



Africa's largest micro-financier debuts on Botswana Exchange

By Morné Reinders, Investor Relations Manager

15 May 2008 saw the listing of Blue Financial Services on the Botswana Stock Exchange. This dual listing marks the first of several similar listings envisaged by the Group. Dave van Niekerk, CEO of Blue commented that the listing affords citizens and fund managers of Africa an opportunity to own equity in the company. "Currently the majority of equity in Blue is held by European and American investors. These dual listings will enable share participation by investors from across the continent, furthering Blue's goal of becoming a truly pan-African company. In

addition, this listing will further improve Blue's corporate governance and transparency."

What makes the Botswana listing even more significant is the fact that Botswana was the first country outside of South Africa into which Blue expanded, at a time when investment in Africa was deemed too risky by most established South African entities.

A dual listing differs from a secondary listing, in that no new shares are issued. The current shares available for trade are simply offered to an additional market through another trading platform, in this case being

the Botswana Stock Exchange.

Trades on the Botswana Exchange differ from that of the JSE in South Africa, in that trading only occurs during a half hour auction system. The exchange is finalising its CSDP registry and will be launching this on the 22nd of May. This means that traditional paper-based share certificates will be phased out and that shares will be held and traded totally electronically. This will significantly increase the time with which trades are settled and add additional security.

Blue's listing received significant coverage by both the Botswana and South Afri-

can press, with leading daily financial publications and business news channels such as CNBC Africa covering the event. The keynote address at Blue's listing reception was done by the honourable Minister of Trade and Industry, Mr. D.N. Moroka, who described Blue's listing as a potential catalyst for economic growth, both through employment creation and attracting investment.

Blue's share price reacted positively to the listing announcement, trading at levels around R6.40, up approximately 8% on previous levels.



Left: Retail shareholder roadshow held in Botswana



Above left and right: Dave van Niekerk, our CEO, conducting the ceremonial ribbon cutting and bell-ringing at the Botswana Stock Exchange



Wessel Smit, our Legal Director with a few of our retail shareholders. Lto R: Donald Gilroy, Tony Raffa and Dr Jackie Pepler

Blue reaches 100 000 at Bloemfontein Show

By Gerhard Buytendag, Manager, Bloemfontein

After some very quick planning and long hours of hard work, the Blue team were proud of our stand at the Bloemfontein Show in South Africa. This agricultural show draws people from far and wide with

exciting arena events and a huge range of products on display. We presented our brand to more than 100 000 people from across the province.

More than 20 schools visited the show, and we used this opportunity to market to the teachers. We received 350 tear-offs, identi-

fied a home improvement loan supplier with offices in Bloemfontein, Johannesburg as well as George, identified two new bond originators, and a CCTV business will send us leads on their clients who need finance. We have already approved clients on our products. Some of our staff worked

more than 12 hours straight and over the holidays. Thanks to all Charles Street and St Andrew Street staff, because of you it was worth the effort!



Above: Bloemfontein staff eagerly manning Blue's stand



Foreign investor backs Blue in Nigeria

By Morné Reinders, Investor Relations Manager

Blue has issued bonds worth R80 million to EMP, a global private equity fund, to finance our expansion in Nigeria. The funding will be used to further capitalise Blue Intercontinental Micro-finance Bank (BIMFB) in Nigeria, which is a Blue joint venture with Intercontinental Bank and AIG. The terms of the deal show that EMP sees further upside potential in Blue's share price from existing levels, and is willing to effectively buy into the Group at a higher level than the current market price.

CEO, Dave van Niekerk says, "The terms of the bond issue are extremely favourable, considering present global economic con-

ditions and the prolonged crisis in capital markets. There are very few companies that can issue an unsecured bond at prime minus 5%, even if it is convertible. This transaction is a long-term commitment from EMP. It is acquiring Blue ordinary shares in the open market to complement this investment, which also gives them a non-executive director seat on the Blue main board. And in turn, Blue will be able to leverage off their significant knowledge of other African markets."

Dave adds, "We are fortunate to have such a diverse base of international shareholders who can play an active role in our regional and international expansion plans. EMP joins the likes of other Blue international investors such as AIG and IFC."

Blue HO expands again

In September Blue Financial Services' international Head Office relocated into a building that seemed vast in comparison to the previous premises in Lynnwood Glen. Who would have guessed that we would run out of space in the new Faerie Glen premises in six months' time?

Blue's phenomenal growth has resulted in the company taking over further office space in the complex. The new building houses the Training Division, Marketing, Internal Auditing, Insurance, SA Call Centre and our new auditorium, which was used for the first time during the Exco meeting on Thursday, 6th May. The high-tech training room is currently in use, training staff on the FAME system.



To the Blue team – all over Africa

By Dave Van Niekerk, CEO, Blue Financial Services Limited

Working for Blue is not a normal job. Our internal motto for the next few months is "Achieve the impossible, yesterday already." This means doing things in record time. This means finding innovative ways that others have not yet thought of, to take Blue to record highs in the shortest possible time. We have a company philosophy of achieving what others fear to even try. Blue is a machine – it consists of the hardest-working, most driven bunch of people I have ever had the pleasure of working with. They do not take no for an answer, they always bite off more than they can chew – yet they more often than not get

things right that others would have said are not possible or would take longer.

We are currently rolling out a new IT system to replace HANSA in SA – this too in record time. We are entering new countries and negotiating on a record number of new fronts. We have operations trading in excess of 100% of their targets and we have people working at breakneck speed to get the job done throughout the organisation. Last week we were told by our competition in Botswana that we are "driven" and "aggressive". This is true – but it's nice to hear the competition say that.

We strive to be there for each other, so it's pleasing to see staff eat together, look out

for each other and play sport together. SA has recently put an action cricket team in place, and I encourage staff in other countries to do the same.

With regard to the motto, we have a few countries, branches and staff that are not even achieving the norm, let alone achieving the impossible. Worse still, they are taking their time to do even less than what we expect. Trust me – raise the level or leave.

We at Blue are top performers. We don't have space for people that can't think out of the box and achieve what we need to move on. 1 300 families in Blue all depend on our success. Every one of us owes it to

Blue and the family we work with to arrive at work motivated and ready to take on the world, to give a hard day's work, looking for ways to do more with less, to put Blue ahead and to do all of that in record time.

At Blue we must celebrate the successes and be sure that the failures are not due to lack of effort, energy or lack of trying. I know you will all give it your best as usual. This is going to be the year we stamp the continent Blue.

Good luck out there.

In loving memory of Friedah Pege



Friedah Pege

A tragic loss to all of us at Blue Head Office, we mourn the sudden death of Friedah Kgomotso Pege, our corporate domestic, who looked after us every day. Friedah passed away at the end of April due to a serious lung condition, leaving her husband and two small sons. She worked until the last few weeks of her life. Friends and family mourned her at a moving ceremony and she leaves a gap in our hearts at HO. God is holding you in his hands, Friedah, as you held us in yours.

Rest in peace Kenny

All at Blue share their sadness at the loss of Blue colleague Kenny Magwete under tragic circumstances. We send our heartfelt sympathy to his family and friends. His colleagues at Potgietersrus, South Africa, sent this message:

"We want to say goodbye to our friend and colleague Kenny Magwete, who sadly passed away on 12 May after he suffered severe burn wounds when his house caught alight. Kenny started working in Potgietersrus branch on 1 March 2000, and worked alone there for a year before we joined him. He will be sorely missed. We will remember Kenny for the great man he was. He will always be part of our lives.

Special mentions this month...

By Dave van Niekerk, Blue CEO

- I want to compliment the finance team on all the work they have done for the year-end audit.
- I want to compliment the IT team, Grant Chittenden and the rest of the people in all departments that have worked hard to get BLUE FAME to the point where we are ready to go live.
- I also want to compliment Zambia, Malawi, Namibia and Botswana staff and management teams on their efforts in April. We acknowledge that you are going above and beyond the call of duty and I personally want to thank you for living the Blue culture. You are an example to the rest of the countries.



We were still expecting much from him, but he has been taken 'home'. We want to greet you today, our friend and colleague. You set an example for all of us. May your soul rest in peace."

Letters to the editor

Dear Blue people,

I was so impressed after reading articles from your *Blue Bulletin*, Volume 5 issue 3 dated May 2008. I picked it up at your offices yesterday when I came to see Angelique. Wonderful stuff.

You are so much on track with social responsibility which has been my career for the last 6 years. I am passionate about it. I was also manager for Denel Group Social Responsibility. I hope your social responsibility is linked to your business strategy and also at government level.

Good work and well done.

Kind regards

Fush Mkatoni, Moreleta Park, Pretoria
082 432 7669

Dear Editor,

I have been disappointed not to see more Tanzania articles in *Blue Bulletin*. We seem to send in stories and nothing gets printed.

Worried staff member, Tanzania

EDITOR: Maybe your story was about a Blue customer? We use customer stories



in our sister publication, Blueprint customer magazine. Are you sure it reached us? Send a copy to your Country Manager, who is in contact with Blue Bulletin every month. He can chase it up for you. Keep writing, keep sending in your news. There are more than 170 branches, and only eight pages a month. We do our best to cover all countries and as many branches as possible, but it's the best news stories that get the space.

Dear Ed,

Why can't we have some Blue cartoons? We need something to lighten up the newsletter and our lives.

Anonymous, Head Office

EDITOR: We have found a cartoonist! Read more about him in this issue. Send your letters to newsletter@blue.co.za

Micro-finance in the next decade

From its earliest beginnings in the 1970's and 1980's, micro-finance has evolved a grand vision through which everyone across the globe will have access to high quality financial services – a powerful tool in the global fight against poverty. Low-income and poor families can use financial services to improve their quality of life, protect against risk and invest in the future. According to researchers Elisabeth Rhyne and Maria Otero of Accion International, factors that will affect future demand are:

- The high percentage of youth in many low-income countries
- Lack of jobs for new entrants into the labour force
- Limited education and skills in large segments of the population
- Continued rural migration into the cities

They estimate that self-employment will remain the most common occupation for hundreds of millions or even billions of people, mostly women, who will need capital to run their businesses. They also predict that rural financial services will be a major challenge. However, they believe that new micro-finance institutions, and especially new types of institutions using new technologies, will keep expansion high, if there are supportive policy environments in place. The four major drivers of change are competition, commercial entry, technology and the enabling environment.

In the future, micro-finance as we know it will be an established part of the financial system in many, if not most countries. Blue is proving that already.

Six lucky Blue customers win a house each

Six lucky Blue customers have each won a house in the "Win a Home" competition which ran from 4 December 2007 to 29 February 2008. All the winners were given symbolic keys at the recent winners' celebration events in each country. The homes will be built later in the year.

Blue CEO, Dave van Niekerk, says, "The competition created great excitement for both the company and its customers. By just taking out one of our loan products, six of our customers across Africa have won a quality, fully-owned property. We gave houses rather than cash prizes, be-

cause a home is the structure around which a family is built. A home is also an appreciating asset, and can be further used to access funds for business ventures or other projects, but paying rent or a bond is also one's biggest monthly expense, so a fully paid-up home is an invaluable gift to Blue customers."

In Botswana, councillor for the Gaborone City Council, Abdul Bosekeng, won a home in Gaborone. He took out a short-term loan to cover funeral expenses for his brother's child (see story in previous issue). In South Africa, Riaan van der Linde

of the Correctional Services Department won a house in Paarl, Western Cape. He also took out a short-term loan. In Uganda, schoolteacher John Twinomuhangi won a home in Kibaale, 280 km west of the capital Kampala. He took out a twelve month personal loan in February this year. Read more about the event in this issue.

In Namibia, Jerome Kamuya Mukendwa, who took out a twelve month loan in early December last year, won a home in the Windhoek area. Mukendwa, a Blue client since September 2005, is a police officer in the investigations unit of the Namibian Po-

lice Department. He has five children (two boys, three girls) and the prize comes at a most fortuitous time, as he is getting married later this year. In Malawi, Calista Bunya, who works for the Ministry of Agriculture, won a home in the capital, Lilongwe, where she took out a 36 month loan, and in Zambia Pius Mulenga, who is employed at the Ministry of Works and Supply, won a home in Mansa where he took out a short-term loan in January.

Congratulations to all our winners!



Botswana winner Abdul Bosekeng with Andre Heunes



Anton Nel (2nd from right) with Namibia winner Jerome Mukendwa and his wife and child



Dave van Niekerk shaking the hand of RSA winner Riaan van der Linde with wife Far right: Christo Kloppe, Country Manager, South Africa



L to R: The Honourable Tinkasimire (Member of Parliament Kagadi District), Reginah and John Twinomuhangi and Tony Henderson, Uganda Country Manager

Blue CSI takes shape to help communities

Corporate Social Investment (CSI) represents a company's responsibility towards the needs of the community it serves. As a multinational player in Africa, Blue has made CSI a formal part of its operations, and we welcome Elsabe Veldman to head up this new division.

"As a proudly African company, we want to make a positive contribution to the communities in which we work. Our target beneficiaries will initially be women. They are often heads of single households, many living in deprived communities and very often marginalised. Our aim is to support projects that help women become more economically viable. We want to give back

hope and provide financial empowerment. We also want to get involved in sports assistance for the youth," Elsabe says.

Elsabe comes from a non-government background, and has been involved in TWIB (Technology for Women in Business) and with the gender desk of the SA President. She says, "Technology transfer and empowerment for communities is critical. We want to make a mark, and I have many ideas for road shows, industrial theatre and other ways of reaching out to show that Blue can make a difference."

Elsabe is also aware of the importance of addressing ecological issues and working

with the poorest of the poor and the unbankable.

Do you have a project that Blue could get involved in? Suitable projects would be those with measurable outputs, where Blue's intervention can make a noticeable difference. Elsabe says, "We are looking for heroes and heroines in communities, people whose actions have made a difference, and who need further support. Call me at +27 (0)12 990 8400, or e-mail me at elsabeve@blue.co.za if you have a project that you feel is worth considering. I will be setting up structures and project plans over the next few months, and welcome any information you can provide."



Elsabe Veldman, head of CSI

Zambia – Blue bus takes kids to school

By Godfrey Ngula, Sales & Marketing Director, Zambia

Blue Zambia's participation in social responsibility activities has been strategically and progressively executed to touch the lives of the most vulnerable in society wherever we can, given limited resources. A few issues ago, *Blue Bulletin* covered a

story on the Sishemo Foundation in Lusaka, an organisation working with vulnerable people in the nearby townships. Blue Zambia donated furniture, computers, carpets, food and drinks, as well as a bus to ferry the poor children from the dangerous shanty township environments to school and back.



Zambia bus sponsored for the Sishemo foundation, to take the children to school and home again

The month in review

By Dave van Niekerk, CEO

- We are two months into the new financial year, and it's looking good.
- Blue's share price broke another record, hitting R5.80 for the first time.
- We signed a deal with EMP for \$10 million dollars subject to shareholders' approval.
- We changed our designated advisor on the JSE AltX to PSG, who have much more capital raising experience and a bigger team to give us more focussed attention.

- The new SA regional management structure is in place.
- Our new Small Business Division has signed its first two business loans.
- The FAME system is on track in SA.
- The Blue Training Academy is ready to roll.
- Watch out for more info on BAT – Blue Advanced Training for Blue ambassadors.



Saturday fun for kids in Midrand

Midrand kids' eyes lit up as friendly Blue staff with big smiles handed out balloons, while clowns performed and entertained families of shoppers. Blue Midrand's marketing day on Saturday, 17 April 2008 was a great event, reaching masses of shoppers and their kids. The branch handed out balloons with the branch telephone number printed on them, making sure that the shopping mall was filled with items promoting Blue.

The clown entertained the children by painting their faces, while Blue staff had the opportunity to speak to the parents

without any interruptions. The parents were surprised to learn about Blue's wide range of services. Most were under the impression that Blue only provided cash loans. Blue of course offers personal loans, salary advances, education loans, funeral cover, home loans and home improvement loans.

The day was a great success. Blue Midrand got 100 new enquiries, and it created awareness in the public that Blue is easy to find, easy to talk to and here to assist them. Every step with you, trust in Blue.



Zambia staff get government awards



L to R: Permanent Secretary for Luapula Province, Chrispine Musosha, Hon. Cecil Holmes, Presidential Affairs Minister and Milton Nyambe, Blue Mansa Agent

By Godfrey Ngula, Sales & Marketing Director, Zambia

May 1st is commemorated the world over by workers as their day to reflect on their lives at work and with families. Zambia takes the day very seriously and on the day, the Government and private organisations come together in all provinces to celebrate. The celebrations are graced by his Excellency, President Mwanawasa in Lusaka and ministers in the different provinces. Apart from speeches by politicians

and unions, workers proudly march in great numbers and ultimately receive awards for good performance during the year.

Blue Zambia was not to be left out this year, as selected individuals joined the public celebrations in all provinces. Some of our deserving employees were awarded practical prizes like mattresses, which are fairly popular. Congratulations to all our winning staff.

Uganda - Blue Kisoro celebrates Labour Day in style

By Alex Namanya, Blue Kisoro Consultant

Let us congratulate ourselves upon marking this year's Labour Day at Blue Kisoro branch. Kisoro is on the south-western tip of Uganda bordering with Rwanda, over 520 km from Kampala city. It is a mountainous district, home to the Mgahinga mountain gorillas and Mount Muhavura, the only volcanic mountain in Uganda. This is where Blue was privileged to be invited to attend the Labour Day festivities by the district authorities. Blue contributed UGX200 000 towards the event.

The guest of honour was the President's representative in the district, who acknowledged and appreciated Blue's contribution to the development of Kisoro. The func-

tion was also attended by Uganda's business crème de la crème and top politicians, including Minister Sam Bitangaro, Hon Bucanayindi, and Hon Grace Kirumira (Woman MP Lyantonde District) and of course Blue Kisoro staff.

To spice up the day, a march was staged by UPDF, schools and companies, with our staff fully dressed in Blue T-shirts and bandanas. Entertainment was provided by Uganda's top artist, Jose Chameleon. The day closed with the official launch of the first ever radio station in the district, and later guests were treated to a dinner at Tom Mugenga's place. It was a tremendous event and a big platform to expose Blue to the public.

Uganda 'Win a home' triumph

By Tony Henderson, Country Manager, Uganda

Some rewards are achieved easily, but others take a lifetime, like owning a home. For John Twinomuhangi, the winner of the "Get a Loan and Win a Home Competition", that lifetime effort was instantly achieved on 2nd April.

In November 2007, the "Get a Loan Win a Home" promotion was launched in Uganda receiving high media exposure with more than 2 500 possible winners. The draw at Kampala National Office on 10th March 2008 named John Twinomuhangi, a teacher from Kagadias, the winner. The results were verified by KPMG and Oscar Kihika, Non-Executive Director, and so the fairytale of John's new life began.

On Wednesday 2nd April, Jovent Kyalimpa, Marketing Officer Blue Uganda, left Kampala with the letter of confirmation in hand and headed off to inform John of his good fortune. Jovent found John at his school in the sub county of Kagadi, some 20 km North West of Kibaale. Jovent told the Headmaster, and they both proceeded to John's classroom to tell him. He was totally speechless, even when the Uganda Country Manager called him to confirm and congratulate him.

On 8th April, Chain of Events and Firehouse (our marketing and PR consultants) turned the Uganda national office into true Blue heaven. Media and press guests ar-

rived, including National Ugandan TV, New Vision, Monitor, Red Pepper, Top TV and a number of local radio stations, and John and his family had a number of media interviews, as did I.

Guests included the Hon Tinkasimire, Kagadi MP, Mr. Alex Wanjohi, MD of AIG Uganda, Oscar Kihika, our Non-executive Director, members of the various Ministries, head of Ugandan Prisons and admin staff. When we handed over the symbolic key of the house to John, he was still in shock. After many photographs, John publicly thanked Blue for giving him this beautiful gift worth UGX40 million. He said he would always be grateful to Blue for changing his life. The Right Honorable Tinkasmire thanked Blue, and assured all that the support for Blue would be continuous as we were committed to giving back to the community. He reminded us that a man only becomes a man when he has a house. A fabulous world-class buffet by Namirembe, the local catering company followed.

We made headline news that evening on the National UTV as the leading story of the day in the Business Section in both the Lugandan and English news, Top TV. They have been repeating the function footage in the popular extreme magazine show, while the various newspapers printed the event in their weekly business news sections. What a great day for John and his family.



L to R: Tony Henderson (Uganda Country Manager), Reginah Twinomuhangi (John's wife) and their baby boy, John Twinomuhangi (Winner), Oscar Kihika (Blue Uganda Non Executive Director), Alex Wanjohi (Managing Director AIG Uganda).

Blue card launched in Malawi Lesotho employee of the month

By Brett Marshall, Country Manager, Malawi

From Malawi comes an exciting technological development which takes Blue into the next generation of service to customers, and gives a more secure delivery system than any of the alternatives. It's the new Blue Jumpstart Card, launched in Lilongwe at a well-attended and televised event, jointly sponsored by Blue Malawi and Malswitch on 2 May 2008.

Blue customers in Lilongwe, and soon nationwide, will no longer get their loans disbursed in cash, cheque or bank letter, but by a microchip card provided by Malswitch and serviced by the extensive network of the Malawi Savings Bank (MSB). The process is seamless, with the client being allocated a smart card number on approval.

He has his fingerprints digitally recorded, along with all other details, and the amount of the loan plus the Malswitch commission of 2% is transferred online to the client's account via a modem. Blue clients can then use any Malswitch ATM to draw their funds in part or in full, or they can use their card for purchases at hundreds of stores across the country.

The client can top up using the same card, and after three top-ups with a clean record of payment, he can get a personalised blue or gold card with his photograph. There are many other options, ideas and developments that can go along with this technology, and we will certainly be pushing those envelopes. For now, the national rollout is planned for end June 2008.

By Jaco Coetzee, Country Manager, Lesotho

Congratulations to Senior Consultant, Kojang Mohale, who has been in charge of the Mafiteng branch, which opened three weeks ago. Thanks to her efforts, the turn-

over was 125% of target. As the other consultant from the branch was not present, Kojang brought in this amount of business virtually single-handed. She deserves the title of employee of the month in Lesotho. Well done, Kojang!

Botswana keeps doors open to help clients

By Andre Heunes, Country Director, Botswana

When everyone else was knocking off early for the Labour Day weekend, Blue staff in all the Botswana branches were still hard at it, helping clients. These photos were taken at 18h30 the night before the long weekend, as people were still coming in for loans. Not one Botswana branch, nor the National Office closed until every client had been assisted, and they could walk

out of the branch with a cheque in their hands. And while they worked, they sang, clients and staff together, enough to make your heart explode.

The last customer in the Gaborone office, Mkonopi Mosinyi, needed money for his brother's funeral. Joyce handed his cheque to him after 20h00 that night. That's caring for you. Thanks to Marthin and all Botswana staff – what a great team!

Blue's own cartoonist



By Stoffel Swanepoel, Country Manager, Tanzania

It's strange that when you work with people every day, you think that you know them. Well that's not the case at all. We recently discovered that we have a cartoonist in our midst at the Tanzanian National Office.

Ally Jamal is from a family of cartoonists in Tanzania, and they are famous for it! Ally has come up with sketches for the Tanzanian agents' training manual. He says he's out of practice, but he did a great

job! Ally also invented the character Mwalimo (Teacher) who you can see in some of the cartoons. In one, Mwalimo is talking about male and female through different fruit, to remind people to fill in the gender section on an application form. He also reminds people to fill in their cell-phone numbers.

Ally has also done a cartoon to amuse people while raising awareness around fraud. With all the hard work and effort being put in every day, we need someone like Ally to bring back the humour. Thanks Ally!

Tanzania – Blue clients love new branch

By Stoffel Swanepoel, Country Manager, Tanzania

With the opening of the Tabora Branch, which is literally smack bang in the middle of Tanzania, we have had some good feedback from our clients. Everybody is happy to have their own Blue Branch.

In the past, Mwanza branch used to conduct business there. As a result, if there was a need to see a Manager or to do business, it was difficult. With the new branch that has opened, business is much easier for Tabora residents. We want to wish the new Manager, Tadeo Zumba, and his team all the best for the future.



Above: before photo and below the after photo



L to R: Phomolo Mmerekhi, Ditiro Mothoesele and Joyce Rautenbach. Joyce is handing a cheque to Mr Mosinyi



The Gaborone staff in their new uniforms, winners of the April branch of the month in Botswana



Oratile Mooketsi, Mary Bagorogi, Bonolo Modidi, Boitumelo Manyeula, Moses Gwafa, working late



Corporate Communication – clear open and honest

By **Morne Reinders, Corporate Communication Manager**

Communication is a vital strategy in any business. In a listed company like Blue, it is critical that our communication is clear, open and honest, and that we can provide insight and information to each of our many groups of stakeholders. These include staff, investors, customers, the media, the general public and the communities in which we operate. The new division

will be split into three sections: Investor Relations, Public Relations (consumer and financial PR, as well as Africa affairs) and Corporate Social Investment.

Investor Relations involves working with retail and institutional investors, pension funds, etc. Road shows promote the company to investors. Here we will also deal with corporate governance, risks and compliances, departmental and country managers and with the Finance Department.

Public Relations covers financial and consumer PR, aligned with Blue's marketing strategy with a voice from a product perspective, concerning innovative and ethical products. It will also house the Africa Affairs section and internal communications.

Corporate Social Investment will manage Blue's investments in communities and our social upliftment programmes and community outreaches.

Our objective in each department is to build bridges with our different publics, build understanding of how our business works, what our vision and mission are and how we are performing. We also want to show how seriously we take the business of delivering superb service to each of our stakeholders. Not a small task, but an important one.

April performance statistics

by **Paul Kruger, MIS Coordinator**

Country performance

Lesotho tops the "sales against targets" results, congratulations, guys! Well done Lesotho, Zambia and Malawi, who all beat their targets for April, with Namibia, Botswana and Uganda close on their heels.

Best branches

Congratulations to the winning branches for April:

Botswana – Gaborone
Malawi – Blantyre

RSA – Pretoria
Tanzania – Dar-Es-Salaam 1
Uganda – Arua
Zambia – Chipata
Namibia – Rundu
Lesotho – Mafiteng
Kenya – Mombasa

Productivity

Congratulations Namibia for top number of deals! The top three countries are:

Namibia
Malawi
Lesotho

Insurance Division grows

By **Elrine de Villiers, Manager: Short-term Insurance**

The Insurance Division at Blue has expanded significantly over the past couple of months. This happened in order to meet the growing demand for insurance products and services. I was originally appointed to head the Short-term Insurance Department for South Africa, but have recently been tasked with overseeing Blue's short-term insurance portfolio for the rest of Africa.

The following staff have been appointed: Jessica Kekane (Senior Administrator: Short-term Insurance), Sandra Budhu (Manager: ELM Agency S.A.), Daniel Walaga (Manager: Specialist S.A.) and Andre Potgieter (Financial Manager: International Insurance). They join the existing insurance team consisting of Greg Niemand, Sian Malins, Elmary Samuel and Monique Müller. More appointments are expected within the next couple of months.

Good news is that the personal short-term insurance portfolios for Blue's staff are being converted to the Blue brokerage. Staff are offered preferential rates from reputa-

ble insurance companies, this has been combined with the exceptional in-house service.

The exciting next step encompasses referrals of family and friends from the staff. Staff will be able to earn a commission on any referral that has been accepted as a new policy for Blue. Some of our staff members have already started to refer their family and friends – well done to them. We are also geared for commercial insurance, having already converted Blue's own policy to our brokerage. We can currently quote a business on its assets and, in addition, insure the personal portfolio of executives, staff and blue collar workers.

Multihome is an exciting new product for Blue clients. It's specifically designed to insure the contents and buildings of blue collar workers' homes, with premiums starting at only R15 per month. We will soon be giving you more information on this.

At the moment the above products are only available in South Africa, but watch this space as we will be rolling these out in all Blue countries throughout Africa.

IT means "in touch"

By **Sam Brink, Blue IT Manager**

How is our service delivery? It's our quest to provide you with the best service delivery possible, so I would personally like to know if you have any IT difficulties or difficulties with IT support. E-mail me directly at samb@blue.co.za or call on +27 (0)72 927 4123.

Blue's Information Technology division is growing by leaps and bounds. New team members are Alan Vieira, Web Developer, Werner Breedt, Network Administrator from Integr8IT, James du Bois, Network Admin for Africa, Gustav Wessels, Business Analyst and Anna Mekwevho, IT Apprentice.

We will be growing this team to assist you more efficiently, thereby making sure we have specialists in each field of IT, to ensure Blue gets the most out of its IT invest-



ment.

We are looking forward to vast improvements in the infrastructure and lending application front in the next 12 months, meaning faster service and easier loan and customer management. Watch this space! Blue Fame is coming!

There is a new general IT Support phone number to call after you've logged a call by e-mail. Use this direct line instead of phoning the HO switchboard: +27 (0)12 990 4555.

Learning how to behave

By **Bronwen Eckstein, Editor**

How often do we rush in to a situation and take action without realising that we are hurting people's feelings, causing embarrassment or distress? If you're anything like me, it's quite often. One of the downsides of being a fast and furious organisation is that we can tread on people's toes and cause offence without knowing.

In African countries it's a custom in many parts to treat older people with respect and deference. Although within Blue our staff are all treated the same and are measured by their production and hard work rather than their age, what about our customers?

I understand that in East Africa, you refer to senior or older men by saying in Swa-

hili, "Shikamuu mzee" and slightly dipping your head in respect. This means "I see you, I respect you". They would answer, "Marahaba." I think this would be the practice in East Africa, Tanzania, Kenya, Uganda, Rwanda and certain parts of the DRC. In Zambia, older men are called "Bashikulu", a title our own dear Godfrey Ngula has already been granted. I think it means grandfather.

But these revelations make me wonder – How many traditional customs are we breaking and by doing so, causing offence? We need to examine this and open ourselves to correction and training, so we can do things better, and treat our customers with even more courtesy and caring. That's the reason for our competition on pg8.

Saturday is a work day

By **Dave van Niekerk, Blue CEO**

It seems that most people don't put much effort in on a Saturday. Please note all our branches and our Head Offices are open on Saturdays. All the retailers make the most of their sales on a Saturday – yet we don't. How is this possible? Please note that we

need everyone at Blue to put huge effort into the Saturday production. We will be watching this closely. Every week we will have a top Saturday performer and a worst Saturday performer. The best and the worst branch in each country will speak to me personally in the week following that Saturday.

GET COMMISSION

Refer your family and friends to Blue for short-term insurance.

Contact 012 990 8400 for more info.

Congratulations to our May Blue Stars

South Africa

Daleen Marais (Rustenburg): 2 stars – Best service, teamwork and sales support
Tebogo Steyn (Rustenburg): 2 stars – Best service, teamwork and sales support
Daphney Sithole (Rustenburg): 2 stars – Best service, teamwork and sales support
Michael Makua (Benoni): 2 stars – Initiative/innovation
Meshack Brijmohan (Collections HO): 2 stars – Service excellence, teamwork, initiative/innovation
Sabastion Lakbaran (Collections HO): 2 stars – Service excellence, teamwork, initiative/innovation
Alma Venter (Collections HO): 2 stars – Service excellence, teamwork, initiative/innovation
Lebo Bopape (Collections HO): 2 stars – Service excellence, teamwork, initiative/innovation
Kagiso Nteta (HR HO): 3 stars – Service excellence, teamwork, initiative/innovation
Natasha Kruger (Creditors HO): 3 stars – Best service and teamwork
Alta de Kok (PA HO): 3 stars – Best service and teamwork
Sonja Buitendag (Bloemfontein): 3 stars – Teamwork and initiative/innovation
Alida Engelbrecht (Mpumalanga): 3 stars – Teamwork and initiative/innovation
Veronica Mkhathshwa (Benoni): 3 stars – Teamwork
Agnes Mogale (Phalaborwa): 3 stars – Best service, teamwork, sales support, initiative/innovation
Gerhard Buytendag (Bloemfontein): 3 stars – Best service, teamwork, sales support, initiative/innovation

Botswana

Lebogang Machaa (Mahalapye): 2 stars – Best service
Badisa Balathwa (Mahalapye): 2 stars - Best service, teamwork, sales support and initiative/innovation
Maitumelo Kaisara (Mahalapye): 2 stars - Best service, teamwork, sales support and initiative/innovation
Kenny Monare (National Office): 2 stars – Teamwork
Abigail Mampane (National Office): 2 stars – Best service and initiative/innovation
Phomolo Mmereki (National Office): 2 stars – Best service and initiative/innovation
Tirelo Tomeletso (Gaborone): 2 stars - Best service and sales support
Moses Gwafa (Gaborone): 2 stars - Best service, teamwork, sales support
Ditiro Mothooselle (Gaborone): 2 stars – Best service and sales support
Joyce Rautenbach (Gaborone): 2 stars – Best service
Boitumelo Botshoma (Mahalapye): 3 stars – Best service, teamwork, sales support and initiative/innovation
Natasha Mbangiwa (National Office): 3 stars – Teamwork and sales support
Tebogo Mathambo (National Office): 3 stars – Best service, teamwork and sales support
Daphne Bakwadi (National Office): 3 stars – Best service, teamwork and sales support
Maggie Visagie (Lobatse): 3 stars - Best service, teamwork, sales support and initiative/innovation
Lorate Malebye (Lobatse): 3 stars - Best service, teamwork, sales support and initiative/innovation
Julie Moalafi (National Office): 3 stars - Best service, teamwork, sales support and initiative/innovation
Annamarie Cloete (National Office): 4 stars - Best service, teamwork, sales support and initiative/innovation

Malawi

Christopher Kasambala (Mzuzu): 1 star - Best service, teamwork, sales support and initiative/innovation
Susan Manda (Mzuzu): 3 stars - Best service, teamwork, sales support and initiative/innovation
Bright Mhango (Mzuzu): 3 stars - Best service, teamwork, sales support and initiative/innovation

Uganda

Deborah Kasule (National Office): 2 stars – Best service, teamwork and initiative/innovation
Jovent Kyalimpa (National Office): 2 stars – Best service, teamwork and sales support
Ajula Alba Ongejio (Nebbi): 2 stars - Best service, teamwork, sales support and initiative/innovation
Ayesigye Claver (Kabale): 2 stars - Best service, teamwork, sales support and initiative/innovation
Barbara Nansikombi (Masaka): 2 stars – Teamwork
Norbert Opar (Nebbi): 2 stars – Teamwork
John Bosco Akera (Arua): 3 stars - Best service, teamwork, sales support and initiative/innovation

Please nominate those performers who live our Blue values by sending a detailed motivation, which will determine the number of stars awarded, if any. Nominations should reach HR before the 5th of every month. Send a high resolution picture in jpg format for possible publication. Read more about the Blue Star recognition scheme on the Intranet, or contact HR for more information

Blue Wellness

Five tips to keep you sane at work

At Blue most staff work long hours and give their jobs top priority. That's the culture at Blue. Sometimes there is a gap between resources, time and the work to be done. Because of the speed at which we work, there can also be project volatility and changing priorities. How do we stay sane? Here are some tips to keep you cheery and bouncy despite the stress.

1. Learn to dismiss the “nice to do” – Managing your workload is the key. Carefully choose what items on your to-do list are not critical, then throw out the things in the “it would be nice to do” category. Those are tasks that are not essential to service delivery.

2. Delegate tasks when you can – This is tough if they are things you would have enjoyed doing if you had time. Even harder if you know you can do them better than anyone else. If you're swamped, you need help. And it will help you break the habit of hanging onto everything until you can see to it personally (which may never happen). We're not talking about dumping a bunch of work on some poor hapless associate. Shout if you need more hands on deck. Speak to HR about additional staff.

3. Prioritise like crazy – Some questions to ask yourself:

- What will happen if this doesn't get done this week (month, quarter, year)? Who will be affected?

- Are others depending on me to complete this task?
- Can I do part of this and put off the rest till I have more resources?
- Can I find a simpler solution?

You may need to talk to a lot of people to get the answers, but that's actually a good thing. Someone may come up with a perfect alternative you'd never considered before (or volunteer to help).

4. Cross-train an assistant – Make sure you're not indispensable. If no one can cover for you during your vacation, what kind of a holiday do you think you're going to have? But you don't only have holidays to plan for. You may need to attend conferences, business trips, deal with crises, or be busy with a full-time project. If you're a manager, you need a lieutenant – someone who understands the processes, projects and relationships you handle, even at a simple level. That person can keep an eye on the day-to-day concerns while you're gone.

5. Document – If you don't have time to train someone to fill your shoes, or even a small portion of one shoe, documentation can help. A checklist (e.g. do these nine things before leaving on Fridays), a cheat sheet (follow these steps to double-check backups for the accounting database) and quick to read task descriptions.

More tips next month – or send your own to newsletter@blue.co.za

Onwards and upwards – promotion opportunities

By Tanya Roberts, HR Manager

Do you know that you could be planning your progress at Blue? There are certain key career paths for those who are interested in growing their skills and experience. Here are some paths to consider:
 Agent > Consultant > Senior Consultant > Branch Manager
 Credit Manager > Finance Department
 Admin Manager > Human Resources Department
 Branch Manager > Regional Manager > Country Manager

The whole range of opportunities will be available on the Intranet soon. Human Resources would be glad to talk to you about your options, and what education and training you need to do to further your career path. Courses in finance, human resources, marketing & sales and legal studies could all lead to promotion in the future, based on your performance in your current job. E-mail me on tanyar@blue.co.za for more information.



HO starts action cricket team

Action cricket is a dynamic sport – perfect for people who want to play cricket, but work all day and most of the weekend. This makes it an ideal sport for Blue staff, which is why Krian Pillay, MIS Administrator at Blue HO in Pretoria, has set up a Blue action cricket team. Krian played for the Natal Under 21 Dolphins team, appeared on TV and has done cricket coaching, so starting action cricket at Blue seemed a perfect move.

“We can bring people from the company together outside the Blue buildings, build teamwork and help people socialise. Though we didn’t know each other very well at the start of the first practice, as soon as we got into the enclosure and start screaming and shouting we have a great time. And of course there’s a social gathering after the match to build team spirit,” Krian says.

Currently there are 12 players on the Blue team. In the Action Cricket League, you

play an eight-a-side game, with four rotating reserves. If enough ladies want to participate, Krian will start a mixed gender team. He says, “It does take commitment being there for every match and every practice.”

Action cricket takes place indoors in an enclosure about the size of a tennis court, with slightly different rules to normal cricket. The “field” is enclosed in nets, and teams switch after every four overs. There are only 16 overs per game, and everybody must bowl two overs. You not only gain points, but can only lose them, and it’s easy to go into a negative score. It is, however, possible with a single ball to make ten runs, so there’s lots of fun and excitement. If there’s an action cricket facility near your office, why not start your own Blue team? Contact Krian at krianp@blue.co.za for more details.



L to R: The team – Gerrie Fourie, Krian Pillay, Ignatius Van Niekerk, Wessel van Wyk, Werner Breedt, William Grimes Below: The pitch at Silver Lakes Action Sports venue



June competition – send us your tip and win ZAR250!

Read the article on pg 6 about learning how to behave, and give it some thought. How do you behave to customers? What tips do you have? What do people in your culture appreciate and expect from others? What would be the best way to behave to customers in your country? How should we address older people, women, children? Should we stand or sit? How should we shake hands? What will cause offence?

Send us your suggestions for ways to be more polite to our customers and the communities we serve.

The person who sends in the best tip will win ZAR250. Send your answers to newsletter@blue.co.za or beckstein@icon.co.za or fax to Bronwen at +27 (0)866 378 498. The closing date is 30 June 2008. You can send in more than one tip. Each tip will be judged on its own merit.

Blue Special saves the golf day

By Yolandi Rossouw, Branch Manager, Blue Bellville

In Bellville golf is dangerous, but our team has an answer to any pain suffered on the golf course. South Africa’s Bellville branches sponsored a hole at the Bellville Golf Day on 3 April. The two Bellville Branch Managers, Jaco and Yolandi Rossouw, together with their new Regional Manager, Gert Venter, manned the hole and entertained the players.

Through the course of the day, Yolandi took her first try at golf. Unfortunately it wasn’t that successful and she almost hit

Gert in the head with her golf club, which was very entertaining. To build the spirits of the golfers and help Gert recover from his near-injury, Blue introduced a new shooter – the Blue Special. It was a huge success, and you can see why from the pictures... If you want to try the Blue Special, you’ll have to visit one of the Blue branches in Bellville.

We would like to say welcome to Cheryl Ranna and Grant Pretorius who started at the Bellville branch in the beginning of April. We wish them the best of luck and a prosperous future with the Blue family.



Felix wins ZAR250

Congratulations to Felix Kampaundi, sales agent at Malawi’s Lilongwe branch. He submitted fifteen HIV slogans! In recognition of his extraordinary efforts, he wins the prize of ZAR250. Here are Felix’s suggestions:

Know yourself better with an HIV test.
To live positively is great.
Get tested, live positively.
Blow your whistle, go for your HIV test.
It’s not too late to know your status, get tested now.
Live positively, make life easier.
Spread the message by living positively.
Aids is real, get tested now.
Knowledge is power. Know your HIV status.
HIV test – a password to healthy living.
Real folks know their status, what’s yours?
HIV test for total health solutions.
Get tested. Take care. Live positively.
Let’s join hands, go for VCT and encourage others.
Together we can! Lobby for HIV testing!

As HIV/Aids is such a major issue, we would like to encourage more people from other countries to share their thoughts with us on ways to tackle this deastating issue. Please e-mail newsletter@blue.co.za with your ideas.

Palesa wins the sudoku!

Congratulations, Palesa Megale, an Agent from the HO Call Centre, Pretoria SA. You win ZAR250.

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