

Media get a taste of deep Blue Africa



Dave van Niekerk, Blue's CEO, discusses the company's operations with the journalists

Blue has just hosted a group of journalists on a visit to Tanzania. Blue Bulletin interviewed Morné Reinders, Blue's Investor Relations Manager, about the trip.

Editor: Why the trip?

Morné: It's important for the media to visit different countries in Africa and report on the challenges that Africa faces, and also to experience the unique qualities that Africa has. The fact that it's not Westernised, that the roads and infrastructure are not sophisticated – people need to understand the constraints Africans live with.

For instance, Tanzania has less than 3 000 km of railway. The cities are congested, but there's no road rage. The people are kind and helpful. That's the leaf we can take from their book.

You can walk alone at eight o'clock at night in the city and not feel threatened. There's a different way of doing things we can learn from. And the irony is that we're using the generators more in Pretoria than in Dar-Es-Salaam!

Editor: What did the media think?

Morné: They were pleasantly surprised at the resources available in Tanzania. In the



Johan Senekal, Blue Tanzania Country Manager, gives the journalists an overview of his country

past, we have taken them to Botswana and Zambia where the infrastructure is more Westernised, and where we've been established for a number of years.

This was absolutely different. We went off the tarred road and just about needed a 4x4 to reach the parking lot. But when we got there, our Blue Branch was 100% professional. The air-con was working, and the staff were friendly and professionally dressed.

Across our brand there's a consistency. Service is the same in Johannesburg, Lusaka, Gaborone and Dar-Es-Salaam.

Editor: Was it worth it?

Morné: Oh yes. I must say a special thank you to Johan Senekal and his wife, Erina, to Thomas, Johnson and Paul who drove us around and looked after us, and to all Blue staff. We have a group of very passionate, committed people working at Blue.

When the media and analysts meet and talk to staff in different countries, they get a very clear overall impression of the company. It's clear that the helpful attitude of staff has had a direct influence on Blue's success. The media are telling our story, because they can report on what they've actually observed.

Blue woos West Africa



Congo Minister of Finance, Pacifique Issoïbéka, Blue Translator, Nicolle Swart, Congo President, Denis Sassou Nguesso, and Blue New Business Executive, Clint Mellet

Blue Financial Services continues to spread its wings, and our latest expansion efforts target West Africa and Congo Brazzaville in particular.

According to Clint Mellet, Blue's New Business Executive "We have completed our East African leg, and are looking for opportunities in Western and Central Africa. We visited Congo Brazzaville (population 5.5 million) and met with the President of the Republic of Congo, Denis Sassou Nguesso, and the Minister of Finance, Pacifique Issoïbéka. They were very welcoming to us, and will give Blue all the support necessary for us to introduce our whole range of products one by one."

Blue is currently busy with company registration with CEMAC (Central Bank of a number of central African countries). This will open the door to many other Central and West African countries, including Gabon, Niger and Equatorial Guinea.

Blue Kenya's sad loss



Geoffrey Liyayi

It is with deep sorrow and regret that we announce the untimely death of our Branch Manager in Eldoret, Geoffrey Liyayi, son of Andrew Likhako Liyayi and Fridah Busolo.

Geoffrey passed away on the 31st December 2007. Geoffrey was a loving husband to Victoria Atamba, and a father to his four children, Constance Masitsa, Kevin Mutuka, Collins Ayekha and Clare Indasi. Our thoughts are with his family in their time of loss.

Living the Blue values

By Dave van Niekerk
CEO Blue Financial Services

As a Group, we paid out R50 million in loans in December. This was quite an achievement, especially over the Festive Season when business normally slows down. January and February have steep targets, but Blue countries are on track to meet them. We especially want to give credit to our smaller countries like Malawi and Lesotho that have added a great deal of value in a short time.

Unfortunately, our South African operation is still producing below expectations. This is largely due to the new products, and uncertainty created in branches due to restructuring at Regional Manager level. We understand that this has caused some delays and discomfort for branch staff, but to be perfectly clear, we expect nothing but the best in terms of performance. The new Regional Managers will be much more hands-on, and will directly contribute to your success as branch staff.

It's important to note that the Cashbuild stores have not yet reached the expected sales levels, and even the productivity level per staff member is still relatively low in South Africa, compared with other

countries – in Malawi it's 36 contracts per person per month, in South Africa it's eight.

Good news is that we're going to give you more support and more marketing backup in the months ahead. With the new marketing campaign and new Regional Managers, we believe that South Africa will improve its productivity, and we wish you all the best to make your targets.

As you know, we have just gone through year end (28th February), so by the time you read this, we will be in a new financial year, and you will have new targets and new budgets.

This has been an exciting year for Blue. We are venturing into new countries such as Swaziland, and exploring Nigeria, Cameroon, Rwanda and Congo. We are also upgrading technology with a new debtors system. We are driving the Blue brand, and expect brand recognition to be much stronger in 2008 – we are on TV, introducing the news in most Blue countries. Blue has come a long way. We are becoming a household name. Our job as Blue team members is to be true to the Blue brand, and to live the Blue values in the way we serve our customers.

Letters to the Editor

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



Hi there,
The last newsletter was too short. Please give us more pages. We want to hear what's going on at Blue, we want to see more pictures of people.

**Annemarie
South Africa**

We listened, Annemarie! This issue we have doubled in size, and we hope you like the new look and feel. Now send all your news and photos to newsletter@blue.co.za – Ed

Dear Bronwen,
We send you pictures and you don't use them. This is very frustrating to us, as we would like to appear in *Blue Bulletin*.

**Shy staff member,
South Africa**

We are dying to print your pictures, but we need high resolution, large format photographs. You can send us negatives, prints, CD's with pictures on and preferably high res digital images by e-mail (one picture per mail if they are more than 1 MB in size. Sadly, the

printed magazine needs better quality images than the internet does. Pictures taken with cellphones are unusable – Ed

Hi Bron,
The weather is not favouring here, it's really burning. I am a consultant from Zambia (Mongu Branch). I would like to know more about the Blue Bulletin correspondent and picture of the year. What would you like to see in the pictures?

**Njekwa Mumbuna
Blue Mongu, Zambia**

Njekwa, we like pictures of people and events. If you're taking photos, get close-ups and use a flash, so we can see the details of a person's face. Make sure you have proper lighting when taking pictures, it is better to take pictures early in the morning or late in the afternoon. We want stories about staff, customers and what life is like in your branch and country. Don't forget the prize of ZAR2 000 for the best correspondent of the year. Competition closes September 2008, so you can still enter – Ed

Closed period – no Blue share trading

BFS is in the process of negotiating an agreement that could impact on our share price. This implies that, as a JSE-listed company, we go into what is called a "closed period." This is the standard procedure to prevent possible abuse by people with inside information of the company.

What does a closed period mean to staff and directors?

This means that NO directors and NO staff are allowed to buy or sell Blue shares without the express consent in writing of our Company Secretary, Reynier van der Westhuizen, acting under instruction of our CEO, Dave van Niekerk.

What happens if you buy or sell Blue shares now?

If you do buy or sell your shares without written authorisation during a closed period, you will be subject to disciplinary action. This is because, as a staff member, you may have knowledge of the intended transaction which the public does not have, which could give you an unfair advantage when trading Blue shares. This applies to all Blue shares owned by you, not only the ones awarded to you as an employee, but also those you may have bought privately in the market.

For more information, contact Reynier van der Westhuizen, Group Company Secretary at reynierv@blue.co.za

Lions in the shade



You are a South African bush pilot working for Blue Sky Aviation. You fly in some critical supplies, enjoy a quick lunch. It's a stifling 100 degrees in the shade and you're eager to get back up to the cool, high blue yonder. On the way back to your plane, you discover that the only bit of shade within one mile has become very popular. You start calculating the distance to the plane door and wonder... "Do I feel lucky today?"

A cost to us all

By Johan Maritz,
Financial Director

At Blue we've grown significantly over the last couple of years, and as a large corporate, certain inefficiencies and unnecessary costs tend to creep in. Shockingly, we are finding abuse of internet facilities, telephones, couriers, petty cash, stationery and similar facilities. As an example, one person ran up a bill of R2 000 on private telephone calls in one week. This hurts the many of you who are shareholders. This company belongs to all of us, to care for and build together.

The Finance Department is now forced to become a watchdog of this, and to find the culprits and make an example of them. As the Financial Director, I will be ruthless

against abusers. We are monitoring costs at all branches and all levels of the organisation. A new Internal Audit Team has been appointed with extensive authority to review any form of abuse of company facilities and costs. We will be investigating any misuse of facilities, and we will take the matter further.

It is everyone's responsibility to ensure that Blue is the most cost-effective, well-run and professional organisation possible in order for us to grow. This is also how you earn your salary and dividends, and how your shares grow in value. We can only solve this problem if we all work together to look after the company. Please help us in cutting costs, monitoring usage and root out the abuse that has crept in recently.

Housing for Africa

By Riaan Swart,
Chief Operating Office

90% of Africans have their own piece of land, but building their own home is problematic. Since most do not have title deeds for their property, building societies and banks are not willing to extend them a loan, which makes finding a building contractor difficult.



We, however, found that the majority of Blue's customers – teachers, nurses, policemen, administrators and others – are dependable, hard-working people in regular employment. Our clients deserve to own their own home, and we have found a way to supply it.

Through our sister company, EasyBuild, we can now build our clients their own homes. We supply all the raw materials and labour – offering a one-stop delivery. The house is then built on their own piece

of land, even if they don't have the title deeds to it.

Characteristics:

- Cost-effective and attractive
- Easy to construct
- Built out of concrete
- SABS tested – waterproof
- Cast on-site on raft foundation
- Window and doorframes in place before the shell is cast
- All electrics and plumbing set in walls
- Wooden doors and roof beams
- Steel windows and doorframes
- Strong corrugated iron roof
- Proper bathroom, all plumbing included
- Should services be installed, plumbing is already in place
- Septic tank available
- Kitchen, lounge/dining room, bathroom, 1-4 bedrooms

Furthermore, we will empower local communities through on-site training and support for local contractors and entrepreneurs. We are currently constructing these homes in Zambia, and plan to roll out the construction to other African countries over the next 18 months.

Greenstart is turning Blue

By Andre de Jager
Greenstart Home Loans

Greenstart Home Loans entered a new era in March 2007 when it became a full subsidiary of BFS. It gained momentum in September 2007 when we moved into the same offices and officially put on our Blue caps. Having access to the 78 branches in South Africa, we foresee a bright future for the home loan product. The biggest challenge has been the training of existing staff on the new product, in order for them to offer unprecedented service in the Blue tradition.

Further to this, we are actively engaging with agents and bond originators to widen our existing distribution network. We are also introducing our branch network to the existing low cost housing market. One of the marketing initiatives is to contract agents, and deploy them in strategic areas within the branch network to exclusively market our product. Due to limited stock in the low-cost market, we now cater for

loans of up to R350 000, and our average loan size has increased from R129 000 in late 2006 to an average of R186 000 (new business) in December 2007.

Greenstart is also, with the assistance of "Big Brother Blue", now entering the property development market, because affordable stock is not readily available. The first initiative is the establishment of a Blue Development Company operating in KZN. Other "Greenfield" developments are also on the cards. This entails acquiring land, providing services, appointing contractors and setting up end-user finance.

We still believe that our knowledge of the low-cost housing market, as well as our ability to tailor our product range to suit the needs of a particular market segment, give us the edge over our competition. For one, "blacklisting" is not a curse word in our vocabulary, because we understand our market. This makes us a true one-stop shop for an affordable home!

Insurance specials for staff

By Greg Niemand
Divisional Director, International Insurance

Blue's Insurance Division has launched some super new product offerings for staff. Now you can get a reduced rate for your personal short-term insurance i.e. house (structure), home contents and vehicle.

The Division will include a personal analysis of your current cover, and offer advice regarding appropriate cover. Communication and application forms will be forthcoming. In addition, staff will be rewarded for any

friends and relatives that they refer to the insurance division.

Insurance will also launch a new short-term insurance product, called MultiHome, which is specifically geared for our current client base. This product will be marketed by the newly-formed Business Development Department, as well as on a referral basis from the branches.

For more information on these wonderful offers, send an e-mail to insurance@blue.co.za

The Wonders of Africa

By Deon Verster
Asst Country Manager, Zambia



Zambia's Livingstone and Choma branches are close to the magnificent Vic Falls

Africa is full of vast vistas, but it takes a lot to beat the view we got of Victoria Falls, also known as "Mosi-O-Tunya" – "The smoke that thunders". We passed there on our recent visit to our two branches in the Southern Province of Zambia (Choma and Livingstone).



Zanzibar is not only a popular holiday destination. Christopher Mulder, Marketing Manager, took this picture when visiting our branches in Tanzania

Deon's photo of the Victoria Falls in Zambia has been nominated for picture of the year. If you want to stand a chance to win ZAR2 000, send in your high resolution photos before Septemper 2008.

Out-of-line lenders get warned

Unlike Blue, not all micro-lenders realise how valuable their clients are. Recently 19 micro-lenders and loan sharks in South Africa found themselves on the wrong side of the law. The National Credit Regulator has issued compliance notices to them for allegedly flouting the National Credit Act, designed to protect borrowers and regulate SA's R850 billion consumer credit industry.

The lenders had kept borrowers' bank cards, pension cards, identity documents and PIN codes, violating the Act. They were given 15 days to comply.

This is the first time the Regulator has issued notices to rein in errant lenders. There are more than 4 000 lenders registered in South Africa, of which 2 400 are micro-lenders. The micro-loan industry is worth R30 billion.



Office furniture aids welfare



Residents of Kungwini Welfare Organisation were very impressed with their new office furniture

When BFS moved premises, a large number of chairs, filing cabinets, desks and bookshelves had no home. Annemarie Lotter, former HO Office Manager, realised that these pieces of furniture could still be of some value, and arranged to have it delivered to Kungwini Welfare Organisation to help furnish their new training centre. "They were so glad," she said. "Those items that need repair will be fixed by the people there, and they will find a use as well."

Kungwini cares for people with disabilities, and offers a range of services, including primary health care, community development and training and educational facilities to their target market, which also includes people suffering from HIV/Aids. The organisation is based a few kilometers from the Blue Financial Services Head Office in Pretoria.

Some of the office furniture also went to the SA branches in Bethlehem, Pretoria, Louis Trichardt, Elim, Burgersfort, Giyani, Benoni, Midrand, Bramley, Phalaborwa, Musina and Thohoyando, plus the new office in Maseru, Lesotho.



A representative from Kungwini with Annemarie Lotter from Blue, who handed over the furniture

Orphans now wear blue

200 orphans at the Belfast Children's Home celebrated a late Christmas in January when Blue donated T-shirts for their belated Xmas party. Blue and other organisations made sure that the party was a great success.

The home's junior section cares for 150 children from 5-14, and the senior section looks after 64 teenagers from 14-18. They are provided with accommodation, three meals a day, clothing and toiletries. The home is supported by a golf estate in the area, and monthly fun events for the orphans are managed by Blue's PR company, Firehouse Communications. We can't wait to see the kids in their Blue T-shirts!



Tanzania passes with flying colours

By Vanessa Schreuder
Tanzania National Office

Blue's operations in Tanzania are growing in more ways than one – not only are we opening new branches, our staff are also growing their skills.

Blue Tanzania recently opened another branch in Dar-Es-Salaam in the Temeke region. It is close to the national stadium, and will cover the south of Dar-Es-Salaam. We are also opening a branch in Tabora,

which is right in the centre of Tanzania. We are planning to have 17 branches by the end of the year.

Joseph Msendo, a data capturer at our National Office, recently got his National Advanced Diploma in IT. He is currently doing most of the data capturing there, so almost all Tanzanian contracts go through his hands. Joseph is a real asset to Blue, and we depend heavily on him. Congratulations on qualifying, Joseph!



Joseph Msendo, a data capturer for Blue Tanzania, recently completed his diploma

Making a difference

By now we all know about the turmoil in Kenya. Blue's Kenya operation has come up with a wonderful way for Blue staff to show their solidarity with the displaced and starving people in various parts of the country.

Every Blue staff member can donate R5 or more from their next salary, and BFS will match or increase the amount. Dave van Niekerk, our CEO has authorised HR to deduct R5 from each staff member's next salary, which he will make sure BFS matches or increases. This will show that we care about our fellow staff members and customers in Kenya.

Conrad Nortje at Blue Kenya says: "we will then go and purchase items here in Kenya and deliver them to the Red Cross, who will then distribute the items to the displaced people. I have spoken to the Red Cross, and the most urgent items are baby/infant food, staple diet items such as maize meal, beans, cooking fat and sugar to name a few. We have sourced the items, and the local suppliers have given us discounts in respect of the relief effort, so we are all set to go. We just need your help with raising enough money to make a sizable difference."

There are an estimated 100 000 displaced people in Kenya at present. The Kenya Red Cross has 58 branches and 69 000 volunteers countrywide, so any provisions provided will be shipped at once to the most needy areas. In fulfilling their mandate of alleviating human suffering, the Red Cross staff are geared to do detailed assessments and response.

Their first objective is to provide emergency relief services to people, which includes access to safe water. They will also provide once-off distribution of an emergency relief kit to each family for 84 000 families. Furthermore, they are offering first aid services to injured persons. Later, they will increase their efforts to trace missing persons and put family members in touch with each other.

If you don't want the amount deducted from your salary, e-mail donations@blue.co.za. You can also donate more than R5 by e-mailing the same address. For more info on the Red Cross in Kenya, visit: www.kenyaredcross.org/UserFiles/File/Kenya%20Electoral%20Violence%20Preliminary%20Appeal%20No.1.4.1.08.pdf

Top performers rewarded

By **Tony Henderson**
Uganda Country Manager

In mid-January, Blue Uganda embarked on a campaign to recognise and reward the top performer in the sales arena, by introducing an attractive and wealth-creating incentive of UGX100 000 per week for the country's top sales personnel. There is also a weekly incentive of UGX5 000 for non-sales staff who contribute to the country's sales. Naturally specific rules apply, including sales production target minimum.

We recently announced our first winner in the sales category, and Lawrence Kyamufumba from the Masaka branch in Central Uganda walked away with the honours. Unfortunately some non-sales staff just fell short of the minimum requirements.

Lawrence was brought up to the National Office in Kampala on Monday, 28 January,

to receive his incentive award and a recognition certificate.

On arrival he was met by a number of Kampala journalists who interviewed him on what made him a top achiever. His response was: "I know what I want and what I need to do to achieve my sales. I plan my call programme a week in advance, and ensure that I make these calls. I am dedicated and have built up a strong relationships with the various district officials that I call on. I speak the sales language and enjoy selling and talking to people."

With this type of attitude it is clear that he is an achiever, and this after only six weeks at Blue! Lawrence is also the Secretary of the Masaka Corporate Club.

Well done Lawrence, you're the master of the sales team and a worthy recipient of this first award.



Tony Henderson, Country Manager, with the first incentive winner, Lawrence Kyamufumba from the Masaka branch

Lesotho does their homework

By **Jaco Coetzee**
Country Manager, Lesotho

Getting back into routine always seems hard at the beginning of the year, but two months down the line, we at Blue Lesotho already overcame a number of challenges.

Lesotho legislation obliged us to drop our advertising and agents who had been bringing in 49% of our business. This did not stop us, and we immediately launched our Back to School Campaign. All staff were dressed in school uniforms for the duration of the campaign, and clients who took out an Education Loan, each received a stationery pack for the children. This durable pack can also be used as a satchel, and as a lot

of children do not have suitcases this was a great bonus.

We still achieved 5,14 million in January 2008 although we had no representatives from the 10th of Jan 2008. We feel that the campaign contributed a lot to our figures.

I really want to thank all the permanent staff for all their efforts during the Festive Season and in the first month of 2008. Your efforts, dedication and willingness to go the extra mile makes me the proudest team leader in Blue. As our additional two branches and our HQ get into the swing of things, we will rise above our constraints and make Blue the biggest and best micro-lender in Lesotho.



Maseru staff recaptured their youth during their Back to School Campaign

Botswana – a beautiful adventure

By **Andre Heunes**
Country Director, Blue Botswana

Working in Botswana is sometimes an adventure. Recently, when Marthin de Kock, Assistant Country Manager, and Renaldo Gouws, Area Manager, were on a road-trip visiting all the branches in Botswana, they ran into some difficulty along the way. With the large amount of rain that fell in Botswana this year, water was flowing over the main road.

This adventure sometimes also brings great beauty. One of the wonderful privileges when working for Blue in one of the African countries is the sight of wild animals just when you least expect it. We often see giraffe and elephants on the main road between Maun and Nata.

New additions

A wonderful new addition to the Blue Botswana family is my wife, Wilna. We were married on the 8th of December 2007 and she only moved to Botswana on the 14th of December 2007. I hope she will love it here as much as I do.

We also welcome Marthin de Kock, the new Assistant Country Manager. Marthin and his family – his wife Vivian and two daughters, Louise and Rene, moved to Botswana on the 3rd of January 2008.

1. Andre Heunis, Botswana Country Manager, and his wife, Wilna

2. Marthin de Kock, new Assistant Country Manager in Botswana with his family

3. Floods hampered branch visits



Congratulations to January Blue Stars

You'll be glad to see our Blue Stars are back in *Blue Bulletin* again this month. We apologise to the November and December Blue Stars who didn't have their information and photographs published, due to shortage of space in our previous issue.

Kenya

All Kenya staff: 2 stars for dedication and effort during the very difficult period in their country

South Africa

Anthony Molawa (Bloem): 3 stars for service excellence, teamwork and sales support

Liezl Jonker (Bloem): 3 stars for service excellence, teamwork, sales support and initiative

Meshack Brijoman (HO, Collections):

3 stars for teamwork, service excellence

Dino Latchmiah (HO, Collections):

3 stars for service excellence and living Blue values

Agnes Mogale (Phalaborwa): 3 stars for initiative, best service and teamwork

Patrick Mphela (Polokwane): 2 stars for customer service, living the Blue values

Mabel Mapuma (Polokwane): 2 stars for customer service, living the Blue values

Charlene van der Schyff (RSA National Office): 4 stars for teamwork and initiative

Daphne Sithole (Rustenburg): 2 stars for customer service and dedication

Gertruida M Marais (Rustenburg):

2 stars for customer service and teamwork

Johannah Matabane (Rustenburg):

2 stars for service excellence, teamwork

Please guide your staff to send detailed motivations, which will determine the amount of stars allocated (if any).

Nominations should reach the HR Department before the 5th of every month. Send a high resolution picture in jpeg format for possible publication.

Please nominate those performers who live our Blue values. Read more about the Blue Star Recognition Scheme on the intranet, or contact HR for more information.

All Blue Stars will receive a special prize for their efforts!



All the Kenyan staff



Daphne Sithole



Johannah Matabane



Charlene van der Schyff



Dino Latchmiah



Meshack Brijoman

Congratulations to our star branches!

At last, with delight, we again bring you the branches of the month in our different countries. Remember that the performance of your branch is measured by the targets set for you by your country manager. This means that small branches can compete against big branches. Kenya is not included because of unrest in January.

Botswana	Molepolole
Lesotho	Maseru
Malawi	Lilongwe
Namibia	Windhoek
RSA	Durban (Smith St)
Tanzania	Songea
Uganda	Masaka
Zambia	Kabwe

Country performance measured

By Paul Kruger
MIS Co-ordinator

One of the ways we measure productivity and performance is by counting the number of contracts signed up per person per country in a month. This is a good way of showing how effective different teams are. If you, for example, have five people in your team (three sales people and two administrative staff), and you write up five contracts in a month, your statistic is one (five contracts divided by five people).

The winning country in terms of contracts per person is Namibia. Well done to the newcomer and leader of the pack!

Country statistics were as follows:

Namibia	78.1
Malawi	36.3
Zambia	11.2
Botswana	10.8
Lesotho	8.7
Tanzania	8.6
South Africa	8.2
Uganda	4.4
Kenya	0.6

RSA	Funeral	0.4
RSA	HIL	0.3
RSA	Cellphone	0.2
RSA	Greenstart	0.0

Note: These statistics do not give the whole picture, as it doesn't take into account the financial value of each contract. However, it's one of our measurement tools.

Do you have a story to tell? Send your story or high res photo's before end September 2008, and stand in line to win ZAR2 000.

Top of the pops

By Paul Kruger
MIS Co-ordinator

How did we do in January? Blue achieved 73.1% of target in terms of group turnover. Individual country targets are set by the BFS Board of Directors. Congratulations to Zambia who made 106% of its turnover target, making them the top country for January in terms of financial results against target.

Here are the individual country performances:

Zambia	106.2%
RSA	96.4%
Tanzania	94.6%
Lesotho	85.5%
Malawi	68.9%
Botswana	63.6%
Namibia	60.0%
Uganda	59.3%

Do you have something to say? Share your comments in our Letter to the Editor column. We won't use your name if you don't want us to, so take the opportunity to speak out. Send your letter to the Editor to newsletter@blue.co.za

Why we have access cards

The use of an access card system will be put in place in most Blue country head offices during 2008, to make it a safer and better regulated work environment for us all.

Access cards are a lot different from clock cards. They are there to protect you and Blue's property. An access card must be looked after in the same way as your house or car keys.

You may be asking why access cards are so important. Maybe you feel like the company wants to check up on you. Well, here

are some of the real reasons why we use access cards at Blue Head Office:

- As an identity card
- To identify visitors and contractors
- To regulate and restrict entry to the Blue building
- To record overtime
- For reception to find out where you are when someone is looking for you
- For a headcount. This is important in case we need to evacuate the building
- To make sure nobody is locked in at the close of business.

How well do you know Blue

Fill in the answers horizontally to get the word running downwards in the coloured block. That's the answer to our question – what kind of lending does Blue do?

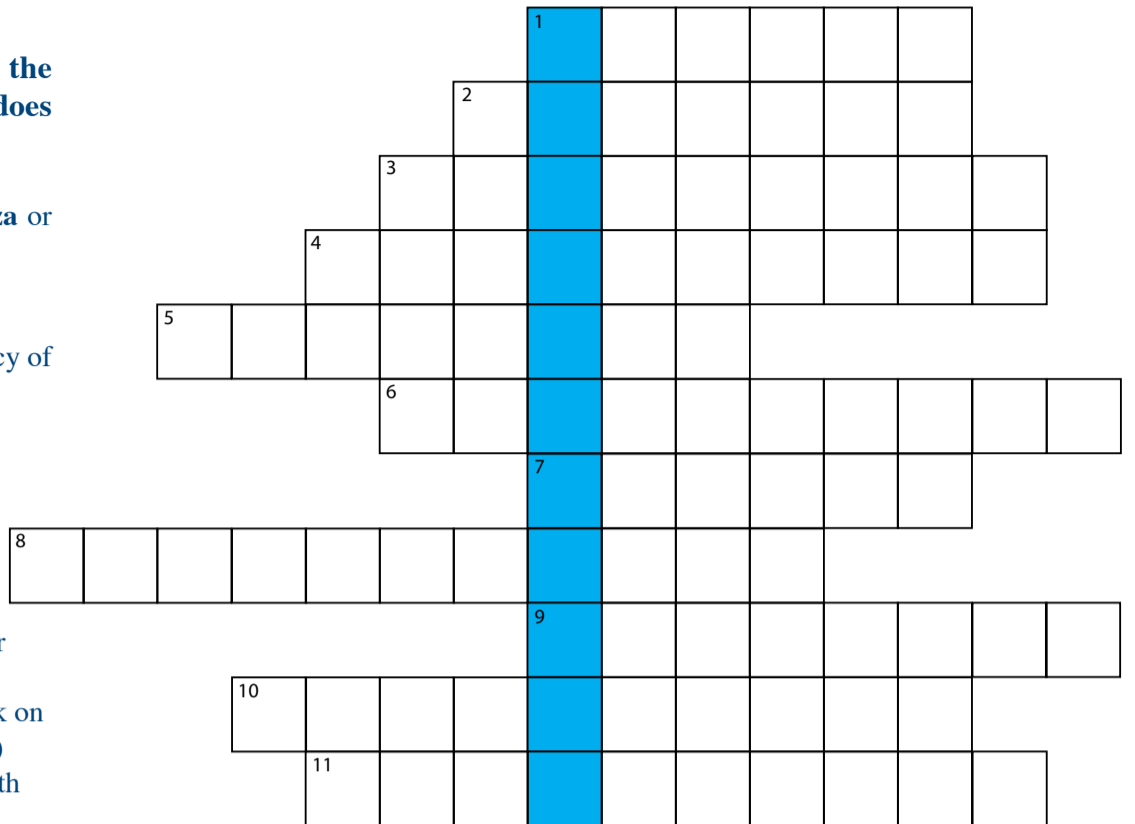
Send your answer to the Editor at newsletter@blue.co.za or beckstein@icon.co.za or fax it to +27 (0)866 378 498.

Closing date: 7th March 2008.

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

Clues

- 1. A country Blue is exploring (6)
- 2. Masaka branch is in which region of Uganda? (7)
- 3. You could earn a reward for referrals on this Blue product (9)
- 4. These notices were issued to 19 micro-lenders (10)
- 5. Humanitarian organisation in Kenya helping displaced people (3.5)
- 6. We use these more in Pretoria than in Dar-Es-Salaam (10)
- 7. A number game won by Elmary Samuel (6)
- 8. The Republic of Congo also known as Congo _____ (11)
- 9. This country had 10.8 contracts per person in January (8)
- 10. The Internal Audit Team will check on abuse of these company assets (10)
- 11. This home loan business assists with low-cost housing in SA (10)



Sudoku

If you're hooked on Sudoku, here's a really difficult one. Use your logic to fill in all the blocks. This one is just for fun, the solution is on page 8.

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

Congratulations to our sudoku winner!

Lots of people tried our first Sudoku and many got it right too!

To those who got it wrong, just remember – remember that you have to check BOTH the rows, as well as individual boxes (divided by the darker lines) – there must only be one of each number between 1-9 in each.

Our lucky draw winner is Elmary Samuel, Life Insurance Administrator, Blue HO. Congratulations, Elmary, you win ZAR250.

Here is the correct answer:

New arrivals



Riaan with Riané



Anneline and Jean Jacques

Welcome to Jean Jacques, Anneline van Staden's new son. He was born on the 21st of January 2008, weighing 3.77 kg.

Riané Swart was born on 22 January. Although she came a bit early, Riané was lucky enough to catch her busy father, COO Riaan Swart, in the country. At a mere

2.8 kg at birth, little Riane stole the hearts of her whole family, and according to mommy Laurika, her two older sisters want to help out where they can while their father is travelling with Blue.

Blue Bulletin congratulates Riaan, Anneline and their partners on the new arrivals.

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



Blue Zambia helps youngsters learn football skills

By Godfrey Ngula
Sales & Marketing Director, Zambia



The Blue Africa Sportsworks, a Zambian futsal team sponsored by Blue



The Blue team in action



Blue Africa Sportsworks are planning to win their league

Futsal is a restricted version of football, generally played indoors. It was popularised in South America, and has produced top footballers like Ronaldo and Ronaldinho. Blue has actively supported this sport in Zambia through the sponsorship of underprivileged children from the townships of Lusaka, who aptly named their team Blue Africa Sportsworks.

Blue paid the annual subscriptions for the team to compete in the Lusaka League, and has also bought them a beautiful kit, which is currently the envy of other players.

Although they have not yet won a major trophy, the children are a delight to watch, and will soon be on top. We will continue supporting them as a part of our social responsibility to the community.

Answer to tough stuff Sudoku

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

Blue Bredasdorp hosts six-a-side cricket

There are few opportunities that unite and excite people as much as community sports days. That's what took place in December in Bredasdorp when Blue Financial Services sponsored Six-a-side Cricket, a regular annual event in cricket-lovers' calendars.

Invitations went out as far as Grabouw and Swellendam, and a huge crowd filled the Glaskasteel Stadium. Gold medal winners were the Sewende Laan home team. Hannatjie Venter of Blue Bredasdorp handed the trophy to the winners. Support is also

arranged for young players in the region to take part in such events and get coaching.

Local newspaper, *Die Suidernuus* reporting the event, thanked Blue and said: "It's well recognised that taking part in sport helps keep youngsters off the streets and gives them a chance to be involved in positive character-building activities. Community involvement and sponsorships are incredibly valuable, and without that support, it's very difficult to get such projects off the ground."



Hannatjie Venter from Blue Bredasdorp hands the trophy to the winners of the day, the Sewende Laan team