



cashXpress: An instant solution to financial emergencies



Client, Benjamin Kurgat (right) receives a cashXpress loan to assist him with medical expenses.



cashXpress, the innovative instant cash product offered by Blue, entered the Kenyan market in August and has already started realising significant outcomes and receiving positive feedback from customers.

According to Paulo Andrade, general manager cashXpress, customers have widely used this product for short term emergencies such as untimely illnesses, deaths and shortage of money for groceries and transport before salaries are paid.

“cashXpress is one of the best innovations that we have ever offered our customers. It is based on principles of compassion, accommodativeness, relationship building and ethics. We are compassionate towards our customers and seek to find solutions to untimely financial dilemmas. The product is also accommodative in that we negotiate repayment options that are comfortable and tailor made for individual customers. Through cashXpress we also build mutual relationships with our customers. It is a product that puts ethical lending into practice as a result of the amount of care and professionalism applied to each of the applications and transactions,” says Paulo.

The product, which is based on an affordability model, makes cash available to clients in 20 minutes. Customers can request the equivalent of a minimum of R100 and a maximum of R5 000.

Paulo added that responsible lending was the key principle for this and other products offered by Blue. He said that though cashXpress transactions were based on unsecured lending, Blue still offered low repayment interest rates on this product compared to other players in a similar business.

Another advantage with cashXpress is that customers are not charged extra for defaulting on installments as long as they communicate with Blue to inform them of their constraints. In the event that a cashXpress customer loses their job or dies, their loan is not passed on to relatives, nor does Blue repossess any of their belongings.

“This is the perfect product to illustrate the extent to which Blue is serious about ensuring that the under-banked in Africa have access to finance. The product does not require payroll deductions neither are clients required to leave their valuables as collateral. We treat our clients as our friends and as such, believe that they will honour their side of the friendship. It is encouraging to see that in Africa, honouring one’s repayment obligations is part of the continent’s culture,” adds Paulo.

cashXpress is currently in full operation in Zambia, Namibia, Swaziland and Kenya. Plans are at an advanced stage to launch the product in Malawi. The product is set to extend to the rest of the Blue countries by the end of 2010. ©

cashXpress saves the day for two-year old Alexi

When Benjamin Kurgat and his wife left home to go to work on the morning of Friday 21 August, little did they know that the events of the day would unfold in a very dramatic manner. They left their lovely children Alexi, two, and Chelimo, four, playing with a relative, Kiptoo, aged three.

Benjamin’s day drastically changed when he received a call from a neighbour informing him that there was an emergency and he and his wife had to immediately rush home. Kiptoo had poured poisonous tree sap into Alexi’s eyes. The sap is so poisonous that it can cause blindness.

“I did not have cash to take my child to the hospital and pay day was still a few days away. I however needed to act fast as Alexi’s eyesight was in danger. I looked at all possible options but realised that there was no way anyone could give me the money I needed at such short notice,” says Benjamin.

He then remembered seeing a flyer at his workplace a few days prior to the incident. The flyer was advertising cashXpress. This

was probably going to be the solution to his dilemma.

“I hurriedly visited the cashXpress Eldoret branch to make an enquiry. There I met Mr Brian, a cashXpress loan officer. He informed me that I could get a salary advance in 20 minutes on condition that I provided him with my pay slip and a three month bank statement,” says Benjamin.

Meanwhile his wife and the child were making their way into the city. Impossible as it seemed, his wife kept hoping that by the time they got there, Benjamin would have found a solution. Benjamin gathered the required documentation and was back at the branch in no time at all.

“I wanted more money but Mr Brian informed me that Blue is a responsible lender. He said they are always mindful of their clients’ ability and affordability to service the cashXpress loans as well as all other Blue products. The cash I was given was enough for us to rush Alexi to the Moi Teaching and Referral Hospital immediately,” says a grateful Benjamin. ©

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BIMFB collaborates with Oyo State.

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House of Treasure Comics.

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Blue contributes to Winter Warmers.

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Blue headquarters staff arrested.

Message from the CEO

To the Blue team,

I want to thank you for the response to the massive drive and accompanying reward programme introduced to increase the number of collections and loans granted, which was a resounding success.

Excellence in performance was seen in the quality of loans written and the success achieved through visible increases in collections.

We need continued impetus on this drive. Each consultant needs to focus on the basics:

A. Quality of loans

Focus on writing quality loans where paydays are verified.

B. Shorter term loans are preferred:

Take a step back to consider the duration of loans – with the current Global Economic Crisis, over exposure of debt is frowned upon. As a company, we believe in empowering people through developmental finance,

alongside lending responsibly, with suggested periods no longer than 12 to 18 months.

C. Capturing correct information

Double-check, triple-check, then check again... Make sure that each pay date is verified. All loans are to be allocated to a branch, then to a consultant who is held responsible for the quality of the loan. This will be reviewed on a weekly basis.

Now, a hop and a skip across country to Nigeria. I would like to clear up any confusion or misunderstanding on our position amidst media coverage addressing the Nigerian banking industry woes.

Blue Financial Services and Intercontinental Bank plc (ICB) conduct a joint venture in the form of Blue Intercontinental Micro-Finance Bank (BIMFB), which operates as a micro-financier in Nigeria. Blue holds a controlling share in BIMFB of 55% and ICB a minority share of 35%. In addition

to operating through its own outlets, BIMFB has 40 service counters in ICB branches.

BIMFB is capitalised through a combination of investor capital and debt capital provided by lenders. The investor contributions, including that of ICB, have already been made and BIMFB is not dependent on ICB for funding its day to day activities. Therefore, although indications are that ICB was rescued from the brink of collapse thanks to a NCB capital injection, Blue's operations have not been affected by ICB's current situation.

Furthermore, Blue is responsible for the management of the day to day operations of BIMFB and therefore the changes in management in ICB have not affected the day to day functioning of the BIMFB branches. ICB is currently being run under the tight control of the Central Bank of Nigeria, which has not had any impact on any of the ICB branches – including those in which we run service counters.



It is regrettable that there has been some reputational damage caused through the recent events, but as pointed out this has fortunately not impacted, nor is it expected to impact our operations.

There is no need to be alarmed by the media coverage received regarding ICB.

Should you have any questions or require clarity on any of the issues addressed herein, please do not hesitate to mail me.

Until next time @

Dave

Dave van Niekerk



Customers await their turn to be served at a BIMFB branch in Ibadan, Oyo State.



This bricklaying business in Ibadan, Oyo State is run by one of BIMFB's SMME customers.



Another happy BIMFB SMME customer in Ibadan, Oyo State. She imports shoes and handbags from Dubai and China for resale in Nigeria.

BIMFB collaborates with Oyo State government to alleviate poverty



Poverty in developing countries has been a major concern for the majority of African governments. In a recent report, the United Nations Development Programme (UNDP) revealed that the current global economic crisis has derailed the progress against poverty that has been made so far.

In sub-Saharan Africa, both the number of the poor and the poverty rate are expected to increase further as the continent largely has low-growth economies.

Even though international food prices have seen a decrease, this has failed to translate into more affordable food prices at local markets. Instead, steep food prices have been a major setback in ending hunger.

Consumer access to food in many developing countries, including Nigeria, did not improve as expected.

The Nigerian government has often called on the corporate world, the private sector and other development organisations to partner with the state in order to address the challenges presented by poverty in the face of a global economic meltdown.

The history of Africa has shown that handouts are not productive and do not produce wealth. However, government finance, coupled with the entrepreneurial

driven micro-finance banking is important for ensuring sustainable poverty alleviation.

Blue Intercontinental Micro-Finance Bank (BIMFB) Nigeria has partnered with the Oyo State government to deal with issues of poverty in the community. The Oyo State government has allocated an amount of N1 billion for micro-finance as part of poverty alleviation and economic empowerment of Oyo State citizens.

The Fund is administrated by BIMFB Nigeria in conjunction with Pace Setter Microfinance Institution (PMI) on behalf of the Oyo State Government.

BIMFB Nigeria has entered into an agreement with PMI whereby BIMFB has been awarded an amount of N250 million to make SMME and Personal Loans available to small businesses and individuals. This will be done through Blue's products and branch network.

According to Len Pretorius, managing director for BIMFB Nigeria, 12 kiosks have already opened in Oyo State with 12 more planned for the remainder of 2009. BIMFB's regional office in the city of Ibadan is currently under construction and the opening of the regional office will provide further impetus to the cooperation agreement

between the stakeholders. It is intended that the regional office will be commissioned by the governor of Oyo State, Christopher Adebayo Alao-Akala.

"Since BIMFB became active in Oyo State at the beginning of 2009, more than 1 200 loans have been distributed to Oyo citizens and an estimated 4 000 job opportunities have been created. PMI has just finished their examination of loans distributed to beneficiaries and expressed their satisfaction with the way BIMFB has contributed to the well being of the citizens of Oyo State," says Len.

He added that following this examination, BIMFB is in the process of securing the next allocation of funding to continue with providing loans to the underserved market in the state.

"BIMFB is proud to be part of such a noble initiative. This way we know that we are contributing towards a cause that will empower the people of Oyo state and make them self-sufficient. People should take ownership of their destiny and not wait on governments to act. Micro-finance is a means to defining one's fate," says Len. @

House of Treasure Comics, a Nigerian entrepreneurial success story



Yemi Adeyemo.

Growing up in the 1970's and 1980's was quite an adventure. For those children who were privileged and had access to a library, loaning books such as Tintin and Asterix comic books was the in thing. One thing that was striking about these books though; they were all authored in Europe and other first world countries. None came from Africa.

Comic books are excellent entertainment and they bring some comic relief to our highly stressful modern life. Managing director of House of Treasure Comics, Yemi Adeyemo, shares his success story on how BIMFB helped him realise a dream he initially thought was farfetched; a business producing comic books. Yemi will tell you, nothing is impossible. Today, he is the proud owner of a comic book business whose origins are African.

House of Treasure specialises in publishing both religious and non-religious comic books. The business' target audience is children and young people. However, adults have always had a secret love for comics and will read them when the child inside takes over.

According to Yemi, establishing the business brought with it a lot of challenges and headaches to a point that he almost thought it was not worth his while to be an entrepreneur and nearly gave up.

"Initially the business could not employ staff. We always had to source funds from family and friends for regular publication. After taking a BIMFB loan, we were able to print and reprint, and the repayment structure is quite convenient," says Yemi.

With financial peace of mind, Yemi's creativity in writing and publishing more educational books has increased dramatically. His distribution network has widened and so has his customer base. This has led to a significant increase in cash flow which has seen the business realise a gross profit increment of 82% and a net profit increment of 74%. The business's staff complement has increased by 150%. With the increased product demand, the business has to bring in three new employees to enhance operations.

"We have been able to extend to cities like Port Harcourt and Bayelsa in the Niger Delta. House of Treasure Comics is now in Abuja, Port Harcourt, Balyesa, Calabar and Ogun State and in Ghana. This is a dream come true. We are grateful to BIMFB for the opportunity given to us to access its small business loan," says Yemi.

Yemi and his business partner Ronke Adeyemo's destiny changed when they approached BIMFB for a business loan. The company did not only provide them with financial support, but they were also equipped with the necessary basic business skills through a BIMFB Small Business Workshop they attended.

"It is one thing to provide financial support but it is another to provide education on how to put a business loan to good use. At BIMFB we feel responsible for providing our clients with the necessary financial education as it correlates with proving the actual loan," says Len Pretorius, BIMFB managing director in Nigeria.

According to Yemi, the loan has enabled the publication of three new educational books at a reduced production cost, due to the ability to buy printing materials in bulk at a cheaper price, courtesy of the BIMFB loan. The business was able to beat the hike in the price of paper in the early part of this year.

Yemi added that they are in the process of designing a corporate website to attract more prospective customers, locally and internationally. @

Bright lights for Rwanda Customer



One of Blue's customer success stories is told by 50-year old Esther, a single parent from Rwanda. Esther is the kind of person that keeps her ear to the ground. That is how she found out about Blue and what it has to offer its clients.

All Esther wanted was a loan of up to Rwf90 000. For those in the know, this is not much money in relation to the cost of living in Rwanda. Esther applied for a loan of that amount at Blue and in no time at all it was approved.

For many years Esther did not have electricity in her house and she was so tired of living in a dark house. She decided to wire her house and now she is so happy that she can stay up late at night in a well lit house helping her children with their school work.

Within three months, Esther was faced with another problem of school fees for her children and had to come back to Blue for another loan and because she had fulfilled her terms with the previous loan, it was approved again. She was so happy because it was vital that her children go back to school.

"Before Blue Financial Services came to Rwanda, it was so difficult for me to get a loan of any amount. There were times I really needed extra cash but could not find a reputable financier like Blue to assist me. I am extremely pleased with Blue for all the work they are doing in Rwanda," says Esther.

Esther adds that life would be better in Rwanda if there were more Blue branches that people living outside Kigali could access or approach for loans.

"With Esther's testimony, it is evident that Blue is doing a great deal of work that will help many Rwandans develop in many different aspects of their lives and hence developing the country at large. Way to go Blue!" says Blue Bulletin correspondent in Rwanda, Clarisse Himbaza. @

We couldn't have done it without...



Sibonile Dube
Production team



Heike Bredenkamp
Production team



Melanie Brix
Production team



Andre Heunes
Botswana



Valentine Dang
Cameroon



Zebulon Kaka
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Swaziland



Jovent Kyalimpa
Uganda



Peter Mugogo
Uganda

Do you have any story ideas? Here is a chance for your country to be represented in every edition of the Blue Bulletin. An Editorial Committee with representatives from each country has been appointed. Please contact your country representative for any story ideas that you would like to discuss with them. @



Karibu tena Tanzania!



All aboard the Blue train, as we head on out and explore the beautiful countries where Blue has operations.

First stop, Tanzania: Land of exceptional beauty, rich history, enticing spices and charming words.

Serengeti, Ngorongoro, Kilimanjaro, Zanzibar... Say these names loud and you'll notice them roll off the tongue like a roster call of Africa's most alluring destinations, all packed into one country. Resonating with hints of the wild and exotic, these four alone are reason enough to justify packing your bag and heading off to Tanzania. But the list isn't finished. Bagamoyo, Tabora, Ujiji – stops on the 19th-century caravan routes into the heart of what was then an unknown continent. Mafia and Pangani – once famed ports of call for merchant ships from the Orient. Kilwa – linchpin of a far-flung Indian Ocean trading network. Kigoma, Kalema, Kipili, Kasanga – bustling outposts along the remote Lake Tanganyika shoreline. Selous – Africa's largest protected area. Ruaha and Katavi – insider tips for serious safari-goers. Mahale and Gombe – prime destinations for seeing chimpanzees in the wild.

Within the space of several hours, it's possible to go from lazing on idyllic beaches to exploring moss-covered ruins of ancient Swahili city-states; from climbing mist-covered slopes in the Southern Highlands to trekking through the barren landscapes around Ol Doinyo Lengai, guided by a spear-carrying Maasai warrior.



Tanzania quick facts

Population: 41.5 million
 Capital: Dodoma (official), Dar es Salaam (commercial)
 Largest city: Dar es Salaam
 Area: 945 087 sq km (364 900 sq miles)
 Major languages: English, Swahili
 Major religions: Christianity, Islam
 Monetary unit: 1 Tanzanian shilling = 100 cents
 Main exports: Sisal, cloves, coffee, cotton, cashew nuts, minerals, tobacco

Yet, despite its attractions, Tanzania has managed for the most part to remain unassuming and low-key. It has also remained enviably untouched by the tribal rivalries and political upheavals that plague many of its neighbours, and this – combined with a booming tourism industry – makes it an ideal choice for both first-time visitors and Africa old hands.

Throughout, Tanzania offers travellers an array of options, set against the backdrop of a cultural mosaic in which over 100 ethnic groups amicably rub shoulders. While most visitors head straight for the famed northern wildlife-watching circuit, followed by time relaxing on Zanzibar's beaches, Tanzania has much more to offer anyone with the time and inclination to head off the beaten path.

Follow the coastline south into a Swahili culture whose rhythms have remained in many ways unchanged over the centuries. Journey through rolling hill country along the Tanzam highway, detouring to Ruaha National Park. Admire ancient rock paintings around Kolo village. Explore the Lake Victoria shoreline, with its small fishing villages and tranquil islands. Experience the seldom-visited wilderness of Katavi, teeming with buffaloes and hippos.

If you're seeking creature comforts, stick to the northern safari circuit and Zanzibar, where there are sealed main roads and many hotels and restaurants. Elsewhere, and especially in the south and west, you'll soon find yourself well off the beaten path, surrounded by a Tanzania that's far removed from Western development.

Wherever you go, take advantage of opportunities to get to know Tanzanians.

With their characteristic warmth and politeness, and the dignity and beauty of their cultures, it is they who will inevitably wind up being the highlight of any visit. Chances are that you'll want to come back for more, to which most Tanzanians will say 'karibu tena' (welcome again).
 (Source: Lonely Planet) ©

African proverb of the month



Actions speak louder than words
 Isihlahla saziwa ngezithelo zaso - Zulu
 Mti hujuliana kwa matunda yake - Swahili
 A tree is known by its fruit - English



Lesotho Observes King's Birthday



King Letsie III was born on 17 July 1963 at the Scott Hospital in Morija to the late King Moshoeshoe II and Queen 'Mamohato Bereng Seeiso. He was sworn into office of King on 12 November 1990 and since then, Lesotho has regularly celebrated its King's birthday on 17 July.

The King's birthday celebrations are generally preceded by the presentation of awards and medals to citizens who include civilians, members of the Lesotho Defence Force, Mounted Police Service and Prisons Service.

The King's birthday celebrations are usually characterised by the playing of

choral music, famo music and the traditional dances mokhibo and ndlamo.

The Royal Salute and the 21-gun salute, singing of the national anthem (Lesotho Fat'se La Bo-Ntata Rona), prayer led by the Christian Council of Lesotho, and parades by soldiers dressed in ceremonial green uniforms with white belts and gloves are other characteristics of the King's birthday celebrations in Lesotho. The crowds that gather at the venue of the celebrations of the King's birthday are known to greet the King and his entourage with ululations and cheers. The King's birthday is a public holiday, and more specifically a bank holiday in Lesotho.

In 2009, the King's birthday was celebrated in Mohale's Hoek. A horse racing event was a part of the celebrations.

Blue staff in Lesotho celebrated in their own way. They were dressed for this occasion in honour of their king as shown in the photos. ©

Our operation in Tanzania

The operation opened in January 2007. Blue has branches in Dar es Salaam, Mwanza, Mbeya, Mtwara, Arusha, Morogoro, Songea, Dodoma, Tanga, Kgama.

Did you know: As part of its long-term commitment to support the communities it serves and to increase the mobility of police officers so that they are better able to serve the community, Blue donated nine Blue branded motorcycles to Tanzania's police force. Blue believes that crime is a serious constraint on sustainable economic development, and is not the sole responsibility of governments. Therefore, the private sector needs to play a role. ©

Safety home receives IT equipment for skills development



Blue representatives from head office in South Africa, Sam Brink, Sibonile Dube, Christelle Lourens, Nathan Moodley and Mpho Rerani visited Beth Shan, a safety home and shelter in Pretoria West.

August had been set aside as Women's Month in South Africa. The country dedicated the entire month to honouring women for the phenomenal contribution they have made in society. This year, the highlight of the month was marked by Women's Day celebrations on 10 August.

Women world over have a lot of challenges compared to their male counterparts. One serious problem that continues to haunt us as a society is domestic violence and the oppression of women. This is a reality, even in the so called emancipated 21st century society.

When one drives through the residential area of Pretoria West, one sees a variety of houses that are home to families in the suburbs. It is safe to assume that they are happy homes, or are they? Amongst the ordinary houses there is a shelter for abused women.

As we enter Beth Shan, we are met at the door by the house mother Thea, and the house manager, Margaret. On our right are two ladies working on a computer. One of them gives us a timid smile as her way of saying hello. Down the corridor another swiftly disappears into the kitchen. As we

walk through the corridor, the inviting aroma coming from the kitchen intensifies. The ladies are preparing lunch and beetroot will be on the menu.

We are directed to a little room on the left. This is the room that Blue has committed to make a contribution to. A donation of computers with all the required software, a network, printers, and two internet modems will kick start Beth Shan's skills development centre for the residents of the home. All these devices have been connected on a network for resource sharing and training.

"We are extremely grateful for this contribution. The ladies will make great use of the computers and the internet. This set up will equip them with much needed information technology skills. A lot of them go for job interviews as a step towards financial independence. If they have such skills, they stand a better chance of finding a job," says Margaret.

She explains to us that because of their abusive background, many of the women who come to the shelter do not have many skills as their male counterparts often stifle their personal growth and career progression. The resident social worker tells us how horrific and heart-shattering some of the women's stories are.

The home houses approximately 20 residents at once. They are allowed to



Blue Group IT executive, Sam Brink (right) hands IT equipment to the Beth Shan shelter.

stay at the shelter for a maximum of six months while they try to get their lives together. Some of them come with their children as they cannot leave them behind.

"We feel quite privileged to contribute to such a worthwhile project, more so as the nation observed Women's Month. We hope that this contribution will make a difference to the women at Beth Shan and many more who shall pass through the shelter's doors. We will offer IT support as an ongoing contribution to the shelter,"

said Sam Brink, Group IT Executive at Blue as he handed over the equipment to the shelter.

As we say our good-byes to the ladies, it is clear that they have made a decision to start a new life away from their oppressors. Sadly the oppressors are the men who once told them how much they loved them and that they meant the world to them. Beth Shan is their first step towards personal freedom and peace of mind.®

City of Kitwe benefits from Blue's corporate social investment



As part of Blue Zambia's corporate social investment, Blue donated seven computers to the Kitwe City Council on the Copperbelt. The City of Kitwe is located approximately 380 kilometers from Lusaka, the capital of Zambia. It is the third largest city in Zambia and is popularly called "the hub of the copper belt" due to its central location relative to other towns in the area.

It is surrounded by mines and a lot of people from rural areas come and go during the day to look for employment or sell their produce to miners. It is estimated that around 1.2 million people are in Kitwe during the day, every day. This puts a lot of pressure on the council authorities to provide services. Consequently, the pressure has caught up with the administrators and is reflected in bad roads, poor lighting and shortages of water. It is therefore important for companies that

operate in the town to try and assist wherever they can.

At the launch of Blue's cashXpress brand in Kitwe this year, the new Mayor of the town graced the occasion and met Blue's chief executive officer, Dave van Niekerk and his top officials. The occasion was a success and many ideas were exchanged including the possible assistance in tackling some of the council's problems.

This background formed the basis for the donation that was made at the Civic centre in Kitwe in August. Deon Verster, Godfrey Ngula (Blue Bulletin correspondent), Pieter Botha and Lillian Nkhata represented Blue while several officials from the council including the Mayor, The Honourable Mr Chipungu, and the Town Clerk, Ali Simwinga, graced the occasion. It was all smiles when the computers were handed over and the Mayor praised Blue for leading the way in assisting the council. He said the donation would go a long way in assisting the computer department and the billing section to do their work efficiently.

"It was also very humbling on our part to learn from the Mayor that the council was operating on an old computer, a 1992 model using Cobol software! How time stands still sometimes.



Blue CEO, Dave van Niekerk (left) hands over blankets donated by Blue staff to Jacaranda 94.2 presenter, Martin Bester.

Blue donates over R100 000 to underprivileged

Employees opened their hearts and wallets this winter and together with a contribution from the company, ensured that more than 600 South Africans were protected from the icy cold weather this winter. In addition, as a regular contributor to the Jacaranda 94.2 annual 'Winter Warmer' drive, Blue donated R100 000 to impoverished South African communities. The blankets were received at a handover ceremony by

Martin Bester, one of the station's top presenters. Jacaranda 94.2 is one of South Africa's leading radio stations.

Blue Financial Services CEO, Dave van Niekerk said: "We hope that our donation will inspire other organisations to follow our example and in so doing, help alleviate some of the suffering experienced by the poor."®

The news of Blue's donation was announced on the Copperbelt's most popular radio station, Icengelo, on the same evening of the handover and a lot of people listened to it. Moving forward, it is our intention to assist council administration in all towns that we operate in. We cannot think of better ways of giving back to the community! Every step with you, Trust in Blue," said Godfrey.®





BIMFB Donates Computers to Adekunle Police Station, Lagos

In a bid to assist the police force in improving on service delivery, BIMFB recently donated two desktop computers to the Adekunle Police Station, Ebute Metta in Lagos. The computers are set to assist the police with administrative work and managing electronic documents.

The computers, which were handed to the police by Blue representatives Len Pretorius, managing director, BIMFB and Frank Ajilore, executive director, were handed over as part of BIMFB's commitment to partnering with the communities that the organisation serves.

"BIMFB appreciates the role that the police force plays in our community. They are the custodians of our safety and peace of mind



and hence deserve to be supported by both the community and corporates operating in the city. We hope that our contribution will make a difference in the day to day operations of the police station," says Len.

Adeshina Eletu, chief superintendent, received the computers on behalf of Adekunle Police Station. He expressed his appreciation for the gesture shown by BIMFB saying it would greatly assist the police in effectively delivering on their work.

"It is such community participation that makes us proud as employees to be associated with BIMFB," says Wunmi Audu, Blue Bulletin correspondent in Nigeria. ©

Months of endurance pay off for Blue Star

Kedibonye Rooi was appointed as a field agent in March 2006. She was promoted to consultant in July 2007 at the Molepolole branch. This is a satellite branch of Gaborone and is managed by Joyce Rautenbach, affectionately known as the "Iron Lady". By sheer motivation, Joyce managed to keep Kedibonye from giving up on her job in 2007.

Through unsurpassed commitment, loyalty and a sense of pride in Blue, Kedibonye is now Blue's best consultant in Botswana. Between February and December 2008, her performance was at

an average of 138, 5% of her target every month. In 2009 her performance between January and July reached a monthly average of 159, 7% of her target.

"This in itself is a huge achievement if we consider the global recession we are in," said Pieter van Tonder, Blue Bulletin Correspondent in Botswana.

Read Kedibonye's personal account of her journey working as a sales agent for Blue. Now that is what we call perseverance. Well done Kedibonye! © (see letter on right.)

Fire reaction training for Kireka community in Uganda

Since the beginning of the year, Uganda has witnessed numerous fire breakouts in several schools and public buildings. The fires have claimed many innocent lives on top of destroying millions of Shillings worth of infrastructure and property.

In almost all occurrences, these fires have caught authorities unaware, hence the massive damage. This was a concern for Blue and in preparing for any likely emergency for the social Action for the Rights of Children that is home to over 60 orphans, Blue procured two fire extinguishers and offered training not only to the children and their caretakers, but also the surrounding community in Kireka. The training attracted over 80 participants and was conducted in Luganda, the largest

local dialect in Uganda. Training officer, Harriet Nakalamba, emphasised the importance of the equipment and its handling in case of a fire outbreak, as she conducted the training. After a question and answer session, Harriet demonstrated the usage of the equipment, much to the excitement of the home mothers, children, and members of the community in attendance.

Thereafter, the orphanage coordinator, Penny Baziga, thanked Blue for the continuous support and pledged to take care of the equipment. Others at the function were the Kampala city council's woman councilor for the parish and the youth representative to the city division council, who also thanked Blue for their generous support.

Working for Blue



Blue Bulletin was sent this inspirational letter from Kedibonye Rooi, sales agent in Botswana.

I started working at Blue as a field sales agent in 2006. After being trained for three weeks I started work recruiting clients. I found it to be a very difficult job, as it was my first time working in the micro-finance industry, and found it a challenge convincing a client to take a loan and explaining about the different products we have. It was like I was lost in a wrong position, because I was scared to talk to clients. It was a hectic year for me as life was difficult at home and at Blue. My performance was very low, which meant I did not get paid well at the end of the month because of low productivity. There were some months where I did not even make commission, but I kept on introducing Blue's products to clients, I did not give up hope!

Then one morning, I walked to my manager's desk and told her that I had decided that I would be resigning, as I did not see any use being at Blue. I said that although I did not get paid at month end, I realised it was simply because I was not bringing business to Blue.

My manager talked to me about what life is all about, telling me that my journey starts with being a sales agent and I can achieve much through faith and hope, but still I told her I don't think I can manage. After our talk, however, I decided to stay although I had hard times, and I told myself I can make it.

I then started enjoying being a field agent and worked very hard. After a few months, I started to earn more and more. After working for about a year as a sales agent, consultant vacancies became available at Blue. I applied, was selected, and posted to Molepolole in Botswana. In 2007, I started my work as a consultant and was permanently employed.

As a sales consultant at Blue I like and enjoy my position, and have already learnt and experienced much in this field. Things I have learnt include the importance of the service I give to my clients, the importance of being a consultant, as well as the rewards I get from doing a good job.

This makes me more confident coming to work in the morning, especially as I know I am at work for a reason and want to work hard, achieve goals and to please my clients who are very important to me. In fact, they are the main reason why I am here. An important thing I realised is the way you talk to a client counts a lot. Clients even call me late at night to find out about Blue's products. I never sit back, because one client brings more than two clients to me.

I enjoy my job very much and I believe Blue must keep on helping small business customers by giving them more loans to invest in their businesses, as most of them believe in Blue and have big dreams ahead.

Lastly, I want to thank Blue for giving me the opportunity to work for and with them, because I have learnt so many things about this business. And to my colleagues, I believe everyone can make it, but only through hard work. Above all I thank God, and wish all good luck. Thank you. ©



BLUE SOCIETY



Blue headquarters Staff arrested

Blue headquarters in Pretoria, South Africa, was paid a visit by law enforcers, Boschkop South Africa Police Services in August. The police were looking for 10 Blue employees who had committed a wide range of offences which included laughing too loud; telling the dirtiest jokes; taking too many smoke breaks; drinking too much coffee; coming to work late; talking too loud on the phone; talking to the office plant and skewed parking.

The uniformed police officers meant business as they issued the accused with written warrants of arrests, which were also read to them. Colleagues watched as our Blue jailbirds were led to the police van waiting for them outside the offices. They were driven off to the Dischem Centre, just around the corner from the Blue offices.

The company had to bail them out for R5 000 and they were released after about 30 minutes.

This fun filled activity was part of a fundraising initiative driven by South Africa Corporate Games, Boschkop South Africa Police Services and the Metro Police held on behalf of Tshwane Child Welfare. The proceeds ("the bail money") will be used to

support disadvantaged women and children in honour of South Africa's Women's month. "We are really grateful to Blue for allowing their staff to participate in this initiative as it is part of a good cause. Women and children continue to be the most vulnerable members of our society and we still have a lot more to do as a community to address this problem," said Chris Batt, one of the organisers of the event.

The Blue jailbirds were nominated by colleagues for each category of the offences. The offenders who got the most votes, made it to prison.

"Great fun, but no food, no coffee and no smoking, it was tough. I am happy to be part of the Blue culture and family," said Sean Cronje, accused number one.

Sean, who works in the IT department as a Network Systems Administrator, was nominated for all the offences and topped the list with the most nominations. Thank you to all our jailbirds for cooperating with the police for such a noble cause!@



Spar Women's Day Challenge

Our Blue ladies at head office in South Africa had a go at this year's annual Spar Women's Day Challenge. They took part in a 5km or 10km run or walk. The event was held at the Tuks Sports Ground. Other than keeping fit, there was an added bonus to the event: The ladies had a good laugh as the men came "dressed up" for the occasion. Thank you to everyone who took part.



Blue Stars

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

Botswana
Nathasha Mbangiwa ★★★★★ B,T,S,I

Cameroon
Tiegoum Moukamguy ★★ B,T,S,I

Kenya
Martin Njoroge ★★★★★ B,T,I
Paul Kinzi ★★ B,T
Samuel Ndrangu ★★★★★ B,T,I
Peter Kagunda ★★★★★ B,T,I
Catherine Mbaluka ★★★★★ B,T,I
Rawlings Thuo ★★★★★ B,T,S,I
Joshua Enoch Mwambura ★★★★★ B,T,I
Boniface Mativo ★★ B,T,S,I
Justus Oningo ★★★★★ B,T,S,I

RSA
Jody Swartling ★★★★★ B,T,I
Anton Brewis ★★★★★ B,T,I
Lizel Scott ★★★★★ B,S

RSA NO
Donnevin Raath ★★★★★ B,T,S
Conny Chotela ★★★★★ B,T,S

RSA HO
Marina Botha ★★★★★ T,I
Melissa Marais ★★★★★ B,T,I
Nerine van Zyl ★★ T
Natasha Rambaruth ★★ B
Simphiwe Mthanti ★★ T,I
Johan van Niekerk ★★★★★ B,T,I
Nonhlanhla Kungoane ★★ B,T
Palesa Megale ★★ B,T
Carlos Giwu ★★ B,T
Alpheus Chokwe ★★ B,T
Mahlatshe Mothema ★★ B,T
Vusi Radebe ★★ B,T
Janneman Stemmet ★★ B,T
Werner Breedt ★★ B,T
Shaun Meyer ★★ B,T
Maricio Caldeira ★★★★★ B,T,I
Nathan Moodley ★★★★★ B,T,I
Conrad Mahonga ★★★★★ B,T,I
Sean Cronje ★★★★★ B,T,I
Nolene Pettit ★★★★★ B,T,I
Joyce Lebelo ★★★★★ B,I
Malefu Mashiolane ★★★★★ B,T,I

Congratulations to the Country Manager, Tony Henderson for being nominated. Tony, your team honour you in making Blue Uganda a recognised institution. Well done!

Quentin van Loggenberg ★★★★★ B,T,I
Mpho Rerami ★★★★★ B,T,I
Nicolien Allison ★★ B,T

Swaziland
Innocent Skhosana ★★★★★ B,T,I

Uganda
Muhenda Coutts ★★★★★ B,T
Deborah Kasule ★★★★★ B,T,I
Susan Athuhura ★★ B,T,S
Minsh Nsuluka ★★★★★ T,S,I
Susan Eawegu ★ B,T,S



HIV/Aids risks, transmission and protection

What is the risk of getting HIV from kissing?

Transmission through kissing on the mouth carries virtually no risk; no evidence has been found that the virus is spread through saliva by kissing.

What is the risk of getting HIV through body piercing or from a tattoo?

A risk of HIV transmission exists if non-sterile instruments are used. Instruments that are intended to penetrate the skin should be sterilized and used once, then disposed of or sterilized again.

What is the risk of getting HIV from sharing razors with a person living with HIV?

Any kind of cut using a non-sterile object, such as a razor or knife, can transmit HIV. Sharing razors, knives or other sharp instruments with anyone is not advised, unless they are fully sterilized after each use.

Is it ever completely safe to have sex with a HIV-positive person?

No, there is always a risk of transmission when having sex with a HIV-positive person. The risk can be significantly reduced if condoms are properly used every time one has sex.

Is it safe for two HIV-positive individuals to engage in unprotected sex exclusively with each other?

No, it is not safe for two HIV-positive individuals to have unprotected sex with each other as re-infection with other types of HIV and the transmission of other STIs can occur. Use of condoms always is advised, even when both partners are HIV-positive.

What is 'safer' sex?

No sexual act is 100% safe. Safer sex involves taking precautions that decrease the potential of transmitting or acquiring STIs, including HIV, through sex. Using condoms correctly every time one has sex is considered 'safer' sex.

How effective are condoms in preventing HIV?

Quality-assured male and female condoms are the only products currently available to protect against STIs, including HIV. When used properly every time one has sex,

feel good stories

It was a total challenge for me before I knew about Blue, but I am now very happy that Blue did it all for me.

My husband got sick and there was an urgent need for him to go to South Africa for treatment, but by then we had no money for such a treatment in our family, him being the bread winner of the family. Fortunately enough, my employer gave me a three month salary advance that helped us to sponsor his treatment. Yet, this meant that there was nothing left for our family, and my three children were at home as we had no money for school fees. We were stranded due to this burden. I only felt relieved when a Blue consultant approached me with the good news that I can get a loan from Blue through a debit order process. Right away I completed an application form and submitted all required documents and within 24 hours the company paid me a

condoms are a proven and effective means of preventing HIV infection in women and men.

However, apart from abstinence, no protective method is 100% effective, and condom use cannot guarantee absolute protection against any STI. In order to achieve the protective effect of condoms, they must be used correctly all the time. Incorrect use can lead to condom slippage or breakage, thus diminishing their protective effect.

What is a female condom?

The female condom is only female-controlled contraceptive barrier method currently on the market. The female condom is a strong, soft, transparent polyurethane sheath inserted in the vagina before sexual intercourse. It entirely lines the vagina and provides protection against both pregnancy and STIs including HIV, when used correctly at each act of intercourse.®

loan of MK108 000, which I am now gladly paying back.

Therefore I agree with the slogan that Blue Financial Service is with me in every step I make, since with the loan I took out, I have managed to send my three children back to school and I am also able to send my husband to South Africa for medical check up.

Tsokolo Antone Mapepe from Lesotho of the Maseru branch says:

Blue loans have helped me in numerous ways. I managed to enroll my two children at school, which is something that was not easy in the past.

I also built a rondavel house (round clay home with a thatch roof) for my mother in Mount-Moorosi at Ha Koali in the Quthing District. And, I was also able to renovate my two-roomed house and purchase part of the furniture for my home.

Furthermore, I bought three sheep to breed, and even managed to help

my younger brother to finance his shop, which was going bankrupt.

When the loan from Blue was received, my family and I spoilt ourselves with a very decent meal for that day, something which we are not able to have on normal days. Blue really helped us a lot, we love Blue so much.

Thabonyane Setlai works at the department of livestock at the Ministry of Agriculture and Food Security in Mafeteng, Lesotho. He has been a client of Blue for three years now and took out his latest loan at the Mafeteng branch.

He said his loans helped a lot with paying school fees for his children as their mother is not working. The most important thing he achieved with a Blue Personal Loan, was "wiring my house for electricity and now I use electricity at my home through Blue". "I intend to buy sheep to generate income once I finish the loan that I am paying with Blue currently." These are Thabonyane's words of confidence in Blue Financial Services.®



Sunshine in Africa

Mrs M Nyoni from Malawi is just one of our clients who feels that Blue was the real financial solution to her life. She obtained her loan through the Lilongwe branch and tells the Blue Bulletin her story:



Blue cashXpress launches in Namibia

Blue cashXpress, was recently launched at the micro-financier's Swakopmund and Walvis Bay branches in Namibia. Another three branches will open in September in Windhoek, Outapi and Rundu. The pioneering product offers cash on the spot and was conceptualised and developed to meet the ever-changing needs of clients.®

Malawi cashXpress

The Paulo Andrade "country tours" continue. In September Paulo is in Malawi laying the training ground work for Blue's product cashXpress. This particular visit is a major highlight for the product as Paulo is conducting his first ever cashXpress training.

The first cashXpress crew is very excited and already feels motivated. One can easily notice the warm atmosphere in the training, as they exchange all sorts on constructive ideas. The entire office is actually very excited about this," says Sonia Mwalwanda, Blue Bulletin correspondent in Malawi.®