



## Blue to resume operations in Kenya

Following the violence which ravaged Kenya in December, Blue was forced to put our investments in the country on hold. Indications are that the country is a lot closer to finding settlement, despite the recent setback in April. For this reason, Dave van Niekerk, Blue CEO, and Wessel Smit, Legal Director, went up to meet with incoming Prime Minister, Raila Odinga.

Kenya is experiencing increasing pressure from other African countries, the African Union and business to find a solution to their political strife. According to Morné Reinders, Investor Relations Manager, a business can only function when there is political stability, regulatory clarity and respect for rule of law.

Prime Minister Odinga assured the Blue delegation that the country is working on political reform and rule of law. He also mentioned that foreign business is of paramount importance to Kenya.

Dave recommitted Blue's involvement in Kenya. "The power sharing agreement is already working, and government is actively supporting the micro-lending industry. They see it as a key strategy in making Kenya a stable and developing economy. We believe that micro-finance will be a major catalyst in Kenya's reconstruction," he says. Blue is confident that as soon as there is proof of stability, the country will rebuild itself and need significant credit to do so.



Dave van Niekerk with Prime Minister Raila Odinga

## Blue dual listing in Botswana

Blue Financial Services is listing on the Botswana Stock Exchange in order to allow more investors in other parts of Africa to acquire Blue shares. Many public companies seek dual listing on further exchanges as their business grows. For instance, many Canadian companies list on the New York Stock Exchange or NASDAQ, as well as the Toronto Stock Exchange. Blue's listing on the JSE will be the primary listing and Botswana the secondary listing. This is sometimes called co-listing or cross-listing. In our case, the dual listing does not mean the addition of more shares, but opens up access to a listed share on other bourses. This move will give Botswana citizens and investors the opportunity to buy Blue shares on the Botswana Stock Exchange, and Blue staff can also sell their shares in Botswana.

## Customers in six Blue countries to win free houses

Everyone wants to own their own home. So Blue is helping a number of people to do just that – free of charge. The Blue "Win a House" Competition has been open to anyone who took out a loan with Blue between December 2007 and end February 2008 in South Africa, Uganda, Zambia, Malawi, Namibia and Botswana. The winners are randomly selected with one winner per country in the six countries. Blue's Marketing Manager, Christopher Mulder, who has organised the competition, says, "The lucky customers will have their home built in the region where they took out their loan, subject to the conditions of the competition. These houses will be a major asset in these people's lives." Presentations to the winners are currently taking place in the different countries. The first lucky draw took place in Botswana at the beginning of April.

Blue Fame

### AUSTIN SAYS:

### "FAME BABY, YEAH"

Just reminding you of the new, exciting, made for Blue, BLUE FAME software hitting your screen in mid May!

- BLUE FAME:**
- Empowering branch staff
  - Streamlined workflow
  - Improved turn-around time
  - Delivering of excellent customer service

Initially RSA only, to replace HANSA



Andre Heunes, Botswana Country Manager, with Mr Abdul Bosekeng



Mr Abdul Bosekeng with the 'key' to his house

## He paid for a funeral and won a house

They say every cloud has a silver lining. Despite the sadness in Mr Abdul Bosekeng's life, his story of true family love shows that life can have unexpected turns for the better.

Abdul Bosekeng took out a loan with Blue Financial Services in Botswana to help his brother whose child had died. At the time, his brother was unemployed and needed to provide a proper funeral. Mr Bosekeng took out a P10 000 loan for the funeral. In the depths of the sadness of the family's

loss, he had forgotten that all loans taken out during that period were put in a lucky draw. In the end, his entry was pulled out of the hat, and he became the lucky winner of the "Win a House" Competition.

Mr Bosekeng has only got good things to say about Blue. In his interview with Gaborone FM, he told the world that Blue is always available to help. While not every Blue customer can win a house, we're glad the house in Botswana was able to provide a silver lining to their sad cloud of loss.

# Message from the CEO

By Dave van Niekerk, Blue CEO

Because of Blue's size and influence in Africa, we now have the opportunity to meet with heads of countries. An example is the latest meeting with Prime Minister Odinga in Kenya, where we received his go-ahead for micro-lending in that country. We are also glad to announce the opening of business in Swaziland.

You will notice that the drive is back to basics – we want staff to manage the business the way it was designed – a one hour turn-around time on our products, fantastic service and an affordable, responsible product to the customer. We find that many of our operations don't run according to the best

practices as we envisaged – all countries will have a Best Practices Manual on which branches will be managed. Please speak to your Country Manager about your Best Practices Manual.

It's part of the evolution of a business such as ours that people come and add value, then need to explore other opportunities. As many of you know, Riaan Swart, our COO, has retired from Blue. Riaan will always be fondly remembered as one of the founders of Blue. He will still be doing work in Africa and will still be performing functions that benefit Blue, and as CEO I would like our staff to always extend to Riaan the courtesy and respect he deserves.

## In loving memory of Michael Mulenga



Michael Mulenga

It was with great sadness that we heard of the death of Michael Mulenga, manager of Lusaka branch, Zambia. This young and vibrant man's influence went beyond the borders of Zambia.

Derek de Villiers, Group Operations Executive says, "I met Michael in 2006, and was greatly impressed by the cheerful and earnest young man. I appointed him as Mansa Branch Manager, and he won the 2006 Manager of the Year award. His hard work paid off, and he was promoted to manage first Kitwe branch then the Zambian flagship, Lusaka. His dedication to Blue and his continuous hard work were an example to us all. He will be sorely missed, and we send our deepest sympathies to his family."

Conrad Nortje, Kenya Assistant Country Manager says, "This is sad news indeed. Michael was the one who showed me the workings of a successful Blue branch, so the loss is deeply felt. From the entire Kenyan team we extend our condolences to his family, friends and colleagues." Condolences poured in for Michael, and all at Blue mourn his passing.

## Five stars for Phaniel Skhosana

By Dave van Niekerk, Blue CEO

The e-mail below is an example of what customer service is all about. Well done Phaniel – you are an example to us all. The initiative and service you displayed are what we strive for.

The e-mail that won Phaniel the award:

"I would just like to complement Phaniel Skhosana, Cashbuild Pretoria West. I got a Blue Card last week and was eager to start on the building work at my house. I hired the human resources needed, and on Saturday morning I went to Cashbuild to get some materials. There was a problem at the till point with the card system. I got a bit irritated, but Phaniel got in and assisted me with this problem. He phoned the sup-

port lines of both Blue Financial Services and the card machine support desk. It was established that the card machine would not be working over the weekend. Then I could not believe what happened! He was busy with the branch, then he noticed I was a regular customer, and offered to assist me and let me have the goods on condition he kept my card. On the promise that he would keep the card safe, I then agreed. In today's life, there are not many salesmen who will go to this length to assist a customer. Thank you Phaniel for going the extra mile – no, MILES – you went for me over the weekend! I just received a call to inform me that all the transactions were passed. Well done Phaniel." – Phillip van Emmenis, Blue customer

We are building the Blue Training Academy. The 54 seat auditorium will be used for training and development, strategic planning, Exco meetings and "bosberade". As part of the facility we will have a ten-seater computer training facility to help staff boost their computer skills. It is one of Blue's shortcomings that our staff do not receive the correct training and development before taking roles. We intend to invest much time and effort in our staff and this new facility will help us in doing so. We will also use this facility for AGMs, press conferences, shareholder functions, etc.

Heart-warming stories from staff and customers are flowing in. This tells me that

despite some areas of weakness, we are delivering a fine service and I value your contributions in helping create these stories of hope and success. Blue is growing throughout Africa as a respected name.

Lastly we have a Blue whistle-blowing site on the Intranet where staff can anonymously log problems, report incidents of fraud, poor customer service or people not living the Blue culture. Please use this site. If we find problems in a branch or department and you were aware of these issues, then you are just as guilty as the person committing the violation. Please use this facility to make Blue the place it's supposed to be, where people can strive to be the best they can be.

## Letters to the editor

Dear Editor,

I think the idea of a classified section in our *Blue Bulletin* is fantastic. It gets my vote. I would also like to request that we must have our own South African *Blue Bulletin*, where we can read about things happening only in Mzansi.

Violet Nkgadime, Hammanskraal, RSA

Email: Hammanskraal@blue.co.za

*Editor: You're right, there's lots going on in RSA. But how will you hear about the rest of the Blue family?*

Dear Editor,

My name is Grace Murindiwa and I'm 23 years old. I'm looking for pen pals in Blue.

Grace Murindiwa, Blue Blantyre, Malawi

Email: gmurindiwa@yahoo.com



Dear Editor,

It is a pleasure to get to know each other. I really like to support this pen pal idea, because it brings us together and we can exchange ideas. I request that it will be much better to attach pictures to know each other not only via e-mails, but much better to display even on our cellphones.

Deogratius Chambi, Mbeya, Tanzania

Email: digger.d4life@yahoo.com



After heavy rains the Ruacana River Falls in Namibia is a sight to behold

## The month in review

1. Kenya is back on track.
2. Blue's licence to operate in Swaziland has been granted.
3. The financial year ended on a high.
4. Our COO and Expansion Manager retire.
5. We are opening a Small Business Division to develop loan products for the sector.
6. The Blue Training Academy is being built.
7. An integrated IT system to replace HANSA is being implemented.

## Blue helps orphans in Uganda

Blue Uganda has taken a group of orphans and vulnerable children under its wing. Tony Henderson, Country Manager Uganda says, "Just before Easter, we visited an orphanage called Action for the Rights of Children (ARC) on the outskirts of Kampala at Kireka Hill. The orphanage was started some years back by Penninah Kikwaya, who was touched by the plight of infants that were left behind after the death of their caregivers due to Aids. The children were accommodated in wattle shelters, which were totally unhealthy and could not cope with the weather in Uganda. Through pure determination she managed to raise funds to build two dormitory type rooms, which now accommodate the 65 children that this orphanage cares for.

We donated UGX500 000 towards the running of the orphanage, and gave the children Easter eggs and cooldrink. The children had never eaten Easter Eggs before, and didn't know what they were. We hope to continue our involvement with the children, and plan to do more to fill their lives

with hope." Tony and Penny Kikwaya were interviewed by two local TV stations, and the story appeared in the *Daily Monitor*.

Jovent Kyalimpa, who arranged the visit, says, "In the world and Uganda in particular, society is divided into clusters. You find the affluent cluster that has everything – nice housing, posh cars, kids going to first world schools, and generally living an ideal lifestyle. On the fringes, however, you find another category that fate has disadvantaged – the poor, miserable and hopeless. These form the part that the well-off have ignored and relegated to perpetual suffering. It is this part of society that humbled us when we visited ARC. We were welcomed by the orphanage director, the village chairman and the singing and dancing of the children that had spent their mid morning hours anxiously waiting for us. They kept singing "You are welcome our visitors". It was a moment of joy as Blue shared Easter with the kids."



Tony Henderson hands the cheque to Penninah Kikwaya, director of ARC

## Easter gifts for sick children

By Jaco Coetzee, Country Manager Lesotho



Left: Lesotho Mavis Mochochoko Orphanage, on the right: Dancing with the children at the orphanage



Blue brought beautiful smiles to children's faces this Easter when Robert van Tonder (Admin Manager Lesotho), Anthonia Sekonyela (Branch Manager Kingsway branch) and Thabo Joalekenako (Money Management Trainer) joined me on a Blue Lesotho Easter social responsibility campaign. 162 children had the opportunity to enjoy Easter with Blue, and as some of these children were terminally sick, it was probably their first and last Easter present. Sick children from St. Joseph's hospital in Roma and Scott (Moriya) hospital all received Easter presents containing teddy bears, Easter eggs and sweets. "We thought

this would help to cheer them up and help them to get better sooner," said Branch Manager Anthonia Sekonyela. Presents were also given out at Lesotho Save The Children and Mavis Mochochoko orphanages. Robert van Tonder says, "Most of us have the luxury of having caring and loving parents, but the children at these orphanages need people like us to help give them that caring and loving feeling. They need to know that although they do not have parents or have lost their parents, there are companies like Blue out there that care about these children."

## Tanzania helps Yatima Orphanage

By Stoffel Swanepoel, Country Manager, Tanzania

Easter is a time for giving in Tanzania, and Blue celebrated Easter by giving to the less fortunate. The Yatima Group Trust Fund Orphanage was our target, and we made sure that the family feeling was created when the Blue team visited them. The 142 children and staff were eagerly awaiting our arrival under a huge Baobab tree. The expressions on their little faces when the Blue Team started distributing Easter eggs and sweets were heartbreaking. The children really dug in, and soon there was a happy and joyful atmosphere.

The Blue Team also handed over beans, vegetables, maize and cooking oil to the

value of TSH500 000 to feed the children. Blue Tanzania will continue contributing on a monthly basis towards the basic needs of the children. It was a joyous occasion for the Team to be able to contribute towards relieving the daily suffering of these children. We realised once again how blessed we are!

**Wedding bells**

We want to congratulate Umbopa Nyundulwa, our Songea Branch Manager, on his marriage on the 5th of April 2008. The Blue Team in Tanzania wants to wish him and his wife a blessed long, happy and prosperous marriage.

## Blue Upington helps barefoot children

By Joan Harmse, Manager Blue Upington, RSA

Blue Upington is starting a new project called "Die Kaalvoet Kind Projek" (The Barefoot Child Project), through which we want to reach out to our community for donations of clothes, shoes, blankets and baby clothes.

I went to CANSA, ACVV and JOGABED, and all these community organisations were willing to help us reach out to our developing community where it is not possible for the children to just to take a blanket and sleep warmly at night. The project kicked off on the 7th of April 2008.

## Gaborone commuters delighted

Commuters at the local bus rank in Gaborone were surprised and delighted to get free Easter eggs in Blue's Easter egg giveaway promotion the day before Easter Weekend. Eighty percent of Botswana peo-

ple travel by bus to their local villages over Easter, so the Easter eggs made Blue very popular to huge numbers of travellers. During the day almost 1 000 Blue flyers were also distributed at the bus rank.



From left to right: Portia M, Portia T, Susanne, Gaone, Busang, Priscilla and Tuduetso



Children on parade to get their easter eggs

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# Easter in Namibia – both happy and sad

By Anton Nel, Country Manager Namibia

Blue started an early Easter awareness campaign on Monday, 11th April, with an SMS campaign inviting clients to apply for personal loans to avoid the rush, and to bring the kids with them to get some Easter eggs. It proved to be a nice build-up to the Easter Weekend.

As most Namibians went home to their respective villages over Easter, our staff and agents in their Blue T-shirts handed out flyers and Easter eggs at most of the roadblocks throughout the country. These were very well received. Our intention of increasing awareness and improving sales was very successful. On Wednesday, 26th March, we broke all records in a vast customer payout sum. The SMS campaign

also helped Blue to penetrate Namibia and increase our new client base by over 25% for the month of March.

Easter was most definitely not enjoyed by all. Namibia has not had rain like this in over 44 years. In the north of Namibia, people are living in horrendous conditions due to flooding. Thousands of people have lost their homes and crops. Their source of income and food has been ravaged. Sad to say, the end is not yet in sight. Blue will be donating tents to schools in these areas to accommodate learners during school hours and serve as accommodation after hours. Some areas are thriving and others are dying. We may never understand nature, but Blue in Namibia is doing its best to help those who are suffering.



Above: Rosalia Haufiku, Linea Hamunyela, Zeldu Nuuyoma and Festus Kanyemba handing out Easter eggs at a roadblock Below: Flooding in Owamboland



# Blue Swaziland opens doors

By Johan Senekal, Country Manager Swaziland

The new Blue Head Office in Swaziland will open in Mbabane, the capital. We have premises, and are starting from scratch with nothing but approval. We are looking at a possible five to six branches, but there's a lot of competition, and we need to carefully plan our strategy.

Swaziland is a small kingdom, only 193 kilometres from north to south, between South Africa and Mozambique. People have lived here since the early stone age

200 000 years ago, and the current population is around 1.1 million. Nearly 60% of Swazi territory is held by the crown in the trust of the Swazi nation, but distributed to the people to grow crops, graze livestock and build homes. Sugar is Swaziland's leading export, and 40% of GDP comes from the Coca Cola Company who manufacture here because of the sugar. Tourism attracts nearly half a million visitors per year. I am looking forward to getting to know the Swazi people and offering Blue's services to them.

# Lesotho opens Mafeteng branch

Lesotho has opened its third branch, this time in Mafeteng. Crowds celebrated and came to view the beautiful new premises, and the Lesotho press gave excellent coverage to the event.



Inside the Mafeteng branch, business in full swing as the party hums

# New HO babies at Blue

Congratulations to the following proud Blue dads on their new arrivals.

Johan van Niekerk is the proud father of a baby girl, Jana, born on the 10th of March and weighing 3.29 kg (Both pictures on

right). Dino Latchmiah's son was born on 3 April and weighs 3.3 kg.

On 12 April Grant Chittenden's daughter, Issabella was born, weighing a full 3.6 kg.



# Ten Commandments

By John Mutambwa, Blue Livingstone, Zambia

It is a fact that it is cheaper to retain a client than to obtain a new one, and if you upset a client, they tell other people about it. That is why, in today's fiercely competitive environment, good service to our clients will be the key to survival. So here are the Ten Commandments of How to Handle Our Clients:

1. Our clients are the most important people in our business.
2. Our clients are not dependent on us – we depend on them.
3. Our clients like to be welcomed and recognised, listened to, smiled at and cared for, thanked and invited back.
4. Our clients are not an interruption to our work, but the reason for it.
5. Our clients are not people to argue with or match wits with.
6. Our clients are not cold statistics, but human beings with feelings and emotions just like our own.
7. Our clients want quality products served correctly and promptly in a welcoming environment.
8. Our clients give us an opportunity to serve them.
9. Our clients are deserving of our most courteous and attentive treatment.
10. Our clients are the life blood of our business.

# Apology

Please note that it was the Smartfin offices that went down on the last day of the financial year, and not Blue's IT Department. Apologies for the error. Bronwen Eckstein, Editor

# Musina client sends Blue Card to parents 2 000 km away

Everyone wants to own their own home, and to fix it up and make it bigger and smarter. Our Blue Card is just the thing, so it was a concern when the programme got off to a slow start in August last year. Technical challenges such as staff training, motivation and the installation of terminals in the 140 Cashbuild stores in SA held up the process.

However, in November, Piet Vermaak was appointed as Manager for the home im-

provement loan product in SA. Piet says, "The home improvement loan product has grown substantially, and Cashbuild was a major contributor to the overall figure." He adds, "The Blue Card is a safe way for customers to buy their building materials. Your card is protected and only for home improvements, so you actually do the maintenance and improvement you're planning, and don't get sidetracked or tempted to spend on other less important

things. Our customers don't have to spend the money at once – they only buy what they need, when they need it. They can take 25% as cash to pay for labour, which is great when you have workmen to be paid. It's safe and they love our Card to bits."

Patricia Muede, Blue Branch Manager in Musina, has a customer that loved the Blue Card so much, she organised one for her mother in Kimberley. Mrs Bob's parents

were far away in the Northern Cape, but she knew their house needed work and she wanted to help. So she got permission to send her Blue Card and pin to Kimberley and had it registered there, 2 000 km away in order for her parents to finish their building. It's no surprise that Musina was South Africa's top branch in 2007, going the extra mile for customers like Mrs Bob.

# Kudu causes road accident

By Elsabe Vermaak, Regional Manager Northern Province, RSA

Blue's best wishes for a speedy recovery go to Piet Vermaak, Blue RSA Project Manager. Piet had just returned from a trip to Blue branches in the Eastern Cape, to hear that his brother had passed away. On his way home in the early hours of the morning, he hit a kudu 50 km from home

and rolled his bakkie, suffering head injuries. The good news is that he is on his way to full recovery. We just want to thank everybody for their prayers and support during this time. We give thanks to our Lord for giving him a second chance. He started working again on Monday, 14 April.



Piet's vehicle after colliding with a kudu in the dark

# Free exhibition space for Blue Zambia

By Godfrey Ngula, Sales & Marketing Director, Zambia

Blue Zambia doesn't leave any stone unturned when it comes to public relations, marketing and social responsibility. We can be assessed at any time and we will pass with flying colours. The Blue stand at the Newala Ceremony was given to us free of charge in recognition of our contribu-

tion to uplifting living standards of the people and our respect for royalty. Chipata Branch Manager, Tabo (in the picture talking to clients) is well-known in the royal palace. Other organisations at the ceremony had to pay to erect their stands. How is that for the company that helps people every step of the way from cradle to expiry? Blue, we lead, others follow.



Above: Paul Mumba (Agent) and Tabo Ngula Chabulembwa (Branch Manager) explaining products to the District Governor of Chadiza Bottom L to R: Blue Agents Benson Bobo, Simon Tembo and Paul Mumba (standing) speaking to clients



# Chaos in Tanzania's rainy season

Blue staff joined the traffic chaos as the skies opened and the rainy season hit Tanzania. You can see water covering the tyres as vehicles battle on the flooded roads.



Above: Rain caused chaos on Tanzanian roads



## Fraud – and what to do about it

What is fraud? KPMG Forensic, who conduct fraud surveys in Africa calls it “a deliberate deceit, planned and executed, with the intent to deprive another of property or rights.” Dawn Pretorius, trainer and materials developer on fraud prevention says, “This could be using or abusing time, charging for unworked overtime, altering time sheets, doctoring certain accounts, crediting accounts in one’s own name, faking documents, allowing access to programmes or information. In fact almost anything can happen. Fraud can also happen ‘at the coalface’ with unsophisticated

clients. I have heard of staff members faking loans, asking for higher payments than required and pocketing the difference when the cash is handed over to them.”

KPMG says 88% of Swaziland firms found fraud a major problem. Other countries varied from Malawi at 86% to Botswana at 50%. Risks are mainly staff and third parties, poor internal controls and management overriding internal controls.

Pretorius gives the following advice for controlling fraud: “Control every process or procedure. Use proper passwords and

access control. Identify each risk and put in a control to stop that risk. Staff need to know the company ethics code, and should sign a code of conduct when appointed. Customers also need to be alerted, know that the company is financially accredited, has a code of conduct, and where to report suspicious behaviour. “Look out for small little infringements, and act to stop them. Stopping petty crime stops bigger crimes. Smaller fraud leads to bigger fraud. So it’s important to blow the whistle.”

By ignoring fraud, your job could be at

stake. Not making target because of fraud puts a branch at risk of closing down. It makes sense to protect your job by having only trustworthy people working with you. At Blue you can anonymously go to the whistle-blowing line at <http://ars.blue.co.za/blue> and click on “whistle-blowing”. You will get a randomly generated access code which will be replied to. No one will know your name or location. Training in fraud risk management is available from Cornerstone Performance Solutions at +27 (0)11 789 1957 or e-mail [info@performancesolutions.co.za](mailto:info@performancesolutions.co.za)

## Blue to aid small businesses

Blue’s new Small Business Development Division will provide products and support for small business loans. This is an exciting area of development for Blue. Kenneth Fisher will be running the division, after many years of experience in the field. He says, “We will be researching and conceptualising an action plan for Blue. Once we can meet market needs, we will run a pilot project in Gauteng, and then have a larger rollout. I’ve been in small business loans for the last 20-odd years, and know the field well. I know what the competition is doing.”

How will Blue identify budding entrepreneurs to assist with business loans? Kenneth says, “Any person who has a burning

desire to be an entrepreneur and master of their own destiny could make the grade, but about 80% of small businesses fail in the first two years. The most important criterion is that the business must be viable. We support the jockey of the horse – their passion and determination and their abilities need to be evident. Every entrepreneur needs selling skills. If you can’t sell your product or service you’ll go nowhere. People skills and financial skills are also important of course, but selling is key.” Kenneth can help with that too. He is the author of *Simply Successful Selling*, a book designed for new sales people. You can contact him for more information at [kennethf@blue.co.za](mailto:kennethf@blue.co.za).

## Computer problems – there is help

By **Johan van Niekerk, RSA HO IT Department**

If you have a problem with your computers, here’s what you do:

1. Log a call by e-mail to Blue IT Support: [support@integr8it.com](mailto:support@integr8it.com)
2. If your e-mail or internet is down, phone the Blue IT Support phone number: RSA: 0861 888 888  
International: +27 11 555 9300

Severity One problems (bringing a branch or an office to a standstill), please log a call first and then contact Blue I.T. Helpdesk by phone.

**Blue General IT support:**  
+27 (0)12 990 4300 (office hours – RSA HQ time zone)

**Blue after-hours IT support:**  
+27 (0)79 509 3602 (after-hours and weekends)

## Performance in March

by **Paul Kruger, MIS Coordinator**

In March, Lesotho performed best at 107% of target. Congratulations, Lesotho!

**Best branch in each country**  
Congratulations to the branches who were top performers in their countries:

Botswana: Tshabong  
Kenya: Mombasa  
Lesotho: Mafeteng  
Malawi: Lilongwe  
Namibia: Windhoek  
South Africa: Pretoria  
Tanzania: Temeke  
Uganda: Lusaka  
Zambia: Kabwe

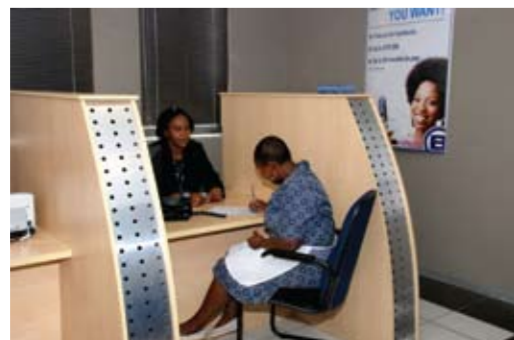
### Productivity rates

Namibia was the most productive country in terms of contracts signed in March. Congratulations, Namibia!

Top three countries  
Namibia  
Lesotho  
Malawi

How do you measure an enterprise’s success? Triple bottom-line accounting means expanding the way profits and expenses are normally accounted for, and adding environmental and social performance to the mix.

This shows a company’s responsibility to stakeholders, as well as to shareholders. It includes people and things affected by actions of the firm. It includes the environment around a factory, the people breathing in its fumes, and rivers taking in its run-off of chemicals. It also includes the



Above: Each Blue branch must contribute to the triple bottom-line

## Urgent computer security tips

By **Sam Brink, Blue IT Manager**

**In order to protect your computer or laptop from outside attack, please**

1. Don’t open e-mails from unknown senders. **DO NOT, DO NOT DO IT!**
2. Be careful using flash disks. They are very often a source of virus infections.
3. Don’t use your flash disk at an internet café.
4. Use flash disks only on company equipment in the offices. These are virus protected with fully operational firewalls.

### Browsing the internet

1. Use the internet only for work-related browsing.
2. Please note that your internet access is monitored, so it’s not wise to visit “strange” sites. It could lead to disciplinary action.

### Laptops

1. Make sure you have a backup of your data when travelling to ensure that in the event of theft, loss or hardware failure, you can continue working. In the past year four laptops were stolen.
2. Don’t leave your mobile equipment unattended in airports and conference centres, and don’t leave such equipment in a vehicle.



## How does your branch affect Blue’s triple bottom-line?

social structures, including residents in the neighbourhood, the broader public as well as labour, management and shareholders.

A triple bottom-line enterprise seeks to benefit many groups, not exploiting or endangering any of them. In concrete terms, it would mean not using child labour, paying fair salaries, tolerable working hours, and no exploitation of people or natural resources. It would also “give back” by contributing to the strength and growth of its surrounding communities, supporting things like health care and education.



Each branch of Blue Financial Services has a way to contribute to Blue’s triple bottom-line by involving itself in the community around it, and working with people and the local environment to make life better for all. The fact is that such outreach work is also good for business, because our local communities see that we care, and know that we won’t rip them off. Worth thinking about, and acting on, don’t you think?

Send your comments on this article to [newsletter@blue.co.za](mailto:newsletter@blue.co.za)



## Congratulations to our April Blue Stars

### Zambia:

**Amon Lubinda (Mongu):** 4 stars – Service excellence, teamwork, sales support and initiative/innovation

**Inonge Mulunga (Mongu):** 2 stars – Teamwork and sales support

**Godrich Nawa (Ndola):** 3 stars – Teamwork and sales support

### Uganda:

**Deborah Kasule (National Office):** 5 stars – Best service, teamwork and initiative/innovation

**Susan Atuhura (Fort Portal):** 2 stars – Best service

**Albert Taremwa (Kabale):** 2 stars – Best service, teamwork, sales support and initiative/innovation.

### Tanzania:

**Najla Kalfan (National Office):** 5 stars – Best service (Thank you Najla for preventing fraud, keep up the good work)

### RSA – Head Office and National Office:

**Elrine de Villiers (Head Office – Insurance):** 3 stars – Best service

**Kingsley Smith (National Office – Call Centre):** 2 stars – Teamwork and sales support

**Palesa Megale (National Office – Call Centre):** 2 stars – Teamwork and sales support

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

## Easter egg hunt

Easter was fun at Blue’s Head Office in South Africa. There was an Easter egg hunt, Easter bunnies handed out Easter eggs for all, and everyone had hot cross buns for tea. Yolanda Carter (Financial As-

sistant, RSA) won the massive chocolate rabbit prize, and probably suffered chocolate poisoning over the Easter weekend as a result.



Yolanda Carter (Financial Assistant, RSA) with her chocolate winnings

## Blue Wellness

### Catch them before they fall

At Blue, good friendships give us extra reason to enjoy work. We support each other. As friends we also know when someone is getting involved in risky behaviour. Most people take risks and try things for fun or profit, maybe not knowing how dangerous the actions could be. What do we do then? Risky behaviour like using alcohol, drugs, sex, stealing, lying, cheating, fraud, gambling, dangerous sports, daredevil acts, illegal activities – all of these can cause your friends harm. How do you help them from getting in too deep?

1. Tell them you’ve noticed – sometimes a word to the wise is enough.
2. Remind them of the risks – knowing that someone cares can give us the courage we need to stop.

3. If none of this helps, point them towards independent help – a 12-step recovery programme (such as Alcoholics Anonymous or Gamblers Anonymous), religious support group or priest, psychologist, doctor or clinic.

4. Set ground rules – warn them that the next time they do the dangerous thing, you will take action for their safety – blow the whistle on them, report them, stop seeing them, hand them over – do whatever you have warned you will do.
5. If they still can’t pull themselves together, you have to take the next step. Do what you said you would as a last resort.

Tough love is about being firm enough to force a friend back on the straight and narrow. It’s either that, or letting them sink so deep into trouble that their life is in ruins.

## Blue Stars get even more recognition

By **Tanya Roberts, Blue HR Manager**

Every month we recognise our star performers throughout the Group. Now they will receive even more recognition. The top five Blue Stars in every country will also win a lovely gift. At present, these are either mugs or T-shirts. The gifts are to say “Well done, you’re on the top of your game and we appreciate you”. There is a limit on the number of Blue Stars awarded each month, with a maximum of 140 stars. So make sure your nominations are detailed

and explain exactly what your nominee has done to earn his or her stars.

Some people stand out as key individuals, being nominated again and again for Blue Stars by many people. We’ve decided it’s time to recognise these star performers with a badge of recognition. When you earn your 15th Blue Star, you will be presented with a Blue Star lapel pin. It’s a small but lasting recognition of how much you mean to us.



Head Office was spoilt by the Finance Bunnies who gave everyone easter eggs

## What we want from our people

### Dave van Niekerk talks about staff...

We are looking for live wires, people looking for careers not jobs. We want driven, motivated people. The qualifications and background must always be secondary to the oomph and drive displayed. We’re not just looking for people who can talk well, and won’t recruit based purely on looks and appearance, but our people must be presentable, fairly well-spoken, and looking for a challenge. We as Blue want to remain nimble, responsive and family oriented.

We work hard and play hard. We must celebrate our successes and analyse our failures. Failure is acceptable if the attempt was in the interests of Blue.

We want the responsiveness of a small business with big business backing. We want entrepreneurs, thinkers and people at all levels of the organisation to live our dream. People must understand our tripple bottom-line and understand the values and culture of Blue. Then we need critical yet honest feedback on all people from their

supervisors. We need to manage our people, reward the good, fire the bad, excite people and make them feel that they are part of a family rather than a company. We must develop our people constantly. We must be seen as the industry leaders in how we train and manage our people. Above all, we must love and treasure our staff. We must also push them beyond their expectations.



# Zambia Open Golf Tournament goes Blue

By Deon Verster, Assistant Country Manager Zambia

The Zambia Open Golf Tournament is a major event in the Zambian sports calendar. Many international golfers arrived, and Blue made the most of the opportunity

for publicity. We splashed the main entrance to the golf club with our logo and colour which was the envy of all, including Celtel who tried to pinch it from us. We successfully fought off additional costs from the organisers for the massive cover-

age, and as can be seen our board, also graced the course in front of the visitors arena. Golfers and spectators passing through for drinks and snacks couldn't miss the Blue billboard. In addition, we strategically positioned 24 "Keep Zambia

Clean" bins with the Blue logo on every tee area and others at the golf club itself. It was a tremendous opportunity to get our brand known by more local and international people.



Left: Blue billboards were the envy of all at the Zambia Open Golf Tournament Middle: Blue erected 24 bins on the golf course Right: Golfers at the event

## Soccer kits for President's Office

Blue Botswana has scored a goal by providing soccer kits for the team of the Office of the President of Botswana. This team plays in the Government Department League. Ross Sanoto, the Director for Justice, Defence and Security at the Office of the President accepted the kits, and heads from different departments such as Security, Defence Force and Police attended the presentation.



Soccer kits were handed over to the office of the President of Botswana

## Congratulations to our winner!

Our question last month was "How was Blue's performance this financial year?" The answer was "sensational". Entries poured in from South Africa, Botswana, Zambia and Malawi this month, all of them correct. The winner of the lucky draw is Ashley K. Ntekola from Francistown, Botswana. Ashley, your ZAR250 will be added to your salary this month! We hope to see entries from our other countries next time.

## Sudoku competition – win ZAR250!

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

Sudoku is a great brain exercise, because it takes logic and careful thought. For all Blue number whiz-kids and the few Sudoku addicts, here's an easy one to earn you ZAR250.

Remember, each column, each row and each box must each contain the numbers 1 to 9. Therefore no column, row or box can contain two squares with the same number. In our last sudoku competition,

lots of people forgot to check that each of the nine boxes only had one of each number in the blocks.

Send your answer to the Editor, *Blue Bulletin* at [newsletter@blue.co.za](mailto:newsletter@blue.co.za) or fax it to +27 (0)866 378 498. All correct entries go into the lucky draw. The winner will be paid in the currency of their country at the going rate of exchange. Closing date: 7th May 2008.

## April Fools!

Human Resources put two loyal long-term Blue staff members on the spot on April 1st. Antonia Potgieter and Tanya Oelofse got instructions to pack their bags for an urgent immediate three month stint in Nigeria. They were told by e-mail, "It has been decided, seeing that nobody knows the systems as well as you, that you will be the lucky girls to go see what Nigeria has to offer for three months, on agreement that you bring back all information necessary to up-skill others. Sasha will assist with travel, accommodation and visa arrangements. We want you reporting at branch no. 1 of 300 no later than Monday, 7 April 2008. Thanks girls and have fun, we know we can rely on you."

Robert van Tonder in Lesotho was given even more stringent instructions – to relocate immediately to permanently run a branch in Lagos. Antonia was in tears of shock, with no-one to look after her pets. However, Tanya Oelofse rather liked the idea. Sadly, the offer was withdrawn at 12h00 on 1st April, when Tanya Roberts, Zelda Viljoen, Jaco Coetzee and Connie (partners in crime) smiled and said, "April Fools!" In future, when you get an instruction from HR, please check the date, it could be the 1st of April.

ONE, TWO,  
FAME IS  
COMING FOR  
YOU!

Blue Fame