



BLUE OFFICIALLY OPENS IN NIGERIA



On 17 September 2008 Blue Financial Services officially opened for business in Nigeria. Blue had announced its impending presence in the country when it signed a partnership agreement with Nigeria's largest bank, Intercontinental Bank PLC (ICB), on March 6th in Lagos. A new company, Blue Intercontinental Micro-finance Bank (BIMFB), has since been formed to market, distribute and sell Blue's micro-financing services and products to Nigeria's retail market.

Initial distribution will be through the BIMFB flagship branch at its head office on Lagos mainland and ten BIMFB kiosks set up in selected ICB branches around Lagos State. Advertising flyers will indicate to potential customers in which branches these kiosks are located.

The BIMFB launch formalities included a ribbon cutting ceremony at the BIMFB head office, followed by a press conference at the Ocean View Restaurant complex and an evening gala function.

There was much excitement at the head office with passersby and local business people gathering on the street corner to get a glimpse of proceedings. In accordance with local custom, the ceremony was opened with a prayer. Blue CEO, Dave van Niekerk and Intercontinental Executive Director Olayinka Adebisi spoke on behalf of their respective companies and then cut the ribbon.

The press conference was well attended by Nigeria's key media. In consideration of infamous Lagos traffic, the conference was scheduled to begin two hours after the ribbon cutting. This was to give the delegation and media ample time to travel from the Mainland to Victoria Island. The traffic worked in our favour and the delegation arrived at the venue before the media and VIPs.

Blue CEO, Dave van Niekerk, said that the BIMFB venture will enable Blue to tap into the potential of a largely unbanked market and leverage off the progressive

reforms in the financial services sector. He added that the strategy of using ICB branches may seem contrary to present banking trends where the branch is declining in importance as customers are encouraged to use electronic or telephone banking. "Our model is one based on face-to-face interaction with the customer and is more suited to the products we are offering." For this reason stand alone BIMFB branches will be utilised in addition to kiosks in Intercontinental Bank branches. Products include salary advances, personal loans, retail loans, loans for small business finance and home improvement loans.

Dr. Erastus Akingbola, of ICB, says the Bank is excited to be partnering with Blue in its Nigerian launch. "We have built up our brand equity over 18 years in the market and are ranked as the second fastest growing bank in the world and the fifth largest in Africa. It was our mutual shareholder, AIG Capital Partners Inc., that played an instrumental role in facilitating this new relationship between Blue

and ICB. We will be providing Blue with our invaluable local partner expertise, as well as a significant footprint in excess of 300 branches across all states." BIMFB will be managed by three directors – South African Jaco Coetzee and Nigerians Dr. Muftau Raji and Frank Ajilore. The initial staff complement of 34 is expected to grow monthly in line with the expansion of operations.

The celebrations were concluded with a glitzy gala dinner held in the Ocean Pearl Room at the restaurant complex. Blue and ICB executives, key Lagos business people and BIMFB staff enjoyed superb food and service hosted by BIMFB.

AIG impact limited at Blue

Blue staff may have heard of the difficulties experienced by our partner American International Group (AIG). Their investment in Blue is through a privately managed fund made up of AIG and a number of other investors, paid through three tranches which have already been provided.

AIG as an equity holder does not fund Blue's day to day operations, so their difficulties present no risk to Blue operations. A large chunk of Blue's funding is through development funding institutes whose primary objective is to stimulate development of emerging markets. Very often these institutes (such as the Dutch Development Bank FMO) will have government guarantees in place.

Dave van Niekerk, CEO, says, "Although it is regretful that one of our shareholders who has been with us for the last two years is experiencing difficulty, it will have no real impact on Blue. We wish the AIG team well during this period of difficulty. We continue our expansion to serve the people of Africa in their requirements for funding, and have controls in place to ensure that our loan book is protected and that we are not issuing risky loans."

Blue Namibia – helping kids in the bush

By Gerhard van der Merwe, Assistant Country Manager: Namibia

Blue Namibia staff made the 900 km round trip to do their regular visit to a small San community about 15 kilometres from the Botswana border to the little school we support there.

Although the trip was exhausting, everyone in the team was amazed by the visit which really warmed our hearts. The kids were surprised with sweets, chips and cool

drinks. Some of them did not know what the balloons were until some of the older children showed them how to blow them up and play with them.

Blue contributes food to the school on a quarterly basis. Sometimes when things are really bad, these children only eat once a day. The boy with the Blue cap was left at the school at the age of four years. His parents disappeared and it is almost three years since he was left there. The school tried to get hold of them, but was

unsuccessful. However, he and the other children are surviving well, considering the great poverty in the community. The children were so delighted to see us, they sang songs and danced for about an hour.

It is very moving to see their joy. I get the feeling that we city dwellers are too used to the way we live, and don't even begin to appreciate how lucky we are in our lives compared to theirs. Appreciate what you have and how you live.



From the CEO

By Dave van Niekerk, Blue Group CEO

In the current tough economic crisis facing the world we are hugely fortunate to be in South Africa and in Africa as a whole as these markets have been largely protected by the nature of economies that are based on resources, mining and agriculture. This allows Africa as a whole to weather the storm and to take advantage of the current situation. There are still many funds, investors and markets that look to Africa for good returns and as a source of uncompllicated financial instruments.

We do believe that this crisis will pass and we will all learn from it. As many of you noticed even one of our shareholders, AIG, was significantly impacted. I can tell you that AIG has met all its financial obligations to Blue already and its shareholding in Blue (around 22%) is held in a

private equity fund which is a long-term investment. AIG has supported Blue in its growing path and we have been a good investment for them as a whole. The team we work with at AIG are board members, and have committed to assist us in capital raising and expansion opportunities in Africa going forward.

A rather large factor in Blue's success has been our fundamental passion to provide value-add products and services to our customers and to deliver the best industry service standards possible. If you review websites, radio programmes and newspaper columns dealing with consumer complaints, you very rarely see a mention of Blue. However, recently through our customer service division we have found in many branches a lack of training, lack of product knowledge and the branches' image, appearance and cleanliness have

not been up to the Blue standard. I myself was forced to suspend several head office staff for poor service to a customer. This is not the Blue style. We will still counsel, train, coach and mentor people to achieve sales targets, but when it comes to service standards *this is our reputation, the very essence of our brand*. If you cannot support and maintain the Blue vision of the best service standards you don't belong at Blue. The group spends around R30 million a year on advertising and building our brand. One poor experience can wipe this out completely in a customer's eyes.

In closing, to all of you that do deliver the Blue style of service, well done and thank you. Keep it up. This is what separates us from the rest of the industry.

Dave van Niekerk,
Blue Financial Services Group CEO

The month in review

- Blue's Nigeria launch was a great success.
- A second branch has opened in Swaziland.
- Namibia organised a branch relocation to a popular shopping centre.
- Our head office Human Resources division has been beefed up.
- We have new 2IC's in Marketing and IT divisions.
- Credit U and Future Finance branches in SA are in the process of being re-branded Blue.
- Our new countries, Swaziland and Rwanda, delivered exceptional performance in September.

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 or newsletter@blue.co.za



Dear Bronwen,

What makes my job worthwhile...

The first SMS on my phone one Sunday morning reads: "The cot you brought the other day is now a manger. A beautiful baby of a homeless mother was born

last night at 10 pm. Thank you from the bottom of our hearts." – Woman's Abuse Centre Pretoria.

Elsabe Veldman, CSI Manager

NEW BLUE BABIES

The Blue family saw a number of new arrivals in September. We welcome Alexus, daughter of Deon and Lesha Moodley of Durban, Smith Street branch in SA. Alexus was born on the 8th of September. We also welcome Pretorius, son of Zablon Muleli and his wife in Kenya (see story on page 6).

We furthermore received news from Moyo, Tanzania of the birth of baby Anika Wayne who was born on 6th July to Claire Kaluma Iwa, our consultant there.

Congratulations and celebrations from us all.

The stork also visited Credit U in KwaZulu-Natal, SA at the following branches:
Pinetown: a baby boy to Siyabonga Zungu, Consultant, on 2nd of September.
Vryheid: a baby girl to Nomsa Zondo, Branch Manager, on 26 September.
Coastal region: a baby boy to Ronel Dorasamy, Admin Assistant, on 26 September.



Alexus Moodley



Pretorius Muleli

Dear Editor,

I would like to take the opportunity to thank Jan at Blue's Short-term Insurance Division. You all have noticed a reminder on your payslip that says Blue would like to quote you on your short-term insurance. Well I bought myself a new car (what an idiot, with these interest rates and increases!) – a Toyota Corolla. The bank did not want to give me the car without proof of insurance. Are all of you sitting down, because this will shock you!

I started with Blue. They quoted me R499.91. "Well Jan, I will get other quotes and get back to you," was my response,

because it sounded too expensive.

Well here is the shocker! Quote 1: R1 770, quote 2: R1 499, quote 3: R1 398 and quote 4: R1 358. Are these people mad? I just want to insure my car, not buy another one. Crazy!

The moral of the story is, believe that the products we are offering are of high value, not only to our customers, but to us as well. Jan, thank you so much for attending to my request so fast. I did get the car and will enjoy every moment driving it."

Jaco van Wyk, Branch Manager
Polokwane, SA



Baby Anika



Claire with Anika

In memorium

It is with great sadness that we announce the passing of Everline Mociruku, a consultant at Adjumani branch in Tanzania on 23rd September. We mourn her loss at Blue, and our thoughts are with her family and friends at this tragic time.



From spectator to investor with BFS

By Elisha Tengeni, Branch Manager:
Dodoma, Tanzania

“Tanzania has drafted good investment policies, but the challenge has been implementation and this has disadvantaged local entrepreneurs,” says Dr. Eliud Kiwayo, doctor in charge at Diocese of Central Tanganyika’s Hombolo Hospital. Dr. Kiwayo has worked for the hospital for about 14 years. Seeing the need for growing food and having a dream of doing so himself, he was eager to develop a farm project to grow crops. His biggest problem was how to get the capital to realise his dream. Although Tanzania supports small

business development, accessing funding has been almost impossible. Desperate to find his financial empowerment Dr. Kiwayo visited Blue’s Dodoma branch.

“The response that I got from the Branch Manager, Elisha Tengeni, was so overwhelming! He drafted a business plan for me, and approved my loan,” says the ever smiling doctor. He adds, “After checking my salary, the Branch Manager advised me to counsel my wife, who is a doctor, to take up a loan from BFS so as to support our business plan. My wife agreed and we all invested in farming, something that I dreamt of even whilst I was young.

“I am currently having irrigation pipes irrigating all my five hectares of tomato and grapes. I have acquired a contract with Dodoma Hotel where I supply tomatoes and Dodoma Wine factory where I supply grapes for the manufacture of wine,” Dr Kiwayo adds. “My income doubled the first three months after taking a loan from Blue Financial Services, but now you cannot imagine – it is six times my past income.” Dr. Kiwayo has now started building a pharmacy which will enable him in future to open his own hospital.

“I didn’t even imagine that my life would change tremendously like this. Every time

when I have meetings with my juniors, I make sure the word Blue is mentioned so as to remind them of the services the company renders. I am Blue and every step that I take is Blue,” he exclaims. “We are glad that the current government is listening, and we are asking them to go beyond rhetoric and integrate Tanzanians in the economy, lest we become spectators in our own country. I further ask financial institutions to educate their clients on how to use their loans,” the wise doctor says. Rest assured, Doctor, customer education is Blue’s goal too.



Blue opens in Rwanda



Blue welcomes the team in Rwanda, seen above

Manzini branch opens in Swaziland

By Johan Senekal, Country Manager,
Swaziland

The Manzini branch opened on Tuesday the 6th of October, with Branch Manager Brian Mndzawe and three consultants, all of whom trained in the National Office for a month. Brian has micro-lending experience, and has been with Blue since we opened in Swaziland. He has been promoted from consultant to Branch Manager. The top consultant in Mbabane is Nelsiwe Fakudze. Who wrote the most loans two months in a row – an excellent achievement.

Swaziland has made a number of new appointments to accommodate sales and small business development needs. Sifiso Dlamini is our new Small Business Loan Officer. We have already approved five small business loans and there are at least seven more business loans awaiting approval. We have appointed a receptionist to cope with all our incoming calls at National Office. Since we started in July we have achieved our target every month and are ahead of our year-to-date target.

We will be starting with the Home Improvement Loans as a joint venture with Cashbuild in three towns – Mbabane, Mathsapa and Manzini on the 1st of November.

A word of thanks to my staff who have done a wonderful job, working long hours and showing great character.



L to R: Manzini staff: Brian Mndzawe, Branch Manager, Zandile Shabangu, Nomcebo Shandu and Senzo

BLUE SPONSORS POLICE BIKES



L to R: Lawrence Masha Senior, Minister of Home Affairs Tanzania (left) with Navin Kannabar, non-Executive Director of Blue Tanzania with one of the new Blue bikes



The Blue bikes all ready for delivery

Blue Financial Services in Tanzania has donated a number of Blue-branded motorbikes to the Tanzania Police Force, as our commitment to fighting crime in the country. Blue recognises that to be counted as responsible members of the community, it is not only important to conduct business ethically, but also to invest in the wellbeing of the community we serve. Blue is proud to be part of the efforts made by the Tanzanian Police Force in finding solutions to crime and to assist police officers to have ready access to the communities they serve. Transport is a key component in this regard. In Tanzania, as reforms take root in the Police Force, its capacity needs to be strengthened and its rightful role enhanced. Blue is both pleased and proud to support those who serve to protect.

The supply of motorbikes is the first part of a bigger strategy in Tanzania, as Blue rolls out a larger and dedicated CSI

campaign to better interact with the governments and communities served by Blue and journalists in Tanzania. This kicked off in Dar-Es-Salaam. The real thrust will take place in Arusha and from next year in Tanga and Tabora. It will be aligned with the current Blue strategy for the Blue Roof’ campaigns, financial education and staff and community involvement.



Blue and Credit U join SA team builds strength forces for Golf day

By Tania van Rooyen, Marketing, Credit U

10th October 2008 was burned into all our calendars, and created a vibe that no one could resist. It was the Blue Credit U Golf Day to raise funds for Bramley Children's Home. When the day arrived the Blue Team with their Blue Friday T-shirts were up and about at the Silverlakes Golf Estate to meet the Credit U Team for the best event ever. After coffee the long day began. Christelle (Investor Relations, Blue) organized all the banners, gazebos and branding material. Jeanne (Marketing, Blue) was the paparazzo getting photos to make the event last forever. Alta (PA, Blue) battled to get enough petrol for the Blue cart. Tania (Marketing, Credit U) and her team, Alta, Melani and Soomaya made sure that the Directors parked without hiccups and they even spun around in some golf carts to make sure that all participants were up and away.

Congratulations to our first women only team from Credit U. They scared some

birds with a stray ball, BUT they made it! What a joy to see the girls move. What fun!

The evening was a huge success with a special speech from Eugene v Niekerk and Dave v Niekerk. The auction of top quality products raised R314 000 for Bramley Children's Home, thanks to Blue and Credit U staff. Thank you, Blue and Credit U. Without your support, many children would go without food and shelter.



L to R: Sam Brink, Donald Gilroy, Christopher Mulder and Morne Reinders looking all peachy

Meadowlands Crime Watch

Blue's support for the Meadowlands Crime Watch Project continues (see article in our October issue). On Saturday, 20th September, Elsabé Veldman met the Crime Watch volunteers from Meadowlands, Soweto and handed over twenty Blue-branded torches and reflective bibs to as-

sist them at night, at which they joyously showed their appreciation with cries of "Viva Blue, viva Blue!" These remarkable people volunteer and donate their free services and time to the dangerous job of patrolling and protecting the people and property of their community.

Winning Credit U area enjoys rewards

In SA, the Western Cape was one of those areas whose performance during September-February was not at the required level. However, determination and sound delivery practices worked their magic, and the area turned around dramatically to become Credit U's best region in the six months ending August. Their

breakaway and celebration session brought all Western Cape branch managers to Cape Town where they enjoyed a strategic planning session, team building activities and a big party to celebrate. They are plotting the way forward for an even better performance for the second half of the financial year.



The winning team enjoying the ocean breeze. Rosanda Roberts, Shinaaz Enous, Kevin Meintjies, Joyfull Mawaba, and Mariska Bosch in front



Walking the rope

SA team builds strength

Charl Deacon, Assistant Country Manager: South Africa

The 2008 SA regional management conference took place in September, attended by our seven regional managers and one project manager. The event was held at the Pure Joy Estate in Northern Gauteng, and the team worked extremely hard during the three-day work session. Part of the training was on CSI. Elsabé Veldman did project management training, using the Lerato Crèche as a case study, followed by time management training. She says, "The buy-in and feedback from regions has been positive, and they are starting to have a good grasp of the complexities of CSI."

After the hard work, the group split into two teams for team building exercises. The buggy rides and bows and arrows kept

everyone wide awake. One competition was to drive the buggy over rough terrain as carefully as possible while a team member held a bucket of water over your head. The objective – to get the full bucket to the finish line with no spills. Not everyone succeeded.

After that, the one-day feedback, brainstorming and planning session was extremely productive possibly because most people had cool heads by then. The conference ended with a "Round the world in 60 minutes" drinks competition. Don't ask what that was about.

The regional managers are now arranging their report-back sessions to branch managers, who will take the strategies back to the troops on the ground.

Road show introduces Blue to Credit U

Credit U staff were treated to a special road show in September when Hadyn Fisher, Senior Exec: Branches and Werner Bornman, Director: Distribution and Marketing at Credit U, visited the whole country in one and a half weeks to answer any burning questions around the Blue transaction and how it affected Credit U staff.

"We had covered most issues electronically, but we felt that a face-to-face meeting with our Director would reassure staff and also give us the opportunity to answer questions that were still top of mind. I like to hold road shows every six months so I get to see each Branch Manager. That's the

time we usually discuss incentive schemes and the way forward. This was a similar operation, with a very positive outcome, and I would like to thank all the staff who attended. We did seven road shows in different areas, where every branch manager and at least one of the sales team attended. We met at least two thirds of our staff in this way," Hadyn says.

Hadyn also showed the Blue Investor Relations presentation which explained Blue's expansion plan and introduced Blue's equity partners. "We were able to formally explain the whole process with a workflow diagram, showing the benefits of the transaction," Hadyn adds.

SA gets ready for summer



The luscious layout of summer fruits and treats is enough to tempt anyone into the branches

Always full of great ideas to entice customers, SA's Northwest team have done it again with a Summer Day launch in their branches. Christa Laubscher, Regional Manager, says, "We decorated the branches with fruit, fruit juice and even blow-up swimming pools! We gave away apples, bananas and oranges. We even had ice cream and strawberries for the clients. Children were given balloons and had a great time. We also attached sweets to the

flyers and invited all the people to visit our branches! It went well and the clients loved every minute of it."

Christa admits that the competitors are stunned with Blue's ideas. "They come to our branches to congratulate the staff, and this really makes us proud. We can honestly say that we are the leaders in marketing in micro-finance and the rest of the industry will follow."

Namibia wins gold

By Anton Nel, Country Manager, Namibia

Blue Namibia won a gold award at the Windhoek Show that was held from the 26th September till the 4th of October. This is the highlight of all the shows in Namibia and was attended by thousands of people. Our stand was really professional and received a lot of enquiries, from employers for payrolls to people requesting business loans.

During the weekend of 4 October, we relocated the Rundu branch into the brand-new Rundu Shopping Mall, the first mall in northern Namibia with an escalator.

We will be right among the commercial banks and the Blue offices look very professional. To really make the event worthwhile, we deployed two mobile teams and two activation teams a few days prior to the opening, and it proved to be really successful. The activation team members were dressed in funny costumes, telling stories about how some Blue clients successfully used their loans to improve their lives. We had quizzes about Blue, and people won T-shirts and caps for their correct answers. Everyone had a lot of fun and they know who we are and how to find us in our beautiful new offices.

Dressed to impress in Lesotho

These elegant and beautiful ladies are our Lesotho staff modelling their new uniforms. The outfits consist of a dark blue waistcoat and tailored skirt or trousers with a pale blue shirt and black shoes – professionalism at its best for the public.



Standing L to R: Poppy Nts'sa, Approvals Clerk, Tlotliso Mapefane, Arrears Clerk, Cecilia Mokeki, Office Assistant, Amohelang Sekete, Collections Clerk, Masenate Makotok, Consultant and Kojang Mohale, Data Capturer

Lighting the work load in Botswana

By Marthin de Kock, Botswana Assistant Country Manager

On 26 September we had a power cut in Botswana. This did not hold the staff back or stop them from doing the cash up. They asked me if I could switch on my vehicle headlights so that they could work and do their calculations in the light provided by the vehicle. The staff worked in the dark until 19:00 on a Friday night. If this is not commitment, I don't know what is. They could have said, "Sorry I can't complete

my work, because there is no electricity". Not these people! I'm very proud of them.



Lesotho supports breast cancer month

Around the world, October is breast cancer awareness month. Due to lack of information and awareness, many women die of breast cancer in Africa. If the disease is detected and treated early, 95% of cases can however be cured. Research has shown that early detection is the most crucial factor in preventing further spread of the disease in the body. Women need access to mammograms and need to know how to examine their breasts for lumps.

In order to support Breast Cancer Month, Blue staff in Lesotho attended the launch of Lesotho Breast Cancer Network in Maseru. Constance Mosenene says, "We were very inspired as there were speeches delivered by different people – members of the newly formed organisation in Lesotho, as well as those affected by the disease. Our presence there also helped to

raise awareness of Blue in Lesotho, and we were approached by a lot of people to inquire about our products." She adds, "The Blue Lesotho team would like to thank management, especially Casper Kruger for giving us this great opportunity to learn so much about breast cancer."



L to R: Blue Lesotho HO staff dressed in pink to support breast cancer: Masenate Makotoko Consultant, Manthatisi Matsoso, Collections Manager, Anthonia Sekonyela, Admin Manager, Mamosa Rapeane, Collections Clerk, Amohelang Sekete, Collections Clerk and Poppy Ntsasa, Approvals Clerk

Zambian conference hits the spot

How do you make your annual management conference an even greater success? In Zambia, you add useful training and support, a dose of brainstorming and then you add fun and team building. Blue Zambia's 2008 conference was held mainly as a training session for branch managers to provide support in procedures, customers care, marketing/ sales and general management. Blue experts in marketing and sales, operations, insurance, credit, collections and administration all gave input and advice. The conference was also graced by resourceful people from Legend Consultant Services. The external consultants tackled topics on basic management skills and how these can be successfully utilised to achieve results in an organisation.

Everyone participated actively in the conference, particularly the branch managers. Due to this, several pertinent issues which affect productivity and the well-being of Blue employees in Zambia were discussed. It was this active participation which made the difference to the conference's success.

The get-together was further enhanced by a team building exercise in the form of a ten pin bowling competition which everybody enjoyed immensely, not to mention the merry making in the evening of the 16th of August at Deon's residence.

Congratulations to Area Manager Carol Katawola for organising the function, and to the Zambian B team who won the bowling competition.



Branch managers relaxing at Charmaine's birthday bash after the BM's conference

BOTSWANA HELPS SOS CHILDREN'S VILLAGES

By Andre Heunes, Botswana Country Director

The number of children orphaned as a result of HIV/Aids is estimated to be between sixty and eighty thousand in Botswana. The work of helping to create a safe haven and a hopeful future for these desperately needy children is being undertaken by organisations such as SOS Children's Villages, who urgently need help with funding as well as in maintaining and repairing their buildings and providing food. Blue has taken up their call for help, and has become closely involved.

We have just completed the renovation and painting of the house that we are going to sponsor in the Tlokweg SOS Village for Children in Gaborone. Each of the houses in this village has 12 orphans ranging from one month old babies to university students and every house has a mother that must look after and provide for these children on a daily basis. Blue's sponsorship to this house entails that we first renovate and paint the house so that it will be more liveable for the children and the mother, then we provide them with groceries and food every month. This is the start of Blue's new social responsibility programme in Botswana.

After finishing the renovation of our Blue home in Tlokweg, we will start with our next home in the SOS Francistown village where there are 240 children in small homes. We will then sponsor one in the new SOS village in Serowe. There are only 40 children there now, but the village is growing fast. The plan is to sponsor one house in each of the three villages on a permanent basis.



The villages have kindergartens attended by both SOS children and children from the surrounding community. As part of their outreach programmes, they also take on social welfare children from nearby areas. The SOS Villages also have 40 children from child-headed households in the poorer areas of Gaborone attending the kindergarten.

We are looking forward to getting to know the children in our SOS Village homes and know that our support will help create a happier, healthier future for them.



Two months of going BATS ZABLON'S LESOTHO ADVENTURE

UGANDA MAKES AN IMPRESSION

My experience in Uganda was really amazing. I had the privilege of visiting one of the branches, Port Fortal, that was a four hour drive away from Kampala. The most amazing thing that I witnessed was their use of motorbikes (called Bodabodas) as transport. The branch used these to send through applications to their National Office in Kampala when they had power failures and network problems – this being one of the major difficulties they experience in their area. I also visited Lake Victoria which was impressive.

My visit to RSA Head Office was very informative. The department that amazed me most was CSI (Corporate Social Investment). After hearing of the ways in which Blue has helped people and is con-

tinuing to help people, it made me even more proud to be part of this organisation. **Sharlene Pillay, BAT South Africa**

Durelle Jansen, HR Learning & Development

At week eight of the BAT programme, the candidates are doing very well. The spirit is great and the team is very excited and motivated. The past eight weeks and the three weekends I spent with the team were very exciting for me, because the team has turned into one big family when they come together. Their support for each other and the environment they create is very warm and friendly. There are another two weeks of training for them at Wits Business School and four weeks of travelling to the rest of the Blue countries before their training is complete.

CSI Festive Season Challenge

By **Elsabe Veldman, CSI Manager**

All regions! Stocking up for Christmas? Ever thought about those who cannot even afford a few loose items of basic food such as bread and milk? This is an opportunity to make a difference and spread some comfort at this of abundance, blessings and togetherness. HO challenges all regions to join the drive!

Here is a grocery list of non perishable foods. We would like to invite all our staff to contribute a few items and donate it to CSI, who will distribute it to desperate communities. We may not be able to change their lives forever, but even one day counts... Pay it forward!

Festive Season Food Parcel List

| Tinned goods | Dry goods | Other | Spreads |
|------------------|----------------------------|--------------|---------------|
| Tuna | 1 kg maize meal | Cooking oil | Marmite |
| Pilchards | 1 kg sugar | Vinegar | Peanut butter |
| Sardines | 1 kg rice | Cookies | Cheese spread |
| Ham | 1 kg cake flour | Tomato sauce | Jam |
| Corned beef | 3 packets of smash (plain) | Salt | Sweets |
| Sweet corn | Custard powder | | |
| Mixed vegetables | Baking powder | | |
| Peas | 1 kg milk powder | | |
| Tomatoes | Breakfast cereal | | |
| Beetroot | 3 packets of soya mince | | |
| Peaches | Coffee powder | | |
| Guavas | Tea bags | | |
| Pineapples | Cold drink sachets | | |
| Apples | Macaroni | | |

Blue CSI supports breast cancer awareness

On the 14th of October, Blue hosted a table at the prestigious annual M-Net Breast Cancer luncheon held at the Sandton Convention Centre. Our guests received gifts from Jenna Clifford, pamper hampers and entertainment from South Africa's best.

Why is Blue supporting this project? There has been a global increase in breast cancer. One in thirty women can expect to be diagnosed with it, and the risk increases as you get older. Breast cancer is the most commonly diagnosed non-dermatological cancer in women, and currently the leading cause of cancer among women in South Africa (16.6 %).

The funds raised will help buy mobile mammography units which will travel throughout South Africa in both urban and rural communities and provide much needed education and early detection, as well as assist in proactively fighting this preventable disease. This is an enormous task to sustain, so corporates such as Blue have been invited to help cover the costs of the free testing to women in the rural areas.

As part of our ongoing Corporate Social Investment Programme, Blue is supporting this charity initiative, to give back to the communities that we operate in.

By **Zablon Muleli, BAT representative Kenya**

After a short stint at the Maseru National Office, I left without any doubt in my heart why Lesotho is able to sell our products without field agents or any form of advertisement (Lesotho legislation does not allow it). It's because our Lesotho team is inspiring, friendly and caring! Guys keep up the same spirit! They gave me a woven Basotho hat (see me in the back row in the picture) for visiting them as a BAT member.

On the 19th of September 2008 while at O.R. Tambo International Airport in Johannesburg returning from Lesotho,

I called my wife to inform her of my return home, to learn that she was in the labour ward. I landed in Nairobi at 17:00 and quickly boarded a bus to my home town, Eldoret. I arrived early on the morning of 20 September and found a bouncing baby boy waiting for me. I named him Pretorius Muleli.

Just imagine the stress I went through after flying all the way from Jo'burg to Kenya to be kept waiting for two hours by this truck that had blocked the way (to the hospital where my newborn baby was) to be removed. I tried to walk to the hospital, but I got scared of the heavy forest and the wild animals common in such places.



Zablon with the Lesotho team



Jack-knifed truck blocking the road

Brand enhancement for Blue branches

With the growing power of the Blue brand, it is important that our branches reflect our increasing market share. John Westermeyer has joined Blue's Marketing Division to handle special projects, focussing on marketing and brand. His first project will be to boost the look and feel of the SA branches.

John says, "We have 80 odd Future Finance branches that need to be totally re-fitted and re-branded, and 94 Credit U branches that will need a branding swap-out. We're hoping to have all the SA branches reflecting our powerful brand by

the end of the financial year." He says each branch will get new vista signage outside, vista poster frames inside and a make-over so that Blue branding will be reflected at shop and transactional level.

John has fine credentials – seven years with American Express in IT, Sales and E-commerce, five years marketing at British Airways, a marketing contract in London and time with Ultimate Sports Nutrition as head of marketing. He's a certified project manager with a B Com qualification that will certainly come in useful in his first special project.



Tanya Roberts enjoying the bubbles

Blue Stars

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

Tanzania

Najla Khalfan: ★★★ B,T,I
 Rekha Divecha: ★★★ B,T,I

Zambia

Charmaine Wolfe: ★★★ B,S
 Malunga Lulembo: ★★★ B,T,I
 Miyoba HImoonga: ★★ I
 Gibson Nsofu: ★★★ B,T,I
 Amon Katungu: ★★★ B,T,I

Botswana

Ditiro Mothoosle: ★★★ B,T,I
 Tswanelo Mogotsi: ★★ B,T,I
 Joyce Rautenbach: ★★★ B,T,S,I
 Phomolo Mmerekhi: ★★ B,T,I
 Moses Gwafa: ★★ B,T,S,I

Uganda

Couts Muhenda: ★★ B
 Richard Amushabe: ★★★ B,T,S,I
 Judith Komigina: ★★ B,T,S
 Deborah Kasule: ★★ B,T

Kenya

Zephania Analo Museli: ★★★ B,T,S,I

Swaziland

Nelsiwe Farudzi: ★★★ S

RSA branches

Rosina Tankohong: ★★★ B,T, I
 Gertruida Marais: ★★★ B,T,S,I
 Louis Marx: ★★★★★ B,T, S,I
 Adel van der Mescht: ★★★ B,T,S,I
 Teddy Nevhutula: ★★ T

BFS

Henryka Stevens: ★★★ B,T
 Janine Hope: ★★★ B,T
 Dale Botha: ★★★ B,T
 Dino Lathima: ★★ B

Alma Venter: ★★ B
 Alan Vieira: ★★ B
 Schalk Versteeg: ★★ B
 Nathan Moodley: ★★ B
 Loreal Swarts: ★★ B,T,I
 Fabian Fisher: ★★ B,T,I
 Mechack Brijoman: ★★ B,T,I
 Bianca Nagel: ★★ B,T,I
 Webster Ndui: ★★★ B,T
 Petro Durand: ★★ B
 Janneman Stemmet: ★★★ B,T,I

Group employee of the month: James Du Bois

If only I'd insured...

It's a Friday night and a drunk driver hits you head-on. Sitting in the wreckage, happy to be alive, your next thought could be: "If only I'd insured..." A car, motor-bike or truck is an asset. Insurance can be low-cost if you choose it well. Don't run the risk of losing everything you've invested in your personal transport by not insuring.

Tips on motor vehicle insurance:

1. Insure your vehicle before you drive it off the dealer's floor. Many cars are damaged in those critical few minutes or hours before insurance is arranged.
2. Putting in extra security like a tracker system could reduce the cost of insurance.
3. Read your insurance policy and see what you're covered for. Can you use it for work, or just for driving to and from work? Who else can drive it (designated driver) and still be insured?
4. Carry the insurance company's phone number with you in the car, so you can

call from the scene of the accident and get advice.

5. Raising the "excess" (what you pay out of your pocket before insurance kicks in) will reduce your monthly premium. Self-insuring for that amount can save you a lot over the longer term. Insurance covers serious accidents and you pay for small ones yourself.
6. Does your country offer roadside assistance? If it does, get connected to it.
7. If you're in an accident, get all the details of the people involved, write down each person's car registration number, ID number, street address, phone and cellphone numbers and licence number.
8. Only use a towing company that your insurers work with. Go with them in the tow truck and make sure they take your car to a repair shop your insurance lists. Don't offer to pay them outrageous amounts to tow your car.

TIME MANAGEMENT – a neat action list

Training tips from Graham Burnett

Here's a daily checklist to help you manage your time. At the end of the day, make a tick in one of the two columns.

Either you got it done or you didn't. Over time, as you get more ticked in the 'done' column every day, you'll be more in control of your time.

| | Done | Not done |
|--|------|----------|
| Clear your desk and plan your activities for the day. | | |
| List your time-specific items e.g. meetings. | | |
| Write down the tasks you have to complete. | | |
| Prioritise your tasks, make a "to do" list and work through the items in priority order. | | |
| Allocate yourself enough time to complete your list, taking into account your daily interruptions. | | |
| Do difficult jobs first, when you're at your best. Look after minor jobs when you're tired. | | |
| Fix deadlines for all jobs and stick to them. A task should only take the time set aside for it. | | |
| Don't put off important matters that are unpleasant. Jobs rarely get more pleasant by being postponed. Do it now. | | |
| Arrange set times for jobs such as going through the mail, talking with your manager or staff, data capturing, etc. | | |
| Plan your telephone calls. Make a brief note of what you want to say and what you want to find out. It saves time later. | | |

Exciting news from HR

Blue's HR Division is growing, with both an Industrial Relations Manager and Employee Benefits Manager now appointed, and a Performance & Talent Manager to join the team shortly. All these people will assist Tanya Roberts, HR Manager, to deliver the best service to staff members. Tanya says, "In particular, we will be able to offer improved support to staff in terms of ex-pat structures for those who are moving between countries, and in tax knowledge to help them structure their salary packages." In addition, Kenneth Fisher, Blue's SBD Manager, will be assisting the HR Division to improve our BEE (Black Economic Empowerment) scorecard.

Open forum

Recently, more than 200 Head Office staff members enjoyed an open forum with executives to discuss the company's growth, structure and performance in our conference centre. "It was about us all getting on the same page," says Tanya. "Dave took the lead and went through an induction session." Meeting and hearing Dave talk about his vision for the company is an energy boost for anyone, and people had the opportunity to bring up topics of concern right there.

Suggestion box

For those people who are too shy to talk in a huge crowd, or have things to say that they want to remain confidential, Tanya reminds everyone that there is a suggestion box for your comments and feedback. Please use it.

Training

Graham Burnett of Credit U has arranged a learnership for Blue with the Bank SETA, which will allow Blue to select another six staff members to undergo training in South Africa. It will be open to junior and middle management. If you are interested in finding out more, contact the HR Division.

Employees of the year

As the financial year rolls on, it's time to check your performance. Speak to your line manager and find out how you are performing. Find out what key elements will make you eligible to win an award. The rewards and awards programme at Blue offers bonuses and share options to top performers, so find out more.

Performance stats

SEPTEMBER 2008

Country performance

Congratulations to Swaziland for their magnificent performance against target. They are top of the pops for September. Second is Botswana with another sterling achievement, with Lesotho our third most successful country. Well done to all staff and management in those countries.

Top branches

Botswana – Phikwe
 Kenya – Kisumu
 Lesotho – Maputsoe
 Malawi – Lilongwe
 Namibia – Rundu
 Rwanda - Kigali

South Africa – Potgietersrus/ Mokopane
 Swaziland – Mbabane
 Tanzania – Songea
 Uganda – Fort Portal
 Zambia – Mpika



Nicolle and Pizazz survive

In a dramatic turn of events, Blue's sponsored horsewoman Nicolle Vorster was forced to drop out of the National Endurance Horse riding Championships in Fauresmith (200 km over a three day period) in the Free State recently. Riding in Blue colours, Nicolle and her horse Pizazz covered the first day's 75 km with ease, but the day ended traumatically.

Pizazz started cramping, kicked Nicolle in the face and broke her nose. He ended up

with colic and on a drip and was anaesthetised.

"The vet luckily managed to bring him back alive," said an injured Nicolle, "which was more important to me than anything. He is now enjoying the wide open spaces near Bronkhorstspuit, recovering. I don't know if he'll be fit enough to ever compete again." Nicolle will continue riding, but will have to find another mount for her next endurance race.



Nicolle with a broken nose



Nicolle and Pizazz

BLUE CYCLIST GETS SPORTS APPOINTMENT

Phillip Segau, beneficiary of a Blue sport sponsorship amounting to R35 000, has just returned from Rimini, Italy where he competed individually in his age category. At the media conference prior to his departure, Phillip told the press that he was aiming to bring back a gold medal. Unfortunately he came back without any

medals, but with a lot of good memories and a great experience.

He has been offered a position as Sports Development Officer and Blue has released him from his contract to support the great work he will be doing in his community.

Win Kenyan coffee!

ENTER THE "GET TO KNOW KENYA" COMPETITION!

Blue Kenya invites all readers to enter their second fun quiz and stand the chance of winning a packet of pure Kenya coffee – the best in the world.

1. What is the name of the valley that runs through Kenya?
2. Was Mount Kilimanjaro originally part of Kenya? True or False?
3. The word "jambo" in Swahili means

Congratulations to Yolanda Zondo who won the first Kenyan coffee prize. Pieter le Grange says, "Jambo Yolanda, and Asante Sana for taking part in our competition to get to know Kenya better!"

The answers were:

1. The world renowned game reserve is Maasai Mara
2. The second largest city is Mombasa
3. The lake bordering Uganda and Kenya is Lake Victoria

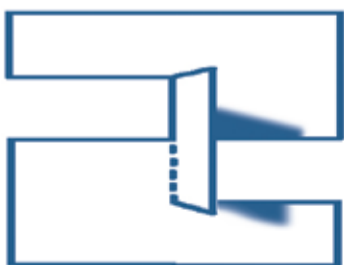
Send your entry to Irene at irenew@blueitd.co.ke. Entries close 25 November 2008.

Note: "Jambo" is a traditional welcome greeting in Kenya and "Asante Sana" means thank you

Blue competition – win R500!

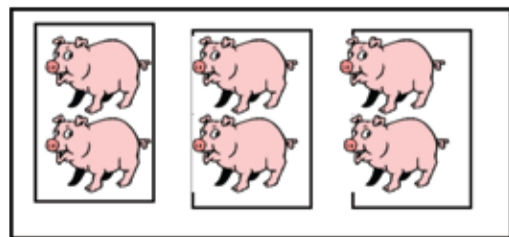
Find a no-glue solution

Joe has one flat piece of card. He has to create the shape in the picture (a piece standing up at right angles to the rest of the card) without using any kind of glue or adhesive. How can he do it? Send your answers to the Editor at newsletter@blue.co.za or fax it to +27 (0) 866 378 498. Entries close on 25th November 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.



Our last competition

Our last competition asked you to put six pigs into four pens. None of the pens could be empty and none of the pens could contain an uneven number of pigs. How do you do this? See the picture below for the solution. You of course add a fourth pen around the other three. There were NO correct entries so the prize goes into the kitty, bringing the November competition prize to R500.



Blue Lesotho supports CADC marathon

By Constance Mosenene, Admin Assistant, Lesotho

In August about 150 athletes gathered at Blue's Lesotho offices for the annual CADC 10 km marathon. The turnout was three times more than the 2007 marathon, and the media were there in full force. It was fun for everyone, yet very touching – some of the athletes (very young girls) ran barefoot. Even so, they won themselves some prizes. We hope winning is going to make a difference to them.

The Blue Lesotho team intends to be highly involved in sponsoring sports and other related activities as a way of giving back to our community and gaining publicity. Admin Manager, Anthonea Sekonyela

indicated that because Blue is here to help people and to improve their health, we have also introduced these new products – education loans for their children and ways to own beautiful homes affordably. She also indicated that since this is a long-term commitment between CADC and Blue, the company is hoping to increase prize money for the next marathon. Anthonea ended by saying "Blue is only one year old in Lesotho, but its presence is felt by its clients and competitors."

The Blue Lesotho team would like to thank all responsible especially Jaco Coetzee (the father of Blue Lesotho) for bringing Blue to Lesotho because without them, there wouldn't be such a difference in the Basotho nation. Thank you Blue.



The starting point

Did you know?

- Blue is currently one of the "big three" listed micro-financiers in South Africa.
- Of the three, Blue is the only micro-financier with a significant presence outside of South Africa.
- Blue is planning to open further African subsidiaries before the end of the year.
- Blue currently has 175 branches and more than 2 000 employees.
- Blue offers formally employed people in the LSM 2-7 brackets access to credit solutions such as salary advances, home improvement loans, home loans and insurance.
- Blue is registered with the Financial Services Board (FSB) of South Africa and the central banks in each of its operating countries.