

## 2008 – a year full of promise

The Blue family has grown in leaps and bounds. With 350 staff members we grew from South Africa to Botswana and Zambia. We also opened offices in Tanzania and Uganda in 2006, while in 2007 we opened offices in Malawi, Kenya, Lesotho and Namibia and now have a staff complement of more than 1 100 people, and more countries on the brink of launching Blue offices.

Just imagine... Our staff can now fill a school hall or theatre, and one of these days we will fill a stadium. And as we grow, we will continue to research how best to serve the financial needs of people in diverse African countries, as well as taking Blue's services to them. We have wonderful stories of customers who have used Blue as a springboard to financial growth and success, who have used loans to start businesses, grow food, breed livestock, get education and build houses for their future financial security.

Our Blue Easybuild housing project will provide both the finance and affordable, durable homes to put roofs over the heads of thousands of Africans. In Zambia, we have already signed up the first teachers for Blue-financed homes.

As our Blue family continues to grow, so do the high-calibre individuals on our staff. You may not see much of me, as I am travelling round Africa, researching and planning, busy with start-up projects, but I know a lot about you. I am watching your progress and I see you growing in skill and stature. Every month I see Blue staff being promoted or transferred to start new branches, new country initiatives, launch new products or expand, support and deliver services.

"Every step with you, trust in Blue". It's our promise to customers. It's our promise to you too – you, our family. As Blue grows, so do you. We are all growing in competence, in experience, in responsibility and in pride, knowing that we are all part of a unique African phenomenon. 2008 is a year full of promise for us all, as our expanding Blue family grows together.

**Riaan Swart**  
Chief Operating Officer, Blue Financial Services



Andre Heunes handing out presents to children in hospital, article on page 3

## Blue insurance to pioneer "new age" products

After its first year, Blue's Insurance Division can now provide a full range of insurance products in all nine countries Blue is currently operating in. These products include individual life, group risk, group funeral, provident funds, business insurance, short term insurance both personal and commercial and investment products. The Insurance Division has grown from a staff complement of one (Greg Niemand, Divisional Director, International Insurance), to nine, operating in four countries: South Africa, Botswana, Zambia and Tanzania.

We will soon appoint Principal Officers in Malawi, Uganda, Kenya and possibly Lesotho and Namibia. Thanks to the Insurance Division, all Blue staff now have world-class Group Risk benefits, and all staff members throughout Africa may belong to the Provident Fund, so hats off to Greg and his team.

There are interesting challenges ahead for Blue Insurance. "Insurance in SA and the rest of Africa are poles apart. In some countries life insurance is a foreign concept. Cultures play a large role, and in many countries the general population believe that they will be inviting death should they purchase a funeral policy," says Greg.

This means that we need to design "new age" products to meet customer needs. "Consumer education will play a vital role as the forerunner to sales. However, we have an important part to play, as many people wait months before being able to bury their deceased family members, due to lack of finance. Products need different names in different countries as either law, custom or connotation does not allow the use of the word 'funeral'," he continues. All said, there is a great need for insurance products and the Blue Insurance Division is gearing itself up to provide for that need.



### Talking to future investors

Blue reached out to possible investors in the UK and Germany at the 10th Annual European Conference Series on Africa on the 22nd and 24th of January. Morne Reinders, Blue's Investor Relations Manager, says, "Presentations at these conferences give people insight into our business. These are people who are interested in either providing funding or investing in Blue equity. They want to know what to expect in Africa looking beyond 2010. We are presenting the micro-financing slot, sharing information on micro-finance in Africa, on which Blue has expert knowledge and experience. The benefit of these conferences is that the more people realise the potential of our great company, the more they are willing to pay to own shares in it. Blue's cost of capital is therefore reduced, making us more competitive."

Blue is also taking the media on visits to Blue branches in different African countries. Morne says, "We want the media to get insight into our business, so they can report on it better. They also need access to management so they feel happy to ask questions and get our side of the story."



### Building the Blue brand

Welcome to Christopher Mulder, our new, dynamic, Marketing and Brand Manager. Christopher heads the beefed-up marketing division, and is using his extensive marketing experience to build Blue's brand across Africa.

Christopher was busy with his MA in Psychology when he realised that brands and marketing were where his heart lay. He cut his teeth at M&C Saatchi, the famous advertising agency, and has helped build brands such as Incredible Connection, the IT retailers where he was brand manager.

Christopher says, "Blue excites me because it's a dynamic, growing organisation with phenomenal potential. It's the most exciting and fulfilling environment and provides great opportunities to fulfil my passion for marketing and branding. The psychology of people underlies everything. Branding is all about consumer psychology. As we meet the psychological needs of people, we are on the right path to be their lifetime companions. We want to be there for them every single day and that is the core of our brand positioning. Every step with you, trust in Blue."



### IT training course designed and ready to roll

If you want to learn more about Excel, Windows 98, Outlook and MS PowerPoint, you'll be glad to hear that the training courses on these software packages are complete, and our training staff are ready to run them in your office. They are designed for people who are new to computers or who are struggling with the software. "Smartfin is built on Excel, so it helps to understand Excel first. Some people at Blue have never touched computers before, and we need to cast away the fear of touching and working on computers," says Johnson Matidza. For more info, contact Johnson Matidza at [johnsonm@blue.co.za](mailto:johnsonm@blue.co.za) and cc Tanya Roberts at [tanyar@blue.co.za](mailto:tanyar@blue.co.za).

### New Year's resolution to further your education?

Was your New Year's resolution to improve your qualifications? Do you want to study further? Blue can help you. If you have chosen a course of at least one year at a registered educational institution, and you will be gaining skills that are useful in your job, you could get loan assistance from Blue. Terms and conditions apply of course, but successful students can get part of their course costs refunded, depending on their exam results. For more information, contact Johnson Matidza, our Learning and Development Consultant, at [johnsonm@blue.co.za](mailto:johnsonm@blue.co.za) or call him on +27 12 990 8400 ext 373. You can also find all the relevant documents on the Blue Intranet site under Human Resources.



### Sam, Sam our IT man

Most people in Blue know and love Sam Brink, our IT champion. We all join in congratulating him on firstly, joining Blue as a staff member rather than working for our suppliers, and secondly on his appointment as Blue's Manager of Information Technology.

Sam has been in IT for eight years, and was with Integr8 IT for 18 months on the Blue contact prior to joining us as a staff member. His aims are to improve our IT infrastructure, systems and software development. He has a staff compliment of ten, who will be assisting him in ensuring that Blue has the best IT platform available in Africa. The IT division is rolling out IT training for all countries, as well as IT compliance and security best practices for staff members to avoid security threats. He wants to make IT the top performing support function in the company. Go Sam!



### Blue safety tips of the month

1. Don't throw away CD's, DVD's or memory sticks that are no longer working. Make sure they are physically broken before tossing them out.
2. Don't talk about Blue's strategies, plans or policies outside of the office or with people not employed by the company. You could be feeding a person busy with insider trading.

### How to motivate your staff

#### By Charles Kaweesi, Blue Masaka, Uganda

##### **Be cheerful**

First thing in the morning, pass some positive appreciation and morale to boost staff with an enthusiastic greeting and a little small talk. At the end of the day, no matter how it has been, always wrap up with workers on a positive note. Come up with ways to bring enjoyment and good cheer into the workplace. Research has shown that laughter is not only good for the soul, but also for the mind and body. Fun in the workplace lowers stress levels and provides opportunities for workers to build rapport with each other, which is the foundation for successful team building. If you can't find happiness at work, where else will you find it?

##### **Recognise effort**

Give sincere expressions of recognition, appreciation and respect to workers. This will nourish their work and in return they will devote their time, effort and commitment. Encourage teamwork for the success of all.

##### **Give opportunities**

Create an environment that provides opportunities for your staff to attain their goals, so they can experience what they value most in their professional world.

##### **Be a good role model**

It's important to know that modelling the behaviour you desire from your workers is the most effective way to change any behaviour. As a manager, be in the office early so that your workers can emulate your example.

##### **Examine what motivates you**

By becoming aware of what motivates you, you can increase your understanding of what motivates other people (staff).

Motivating staff is a continuous process. As they achieve something they value, they seek to achieve more of the same. If motivation is not kept on your managerial front banner, worker morale slowly fades and dies out.



## South Africa

### Blue Bloemfontein – joining hands

#### Weddings

Blue staff are joining hands and tying the knot: Marcia Mwanza is now Mrs Novasi, congratulations Marcia! In addition, Sonja vd Berg married Gerhard Buytendach, both Blue staff members, one from each of our Blue offices in Bloemfontein.

#### Marketing

We joined hands with customers, or rather put flyers in their hands, during our recent marketing drive.

#### Billboards

We are much more visible thanks to our new billboard. Thanks to Casper and Christo for joining hands to get it up.

**Hanlie Kryns, Blue Bloemfontein Manager**



### Blue SA beats targets in December

All SA provinces reached their targets in December, and the South African operation achieved 114% of target for the month. Congratulations to Gert Slamp and his staff at Empangeni for being the top SA branch in December!

#### Cashbuild competition a winner

Promotions around the Blue Cashbuild Card have boosted sales figures in SA branches. In December dummy cards with lucky numbers were handed out. People only needed to complete the information on the tear-off slips, and hand them to their branch to register their number for the lucky draw. Call Centre had a 15% increase in calls thanks to the Blue Card. Winning customers will be awarded great cash prizes at the end of January. The top sales consultant will win R2 000 and the best branch manager will win a weekend away for two.

#### Xmas gifts for domestic clients

Ninety Xmas hampers were handed out to happy customers at the tiny Blue branch at Head Office that looks after the needs of domestic staff in the complex.

### Vryheid paints the town Blue

Here are some pictures of our “Blue with a Bang” promotion held at the end of last year. The “bang” was the noise of the drums and Zulu dancers, who performed in front of our office and attracted a huge crowd. This was done to inform our clients that Future Finance is changing to Blue. We also held a lucky draw for those people who completed our tear-off slip. The same day we signed two new clients, and we had people coming in with our fliers to take out loans. We also held a promotion outside Cashbuild. We now have our own Blue gazebo and will be running another promotion soon!

**Nicolene Hamman**  
Blue Vryheid Manager





## Botswana

### Blue Botswana fills in for Father Christmas

Children in a Gaborone hospital could be excused for mistaking Andre Heunes (Country Director, Botswana) for Father Christmas, as he and the Blue team went from ward to ward handing out presents on Christmas Eve. 70 children each received a cuddly bear rucksack filled with chips, sweets, a cold drink and a Christmas cracker. Many of the children in the hospital have no family to visit or care for them, and they were in awe of the gifts as you can see in the pictures on the front page.

Blue Botswana also celebrated a successful year with a great party. The national office, Gaborone office staff, as well as all the Botswana branch managers joined in the party. Derek de Villiers and Clint Mellet from BFS Head Office also attended.



## Malawi

### Meet Brett Marshall, Country Manager, Malawi

I am a born and partly bred South African, fiercely loyal to my country and my team (come now, who else!) and very excited to be working at Blue. I have a long and fairly distinguished career in management behind me, and intend to top that in the not too distant future. I was educated at Hamilton High, Bulawayo and UNISA (where I completed a B Com degree) more years ago than I care to remember.

Basically, I am the old man of the team, but hey, at least I made it to the grey hairs years! I am married to Kim, and I have five children, all of whom seem fairly fond of me. She

has four of her own, so heaven help us should we ever have a joint family function. We are kind of resident in Edenvale, and kind of resident in Lilongwe, depending on which kid, or maybe whose kid, you ask. I met some great people at the Christmas function, or end of year party to be more pc, but I guess I can expect to meet a whole lot more Blue people before year end. I certainly look forward to it.

**Brett Marshall**  
Country Manager Designate, Malawi

### More about Malawi

Malawi, wow! If there ever was the quintessential "unique country", this is it! The first and most obvious feature of this land is the people. They are so very friendly and helpful. The second feature has to be the spectacular landscape. In just four days I travelled from Lusaka to Lilongwe, Mzuzu and Karonga, then to Blantyre and Zomba. Not bad in a not so new Toyota sedan with a dodgy second gear! But what a delight, the mountains, the valleys and the lake – quite stunning.

Blue is now a part of the lives of people in all of these towns (Mzuzu by 9th Jan). One of the really rewarding aspects of

this job is the fact that we are so well-known and respected in Malawi, that virtually throughout the country the Blue logo is recognised and, believe it or not, sometimes saluted at road blocks! Credit for that and much more must go to Deon Verster and Godfrey Ngula who have done so much to make a success of this venture. All I really have to do is finish off the job. And to my branch managers, new and not so new, Ruth Mkandawire, Owen Banda, Mercy Kamwambi and Susan Mwalwanda, you rock guys, keep it up!

**Brett Marshall**  
Country Manager Designate, Malawi



## Lesotho

### Lesotho continues to astound

In Lesotho, even though our new branches are waiting for telephones, Maseru is still breaking records. We did R5.4 million in November, and R4.997 million in December, despite the holidays. Our staff continue to work frantically to deliver because of the exceptionally high demand for our services. I can't thank them enough for their dedication and hard work. What a year 2007 has been!

**Jaco Coetzee**  
Country Manager, Lesotho



## Uganda



### Uganda's "Night of the thousand stars"

As in every organisation, there is always that time of year when work pressures are put aside for celebrations. We come together and share our achievements and challenges. All Blue Uganda staff were focused on that day to shake off the year's pressures and collectively celebrate. End of year parties were organised at both satellite and branch level, where district officials, who play a big role in the day-to-day running of our business, joined us to celebrate.

#### Goodbye to Anton Nel

The final event was the national party at Protea Hotel, Kampala. MC Jovent Kyalimpa welcomed everyone, including our non-executive director, Mr Kihika Oscar, the principal personnel officer at the Ugandan Police, mutual trade partners, bankers and all branch managers with their spouses. Jovent thanked the organisers for their sterling efforts in putting this showcase event together and urged all present to enjoy themselves. We said goodbye to our founding country manager, our esteemed leader, mentor, godfather and friend, Mr Anton Nel. Anton recounted the year's journey that Blue had made since starting business in Uganda. He reminded us of how, with resolve, determination and tenacity, we managed to put our case forward and were eventually given permission to operate in the Masindi district. This was the birth of the Masindi Branch, our first outside Kampala. Anton gave an overview of Blue's results and thanked all for their dedication and hard work.

#### Employee of the year and staff shares

Eight staff members were recognised as achievers by the company and were awarded company shares for their concerted effort, hard work and living the Blue values. The recipients were Jovent Kyalimpa, Phillip Obuya, Mariam Barugambire, Minshi Nsuluka, Barbara Nassolo, Barbara Nansikombi, Faridah Kulabako and Andrew Asiimwe. Blue Uganda's employee of the year was David (Carlos) Nsereko. He has not only gone the extra mile, but has displayed the Blue culture in all aspects. He also reflected the country's values and constitution. The words "dedicated", "motivated", "committed", "supportive" and "professional" are only a few to describe this achiever. Congratulations David, we are proud of you.

#### Time to rock 'n roll

Finally it was time for eating, dancing and partying, and employees got the chance to show off their fleet-footed dancing moves to make us all envious. I am proud to be part of the dynamic team established by Anton. It's a huge task to fill Anton's shoes and take Blue Uganda to the next level. I have made a solid pledge that the Ugandan team will achieve Anton's goals and dreams and continue to live the values he has created in Uganda.

**Tony Henderson**  
Uganda Country Manager



## Tanzania

### Blue Tanzania involved in community outreach

Blue Tanzania spent the last few months of 2007 actively involved in community outreach. During the Pamoja Cultural Festival at the end of November, Blue sponsored ZAR5 000 for visits to the Mihayo Children's Home for mentally retarded children, the Mgolole Children's Home for orphans, as well as an old age home.

Blue Tanzania also sponsored ZAR20 000 for the Mwanza Regional Football Association in December to help develop secondary school teachers' football knowledge of tactics, technique, football management and the laws of the game.

Both projects received huge coverage on TV, major newspapers and national radio. Manager of Blue Morogoro, Iddy Mwajasho, got further media mileage in the Mwananchi News, shaking hands with the mayor of Morogoro, Amiri Nondo, as he handed over a further Tzs100 000 from Blue for general cleaning for the Morogoro District Library in November.

**Vanessa Schreuder**  
Tanzania National Office



## Zambia

### Blue Zambia customers loved December

All Blue branches in Zambia run month-end draws for clients who took out a loan during that month. The winners of these draws walk away with hampers of foodstuffs and condiments. We made December the special month it should be, by enriching the hampers with more goodies and increasing the number of packages. This action delighted the clients and put Christmas smiles on their faces. We continue assuring them that we will be with them every step of their lives.

**Godfrey Ngula**  
Sales & Marketing Director, Zambia



### Zambia makes Xmas a season of giving

What could be nicer at the end of the year than to help vulnerable children? Godfrey Ngula and various sales agents from Blue Zambia organised a Christmas gift handout to the children at Sishemo Foundation. The gifts consisted of educational materials such as pens, books and bags, as well as sweets and drinks. Most of these children have never received anything for Christmas before, and these gifts delighted everybody at the foundation and left smiles on the children's faces. Godfrey chatted to the children and we all wished them a Happy Christmas.

**Deon Verster**  
Asst Country Manager, Zambia



## A letter from overseas – Drinking can lead to NOT driving

By Mercy Kamwambi, Blue Lilongwe, Malawi

A man and his wife received a letter from their daughter who went to study overseas:

“My beloved parents, I miss you so much. I don’t know when I’m coming home, but it seems not anytime soon. It breaks my heart to think that by the time I get back, you’ll be too old. So enclosed you will find a bottle of a potion I have invented. It will make you young, so when I return you’ll be the same age as when I left you. NOTE: Please only take one drop.”

In the envelope there was a bottle containing a red potion. The husband looks at the wife and says, “You go first”. So the wife opens the bottle and takes a drop. She does indeed look five years younger. So the husband has his turn.

A year passes and the daughter returns home to find her mother young and beautiful, carrying a baby on her back. The mother says, “You see how the potion worked and made me look young!” The daughter was delighted and asked about her father. “Your father, my child, got so jealous that I was young and beautiful, that he took the whole bottle and drank it.”

“So where is he?”

“Oh, that’s him I have on my back.”

### Who got the riddle right?

What am I? The riddle’s answer was the word STABLE (the word as a whole means safe and secure, and also the domain of beasts). Behead me (take off the first letter) you get TABLE (a place to eat). Take off the first letter again, you get ABLE (a partner of the ready). This was a tough one, and no one got the riddle right. At least Felix Kampoundi, sales agent at Lilongwe, Malawi, got the table bit right, so he wins the prize. Well done Felix! You win ZAR250.

## Start the year with Sudoku and win ZAR250

3	5					2	1
1			9		8		3
		6		3		5	
	9		6	1	4		5
	4		3	7	2		8
		3		8		4	
8			4		3		9
9	6					3	8

Sudoku is a numbers puzzle that started in Japan and is now a craze around the world. It’s time we had one in **Blue Bulletin**, so here you are. There are two simple rules:

1. Each column, each row and each box must contain each of the numbers 1 to 9
2. No column, row or box can contain two squares with the same number.

Send your completed grid to the Editor, Bronwen Eckstein, at [beckstein@icon.co.za](mailto:beckstein@icon.co.za) or to [newsletter@blue.co.za](mailto:newsletter@blue.co.za) or fax your answer to +27 (0)866 378 498. Closing date: 7 February 2008. All correct entries go into the lucky draw. The winner gets ZAR250 in your currency at the rate of exchange on date of payment.

### More things to learn from little boys...

1. If you hook a dog leash over a ceiling fan, the motor is not strong enough to rotate a 42 pound boy wearing Batman underwear and a Superman cape. It is strong enough, however, if tied to a paint can, to spread paint on all four walls of a 20x20 room.
2. You should not throw balls up when the ceiling fan is on. When using a ceiling fan as a bat, you have to throw the ball up a few a times before you get a hit. A ceiling fan can hit a baseball a long way.
3. The glass in windows doesn’t stop a baseball hit by a ceiling fan.
4. VCR’s do not eject sandwiches.