further extend our micro-lending operations.
- Blue issued a cautionary as required by the JSE, as we are in financial negotiations at present. Staff may not trade their Blue shares (either buy or sell) for the duration of this cautionary period.
- Johan Maritz has resigned as our Financial Director due to family commitments, but will remain as a consultant. We want to thank Johan for his outstanding contribution to Blue's achievements over the last year.
- We welcome Grant Chittenden who will take over this role, and recognise his superb performance in managing the Internal Audit team.
- Congratulations to our increasingly powerful management team and to the staff who are moving up to fill more senior roles.
- Blue's Small Business Division is running courses on small business management, and staff members can attend.
- The Blue satellite dish is up and our satellite network will speed up delivery systems and make us less dependent on local connections as we now have our own digital network.

# You go, girls!

By Bronwen Eckstein, Editor

Malawi will celebrate Mothers' Day on 13 October, and Uganda celebrated International Women's Day on 8 March, but a whole month is set aside in South Africa for women in August. This means that SA women can use that month to empower themselves and other women, and it encourages SA men to do the same.

Congratulations to the women at Blue who have earned special recognition. See our articles on Ugandan women branch managers, and our Lesotho Star of the Month. I'm sure there are empowered women at every branch of Blue, and we salute you all. We will also focus on woman abuse

just before 9 August (Women's Day in South Africa). Every 26 seconds a woman in South Africa gets raped. This violent horror needs to be addressed.

At *Blue Bulletin* we're also looking for stories about women in the rest of Africa who have defied the odds, survived and achieved unexpected success. We want to know about ordinary women doing extraordinary things like fighting to get their children educated, building their own homes or starting small businesses to put food on the table and clothes on their children's backs. Send your stories about women to [newsletter@blue.co.za](mailto:newsletter@blue.co.za) so we can share them with others and support women throughout Africa. You go, girls!

# Beautiful Blue babies

Pieter Potgietier, Blue HO, has a daughter Aiden, born 2nd June. Anton Gerber, Blue HO, has a daughter Aneshka, born 7th June. Prince Charles Kumbuyo,

Blue Lilongwe, Malawi, has a daughter, Princess, born 31 May, and Johnson Mwambaya has a daughter, Ashley, born recently.



Aiden Potgietier



Johnson, Ashley and granny



Princess Kumbuyo



Aneshka Gerber

# INVESTOR ROAD SHOWS

Blue continues to reach out to our shareholders and possible investors, which is why investor road shows were held in South Africa in the last week of June. Morné Reinders, Head of Group Communications, says, "These regular road shows are an important way for Blue to reach current and potential retail investors and explain how Blue is currently positioned, and what our future

prospects are. We are delighted to see that the road shows are actively supported by staff, many of whom are Blue shareholders." The news of Blue's expansion across Africa continues to impress and questions are often asked about the increasing Blue footprint on the continent, and how business differs from country to country. More information is available on the Blue website at [www.blue.co.za](http://www.blue.co.za)

# Blue driver turns diver?

Blue's Head Office driver Victor Matodzu was sent on a delivery to the Blue Travel Agent, Sasha Mason's residence and office. He was very focused on all her dogs and obviously had only one thing in mind – getting as close to the safety of the house

as possible. He didn't notice that the car was heading for disaster – into the swimming pool. Suddenly he realised that he was about to become water-borne. With one front wheel hanging over the edge, touching the water and the opposite rear

wheel high off the ground, Vic was left hanging!

Sasha and a couple of her colleagues came storming out to Vic's rescue. Between them they managed to get Vic and his car

out of the swimming pool. The only words an embarrassed and shocked Victor could utter were: "Jôhō, I almost died today". We're glad you didn't Victor, but maybe swimming lessons would be a good idea.



## Vryheid Cashbuild winner jumps for joy

By Nicolene Hamman, Manager Blue Vryheid, RSA

Shock and surprise were in Sabelo Siphwe Freddy Nxumalo's voice when he heard he had won R10 000 in the Cashbuild competition. I phoned Mr Nxumalo to notify him that he was one of our lucky winners, which he found hard to believe. In order to convince him, I made an appointment with him for the hand-over of the cheque on Friday, 20th June at 11:00. According to Mr Nxumalo he still didn't believe that he won until he saw the

cheque with his names written on it. We invited the editor of our local newspaper, the *Vryheid Herald* to join us for the occasion.

Our Regional Manager, Jasper Slabbert, had the task of handing over the cheque and of congratulating Mr Nxumalo. It was difficult to take a picture of Mr Nxumalo because of his excitement – he could not stand still for one second. My consultant Nonhlanhla Khumalo had to stand with Mr Nxumalo to keep him still.



Mr Nxumalo with consultant Nonhlanhla Khumalo

## Management training unites Uganda

By Tony Henderson, Country Manager, Uganda

The month of June was crowned on Saturday 28th with a training session at the National Office to cover all the new policies and processes, with particular emphasis on finance, collection, administration and the important sales production activity. This training session was attended by all branch

managers, collection officers and the entire National Office team. It was a most productive day with a huge amount of business activity being addressed by the various national managers, HR and our new training officer. It was also a great opportunity to build the Blue family, and help us get to know each other better.

## Hlompo's dedication makes her tops

Congratulations to Hlompo Rantseli, Data Capturer at the Blue National Office in Maseru, Lesotho. She won the Blue Star award in June for her incredible dedication. Riaan de Wet, Country Manager Lesotho, says, "Hlompo starts work at seven in the morning, goes to class at 5 pm and returns at 6.30 pm to carry on with her work. This is an everyday occurrence for her and she never leaves until all contracts are captured. She works every weekend to assist the other staff in their work. She is a great asset to Blue, and we want to recognise her for setting a magnificent

example. She has a great future ahead of her at Blue."



Hlompo Rantseli, Data Capturer in Maseru, Lesotho

## WOMEN SHINE IN PROMOTION CAMPAIGNS

By Tony Henderson, Country Manager, Uganda

Two branches headed by ladies were the star attractions for Blue Uganda in June. Masaka and Fort Portal, headed by Barbra Nansikombi and Susan Atuhaire respectively held successful promotions that were a focus of envy for the rest of the male-headed branches.

The Fort Portal campaign targeted the new district of Kamwenge. Headed by Branch Manager, Susan Atuhaire, the field agents stormed the district, set up camp at the district headquarters as their tactical base and traversed the district, meeting civil servants from different government departments. This huge campaign attracted the attention of local radio stations Voice of Kamwenge and Rwenzori FM and made headlines on the stations' news bulletins. As a result of their remarkable outreach, they hit target and we congratulate them for their achievement.

Masaka branch gave their presentation to over one thousand head teachers from all over the district that had gathered for the beginning of term meeting – an excellent start for the month. The head teachers were delighted with the information on our products and were later served with sodas.

The favour was reciprocated the following week when the branch's sales for the week doubled. Because of the good results from the two promotions, we are implementing them throughout our branches.

Bushenyi District in western Uganda signed up the long awaited MOU, thus adding to Blue's ever-expanding footprint in the country. These actions, together with the completed restructuring/rationalisation process, should make you watch this space in the near future...

Last but not least, Blue Hoima branch was blessed with a new manager, Mr. Robert Birungi. We hope to benefit from the wealth of experience he has from Kabarole Research and Resource Centre.



## Rural primary school gets connected

By Anton Nel, Country Director: Namibia

The Ambunda Primary School in Owamboland is in a deep rural area and very difficult to reach. In May Blue Namibia visited the school to hand a computer and fax/ copier to the school, which has never had the luxury of such facilities. This will put them in touch with the outside world, and should make a big difference in the day to day life of the community. At some places on the road we almost got stuck, due to heavy sand

and unnoticed wet conditions. This rural community consists mainly of small farmers and unemployed people, and poverty levels are high.

Mr Tobias Shikongo, Headmaster of the school, said in his speech, "We hardly ever receive visitors at the school, so this is a big occasion!" The Blue visitors were treated to Omaruvu, a traditional home brew for special occasions and we received pumpkins from the locals as a gift of appreciation.



## Blue Namibia pays its respects to royal chief

By Anton Nel, Country Director: Namibia

On Thursday, 29 May, we visited Munitenge Royal Establishment, which has been in existence since 1652, more than 350 years. We were received and welcomed by Induna Gilbert Maswahu, who then accompanied us to the palace, where we met the Paramount Chief, His Royal Highness Chief K.M. Liswani. We had the privilege of handing a computer and fax/ copier to the chief. This village has never had any of the above-mentioned equipment, and the chief's subjects have had to travel more than 50 km to send and re-

ceive communications. We know that this gift from Blue will make a big difference in the lives of the chief and his subjects. They were delighted with the equipment.

The Munitenge Royal Establishment is situated in the Caprivi Region where we will be opening a new branch in Katima Mulilo soon. An interesting point is that the Caprivi Region is perhaps the only place in the world where five countries border each other in such close proximity. The countries are Namibia, Angola, Botswana, Zambia and Zimbabwe.



Left to right: Anton Nel, Country Director: Namibia, Elliot Hiskia, Blue Director, Paramount Chief HRH K.M. Liswani, Induna Gilbert Maswahu

## Mansa and Kasama get top-level visit

By Godfrey Ngula, Marketing Director, Zambia

Zambia is a vast country with a small population of 12 million people (only 16 people per sq km), but has spectacular sights and sounds which add spice to doing business in the country. It's the 39th largest country in the world, and a little bigger than Texas. In June, Deon and I undertook our quarterly tour to the Northern and Luapula provinces, to Kasama and Mansa branches respectively. These branches are far flung and close to the border with the troubled Democratic Republic of Congo. The furthest is Kasama (800 km) so we decided to tackle Mansa first (734 km from Lusaka).

All the way to Mansa, we encountered spectacular sights in the vast marshlands surrounding one of the major rivers of Zambia (Luapula River) where we saw huge flocks of beautiful birds. The Luapula province boasts of one of the longest bridges in Africa spanning 3 km

across the marshlands. Deon couldn't believe this fantastic structure built during the Kenneth Kaunda era by the Chinese. Luapula province also has an inland lake called Bangweulu, one of the largest in Africa and surrounded by magnificent white sand beaches.

While Zambia generally has good roads, it also has some bad ones which ought to be attended to. The gravel shortcut between Mansa and Kasama (300 km) posed a challenge to the Blue team, as we struggled to reach Kasama. Deon is normally endurance-driven but on the day, he struggled to negotiate craters on the road and keep his language clean. We arrived in Kasama four and half hours later, exhausted, but with our Zambian sense of humour intact.

The two remote branches were successfully visited and we invite people that can afford to come to Zambia to test our motto, "One Zambia, one nation".



## Blue Namibia wins best exhibitor prize

Blue Namibia has scooped a top award in their first exhibition exposure at the Eenhana Trade and Business Expo. We won the award for best exhibitor, non-banking. This is a fine acknowledgement of Blue's marketing and exhibition skills, plus a feather in the caps of the team: Magda Theron, Area Manager, Leonard Nambahu, Maria Endjala and Johanna Nekongo.

Anton Nel, Country Manager: Namibia, glowing with pride, says, "You guys make me and the rest of the team proud, congratulations!" Congratulations have poured in from other Blue countries, and Dave van Niekerk, Blue's CEO says, "Anton and the whole Namibia team, well done. That's the Blue way of doing things!"

Magda Theron says, "We told you our blood is Blue. It's so wonderful when everyone helps to make something a success,

and then to get the acknowledgement. I may travel extensively and spend a lot of time on the road, but I do it with pride, and I know I'm doing it for a purpose. The kids came with me to Eenhana for the weekend, to visit and enjoy the show as well. They are also already loyal Blue supporters."

Eenhana is the capital of the Ohangwena Region, northern Namibia, on the border with Angola. Only proclaimed as a town in 1999, it has since become the economic hub of the Ohangwena region. It has set up more than a thousand business, industrial and residential plots, primary schools, a multi-purpose youth centre, modern hospital and clinic, police station and magistrate's court. It is also the regional headquarters for the Ministry of Safety and Security and has a vocational training centre, private medical and dental practices, a pharmacy and a number of banks.

# Zambian conference highlights micro-finance

By Deon Verster, Country Manager:  
Zambia

Blue Zambia's management is increasing its exposure to the world of top-level finance. Godfrey Ngula and I recently attended the Standard Chartered Bank micro-finance and SME conference from 17-18 June 2008 at the prominent Pamodzi Hotel in Lusaka. The theme was *Access to Finance: Corporate Governance and Sustainability*.

The high-profile conference was opened by the Honorable Minister of Commerce, Industry and Trade, Mr. Felix Mutati and the Bank of Zambia Governor, Mr. Caleb

Fundanga. An important topic for Blue was the debate on the development of micro-finance in Zambia, with lessons from the Asian market – presented by Prashant Thakker (Global Head Micro-finance, SCB Dubai). Funding options for MFI/ SME's were also discussed, as well as SME diversification programmes and effective collection methods.

We learnt a great deal from the conference, and had the opportunity to meet with several competitors like Bayport and Butala Finance and compare notes with them. We will keep Blue's profile high in Zambia by getting involved in more business meetings and other activities.



## KENYA – THE “CAT WITH NINE LIVES”

By Peter Oching, National Office, Kenya

The Blue family knows what challenges the Kenyan operation had to face barely a few months after taking off. It still continues to weather some of these challenges, but like the cat with nine lives, Blue Kenya refuses to die so young. It has come out of each small crisis.

Our Country Manager, Pieter le Grange's names mean “small farmer”. Micro-finance is small farming in the finance industry. For the religious, his name also is synonymous with the rock. That “rock” has helped Kenya to weather the challenges and is providing a foundation for our small farm. For the economics and business graduates in the company, the name is also familiar – “The Grange Law” in econometrics module. He operates exactly within that law that has revived many economies for years the world over. In Kenya we have viewed the challenges as opportunities. Any Blue Kenyan staff member could present a first class thesis on crisis management learned the practical way.

Kenya is known for its beautiful wildlife, but Pieter says we must look at more than the beauty. He says, “Think like the lions. They are the kings of the jungle. The market place is a jungle with cut throat competition and only the best survives and

become the market leader. Lions compete for food and they have excellent hunting skills. They are not afraid to let you know they are there. Lions see at night as well as day and this great vision helps them to find food. A pride of lions with clearly defined roles forms a formidable hunting team. They know their limitations and plan accordingly. They always achieve.”

So in Kenya we are striving to be like lions. If we don't exceed our monthly targets, Derek de Villiers will make our Country Manager buy beers for all the Exco Members at the next Exco meeting and then put him on a plane to some unknown land to start Blue in a country that trades in cows as medium of payment. To avoid that, each team member works and delivers as if the life of a colleague depended on it. That is what good soldiers do. A few seconds' hesitation may get your partner killed.

Just for quips, if you are unable to get the IT department in SA to rectify your computer glitch, we have a fundi, the Assistant Country Manager, Conrad Nortje, who defines our beautiful Kiswahili term as “someone who has seen another person do it”. Injustice to our language aside, he fixes most of our computer problems. He can do yours, but terms and conditions apply – his terms and our conditions.



Back left to right: Elizabeth, David, Victoria, Catherine, Pieter, Joshua, Boniface, Samuel, Gitonga, Irene, Jacqueline, Zablun Front: Michael, Justus, Alex

## Wild time at “Run for Wildlife” in Malawi

By Brett Marshall, Country Manager:  
Malawi

Blue Malawi was asked to be a sponsor in the recent Run for Wildlife Day in Lilongwe. We agreed with enthusiasm, and five runners were quickly volunteered to do the hard work, whilst twenty of the staff joined the supporters' club, I agreed to cheer everyone else on.

Unfortunately the 31st of May was the last day of the quarter, and our National Office had worked until 12:45 pm the previous night to make our target for the first three months. It was unsure as to whether we would make it, but everyone pitched in and by 10:00 on Saturday morning it became clear that we had a fighting chance. The supporters and some of the runners were at Bishop McKenzie School, where the day's frivolities took place from 8:00 am, but the key players were still at the office at 12:00, with the big race taking place at 13:30. It was getting tight!

At 12:30 I announced that we had achieved the magic Rand number, with a million Kwacha over the top just to be sure. There was a great cheer and a flurry of activity as people shut down computers and I chased everyone out of the office and to the venue without further fuss.

At the grounds the presence of Blue was grand indeed. Our great big Blue marquee was a landmark in the grounds, and with our pretty girls and strapping young men all in white Blue T-shirts, we were far and away the best presented team at the event. Even the SA First Secretary to the High Commission came on over to congratulate us.

The running team was all together at the start, and looking very special having

refused to replace their shirts with the official ones, and set off together for an hour of slog. The supporters gathered at a spot on the route, and cheered and cajoled throughout the race. When a couple of runners became tired, we despatched supporters to run with them for a lap or two as encouragement. There was amazing team spirit, and although we didn't win, not one of our runners dropped out.

After the race we participated in a tug of war competition, where, as the fickle finger of fate would have it, we were matched against our rivals in Malawi, Greenwing Capital. Sadly, with five men to our two men and three women, we were overcome, which is ok – we were able to be gracious losers in a contest to pull a bit of oversized string across a patch of grass, considering the performance of our respective teams in other fields of endeavour.

The rest of the day was for laughter and fun, and we did that pretty well. We agreed to be back next year, and we may win, we may not. The important thing was that the Blue team came away from Saturday's proceedings with pride in themselves and a glowing sense of unity, made all the sweeter knowing that we had cracked our targets.



# CSI Committee Taking Blue to the announced media in Africa

The Blue Corporate Social Investment Committee has been announced. It consists of Grant Chittenden, Financial Director; Neville Strydom, Group Risk and Compliance Officer, Tanya Roberts, HR Manager; Morne Reinders, Corporate Communications Manager and Elsabe Veldman, CSI Manager.

The committee will meet on a quarterly basis and will draft criteria and go through current funding requests. These will be matched with criteria and available funds, and then allocated to suitable projects. The committee will provide feedback in writing to countries and projects requesting funding.

## New look for Blue website on the cards

You'll be surprised at the sight of the Blue website soon. The new-look site marries state of the art design with a user-friendly layout. Fresh ideas include an interactive map of Africa, where you can click on a country and get a video tour of that country, videocasts and up to the minute information. The website is no longer limited to corporate information only, but will also address products and services as well as Blue social awareness drives – all of which are equally important to investors, clients, the media and prospective employees.

friendly format. The new dynamic design will allow speedier updates which in turn will bring more accurate information. The website design team consists of Simon Green, Schalk Versteeg, Celliers Inggs and Alan Vieira.

Simon says, "The framework for the new website will make all sorts of things possible. If there's something that would make your online life easier, just shout. If you are doing something repetitive, we could automate it for you. Let us know." Go through Sam at [samb@blue.co.za](mailto:samb@blue.co.za) with your requests.

The new website will use the latest website technology in a far more user-

## Workshop on CSI for SA managers

On 9 July, SA regional managers met in Pretoria, having done branch audits and SWOT analyses of possible CSI projects in their areas. Elsabé Veldman, CSI Manager, says, "The purpose of the workshop was to train and equip our people to be comfortable and knowledgeable on implementing social responsibility programmes in their geographical areas.

Elsabé adds, "Our regional managers will be expected to cascade their knowledge

to staff and to identify CSI champions in their respective communities so that they are empowered to work on projects as independently as possible. We would like to implement one project per region per quarter, and we want to match the best project skills and interest shown to the needs of local communities." The project starts in South Africa, and will move to other regions shortly. There will be one Blue Roof-type project selected in each of the SA provinces.



Reatile Tekateka, Blue's new Africa PR Manager, is geared up to reach out to the media throughout Africa. Reatile (or Rae as she prefers to be called), says, "The task is huge. I have come in to manage media relationships so that we become positioned the way we want, and we develop the reputation we deserve. As micro-financers we have to make sure that we stand apart from the crowd, who claim to be as good as we are, but aren't."

Rae will work hand in hand with the IR, Marketing and CSI divisions, but will use any opportunities to get our message out. She says, "I'm on the lookout for positive stories to demonstrate what we stand for. If we claim to be a socially responsible company, we need to demonstrate how we are helping people. I will be keeping country managers abreast of opportunities and their input is invaluable. I want to establish personal connections with them all. When I visit a country, I will be meeting with people in government, locally, the high commissioners in SA and so on.

## IT News

By Sam Brink, IT Manager

We have deployed new IT equipment in Swaziland, and the Nigerian project is under way. To start with, there will be 25 interconnected kiosks in the ICB branches.

Currently, the IT Help Desk handles around 220 service calls a week. Monique Hendrikse manages Help Desk calls and service delivery quality control. She will

"For me, PR is the quality of the message that appears out there. I believe in briefing sessions, and that we need a central repository of knowledge about each country. People need up-to-date info, local info that Blue people can have as a preparation for their visits. I want to put that system in place."



call you back if you log a call and will ensure you are happy and that your problem has been solved.

Welcome Gustaf Wessels, new business analyst, who joins the IT team, and has already added immense value. We were deeply saddened by James Dubois' sad loss of his brother on 24th June in a car accident. Sympathies from the entire Blue team to you, James.

## Faster than fast food –BMT

Our dynamic marketing division continues to surge ahead with effective solutions to branch branding needs. The latest is BMT – our Brand Management Tool, developed to meet the everyday problems of getting your business cards, letterheads, signage, ads and corporate clothing personalised for your branch and country, while staying with the brilliant Blue brand.

Wherever you are in Blue Africa, you will now be able to order business cards, brochures and other marketing materials with a few mouse clicks. BMT stores templates in a central data space for business cards, print ads, corporate clothing, company signage, e-mail signatures, etc. in print-ready PDF format, so they can be sent straight to the printers.

All you have to do is enter the variable details such as name, telephone number, street address and so on. Edit details and send to the pre-approved printer. This crunches a time-consuming process into a few simple steps. The BMT database

keeps track of the traffic from each registered user to monitor marketing spent by branch, region and country, and a contract with a pre-approved printer allows bulk discounts.

You will just log in, select the branded item you want to order, get a preview, enter the relevant details and the quantity. You will be told the cost, and you just click "send". Confirmation will go to you, marketing and the various authorisation levels for approval. Just another way we make life easier for you.

## Clarification

Elsabé Veldman comes from a non-government and private enterprise background. TWIB (Technology for Women in Business) amongst others, is one of the projects she has been involved with, which now resides under the Gender Desk of the SA President.

# Blue Wellness

## Are you being abused?

Answer this quiz to find out if your relationship is an abusive one...

1. Do you have to explain away bruises, marks and other physical injuries?
2. Are you reluctant to go home?
3. Do you feel you have to leave work and social events early to avoid verbal or physical attacks at home?
4. Do you have to hide information about your personal life from colleagues and family?
5. Does your relationship interfere with your ability to keep a job?
6. Are you often nervous, fearful or jumpy?
7. Do you find it awkward to socialise, because you may let something slip?
8. Do you feel it necessary to cut off contact with family and friends?
9. Do you wear clothes to cover up your body and face, particularly in warm weather – e.g. dark glasses, hats, scarves, polo necks, long sleeves?
10. Do you feel that you are less important than other people, do you find yourself apologising often?

### Up to 3 yes answers:

You are probably not in an abusive relationship.

### 4 to 6 yes answers:

You may be slipping into a relationship that could cause you harm. Examine the events and times that you feel threatened. Discuss your feelings with someone you can trust.

### 7 to 10 yes answers:

You have cause to be concerned. You need support from outside the relationship.

Contact POWA at [www.powa.co.za](http://www.powa.co.za) or call +27 (0)11 642-4345. Mail POWA, Box 93416, Yeoville 2143, South Africa.

### What can you do about abuse?

- Ask family or friends for support
- Go for counselling for yourself
- Lay a charge of assault with the police
- Get a Prevention of Family Violence Act Interdict at the local Magistrate's Court
- Call a family meeting
- Ask a supportive religious leader to intervene
- Move out temporarily
- Make plans to go: arrange housing, set money aside, seek employment, pack essentials
- Get a divorce
- Go to a shelter
- Contact a women's organisation for help, support and legal advice.

## What can you do to help?

Do you know an abused woman? (Men can also be victims of abuse). Do you feel unable to help? There are things you can do to help people escape from abuse. Follow these vital tips and get more info from [www.powa.co.za](http://www.powa.co.za).

- Know that only the abuser is responsible for the abuse. Nobody else is to blame.
- Educate yourself about the myths and misconceptions of abuse.
- Understand and believe that the abuse is not the fault of the victim.
- Listen to the victim, believe them, take them seriously.
- Let them make their own decisions.
- Encourage them to break the isolation.
- Focus on their strengths.
- Encourage them to see the danger.
- Tell them they don't have to live with it.
- Help them develop a safety plan.
- Follow through on your offers, and only make promises you will keep.

## Congratulations on new appointments

To beef up our senior management, the following promotions have been made: Riaan de Wet (was Country Manager: Lesotho) becomes Country Manager: Tanzania for that country's 11-branch, 250-staff operation. Casper Kruger (was General Manager SA) becomes Country Manager: Lesotho. Charl Deacon (was Regional Manager Gauteng) is now Assistant Country Manager: SA. Jacques Venter becomes Regional Manager, Gauteng. Christo Klopper, Head: SA Operations, will carry additional responsi-

bilities for African Operations.

Dave van Niekerk, CEO, says, "Congratulations to the incumbents – I'm sure you'll make yourselves and Blue proud! You have the whole of Blue behind you. And to each member of the Blue family – remember it's about education some of the time... but about dedication all of the time."

## Blue Stars

### Zambia

Pius Kaputa:	★★
Paul Mumba:	★★
Carol Katawola:	★★★★
Chilando Manda:	★★
Gift Zulu:	★★
Francis Mwape:	★★
Miriam Lukhosa:	★★
Mary Majola:	★★★★
Samuel Bwalya:	★★
Elizabeth Kasweka:	★★

### Uganda

Michael Muzoora:	★★
Couts Muhenda:	★★
Susan Athuhura:	★★★★
Martin Muwumba:	★★
Judith Komugisha:	★★★★

### Lesotho

Anthonea Sekonyela:	★★★★
---------------------	------

### Kenya

Zablon Kaka:	★★
Boniface Mativo:	★★
Jacqueline Nduta:	★★
Dismas Nyaberi Basweti:	★★★★★
Mohamed Mwidadi Ngoja:	★★★★
Juliana Mwawana:	★★★★
Evans Maobe:	★★
Roselyne Odongo:	★★
Gitonga Nkanata:	★★

### Tanzania

Richard Mafume:	★★
Johnson Mwambaya:	★★★★

### Malawi

Felix Nkhata:	★★★★
Suzan Manda:	★★★★
Siphelire Qoto:	★★

Felix Kampaundi:	★★
Mary Mwangupiri:	★★
Richard Kachele:	★★

### Namibia

Richenda Bok:	★★★★
Susan Venter:	★★★★
Leonard Nambahli:	★★★★
Magda Theron:	★★★★★

### RSA

Natalie Davids:	★★
Belinda Matiwana:	★★★★★
Victor Rantho:	★★★★
Sylestian Benjamin:	★★
Adele van der Mescht:	★★
Louis Marx:	★★
Daleen Marais:	★★
Anna Thakane Motsoane:	★★★★
Marcia Novasi:	★★
Suzan Wilson:	★★
Valencie Busby:	★★
Sandy Leeuw:	★★
Yvonne Ratsioe:	★★
Liezl Jonker:	★★
Cheryl Kgaswane:	★★
Janine Bronkhorst:	★★
Gerda du Preez:	★★★★

### Head Office

Johan van Niekerk:	★★
Sam Brink:	★★
Janneman Stemmet:	★★
Tanya Oelofse:	★★
Natasha Kruger:	★★★★
Deja Kars:	★★

**Employee of the month: Bronwen Eckstein for service excellence, teamwork, sales support and initiative**

## Performance stats

### Country performance against targets

Congratulations to our top three countries for May and June. South Africa moves up from 5th place to 2nd, and Zambia from 6th to 3rd.

### May

1. Botswana
2. Malawi
3. Lesotho

### June

1. Botswana
2. South Africa
3. Zambia

### Top branch per country

Congratulations to Lobatse! It has been the top branch of the top country for two months in a row! Lilongwe also deserves mention for being the top branch in Malawi both months, and top branch of the runner-up country in May.

### May

- Botswana: Lobatse/Molepolole
- Kenya: Nairobi
- Lesotho: Maputsoe
- Malawi: Lilongwe

- Namibia: Gobabis
- South Africa: Empangeni
- Tanzania: Dar-1
- Uganda: Kampala
- Zambia: Lusaka

### June

- Botswana: Lobatse
- Kenya: Mombasa
- Lesotho: Maseru
- Malawi: Lilongwe
- Namibia: Swakop
- South Africa: Vredenburg
- Tanzania: Dar-1
- Uganda: Fort Portal
- Zambia: Kitwe



# Desert Race a Blue tradition



The Blue team

The Toyota Kalahari Botswana 1000 Desert Race is the premier off-road racing event held in Southern Africa. It has been a Blue tradition for the last four years to sponsor entries to this event which took place in Botswana. What makes the Toyota Desert Race special for Blue is that our own staff take part, as well as experienced racers. Andre Heunes, Botswana Country Manager says, "The Toyota 1000 Desert race is one of the most gruelling off-road races. In fact, after the Dakar off-road race, this is the toughest race in the world. So from 13th to 15th June, the Blue team was psyched up for some tough racing. The quad bikes did 430 km on Saturday and 430 km on Sunday."

This year, there were ten entries under the Blue flag, which made us the team with the most entries. Sam Brink, Blue's IT Manager, and first-time entrant, says, "It's

a very tough race which lasts a thousand kilometres through the Kalahari Desert. Out of our ten riders, three finished: CJ Smith (7th in the 450 Pro Class), Leo Nickles (4th in the 450 Pro Class) and Attie, who was third in the Silver Class. Eune Engelbrecht (his 4th year participating) and Christo Klopper (2nd year participating) retired after 600 km and I retired with shoulder and hip injuries after crashing my motorcycle into a tree."

A significant feature of the Blue participation is the head-shaving – a rite of passage for Blue riders. Andre Heunes says, "Due to the Blue team's hairstyles they were the most popular team in the race." Judging from the descriptions of the course, those shaved heads were well deserved. Eune, Christo and Sam vow to return next year, fitter and faster and promise to finish the race!

## Bloemfontein golf day success

Pieter van der Merwe, Business Development Manager, South Africa

On 5 June Blue's Corporate Sales Division took part in the Bloemfontein Chamber of Commerce and Industry annual golf day at the Bloemfontein Country Club. We sponsored Hole 4 and supplied all players with drinks to quench their thirst – and further emphasised our slogan: "Every step with you, trust in Blue." These business men and women were introduced to Blue Financial Services in a quick but professional way and they showed real interest in our highly successful company.

We asked SABC and OUTsurance to place their banners and posters with Blue's posters, and this led to a strong partnership and stronger Blue brand awareness. The Blue team players were clients Susan Bell, Sales Executive from DynCom; Julie Mkhonta, Regional Manager: SABC; Lungile Jama, Marketing Manager and Robby September, Manager, both from Vodacom. A big thank you to Gerhard Buitendag, Branch Manager, St Andrews Street, who helped us to ensure a successful golf day.



## Win ZAR250 – solve the six glass puzzle

Here is a very practical puzzle which anyone can try. Just place six glasses on the table as shown here – an empty one, a half-full one, an empty one and so on. Now rearrange them so that the three

empty glasses are at one end of the row, and the other three half-full ones at the other. But you must move only one glass to do it.



Send the answer of how you managed to do it to the Editor, *Blue Bulletin* at [newsletter@blue.co.za](mailto:newsletter@blue.co.za) or fax it to +27 (0) 866 378 498. Closing date: 25th August 2008.

All correct entries will go into the lucky draw. The winner will be paid in the currency of their country at the current rate of exchange.

## Blue's sponsored cyclist in SA Duathlon Nationals

Phillip Segau, our sponsored cyclist, came seventh in his age category (30-35 year-old male) and 40th overall in a field of 123 competitors at the SA Duathlon Championships in Bloemfontein on 28th

June. His time was 2 hours 16 minutes 35 seconds and he ran as part of the Free State team. Phillip says, "It was very enjoyable, but I'm not that happy with my results. I need more strength on the hills."

## Sandbox wisdom

"Every flower smells a little different."

Cynthia Copeland Lewis in *Really important stuff my kids have taught me*

