



## Blue creates economic and social transformation in SA

**T**his month, Blue will assist South Africa's "survivalist entrepreneurs". Survivalist entrepreneurs are people who run micro-businesses with the aim of creating a basic livelihood for themselves and their families. They are the hardworking people who set up stalls and kiosks, and sell goods from fruit and vegetables, to clothing and household goods.

Survivalist entrepreneurs do not have access to credit or banking facilities, and are often refugees trying to make a new start in a

foreign country. What all survivalist entrepreneurs have in common though, is that they are business savvy people, who although poor, would rather sell goods to make money than turn to crime.

And so, Blue's new Express Loan aspires to give South Africa's survivalist entrepreneurs the tools and opportunity to create new markets, grow their business and bring them in from the margins of poverty, in addition to enabling them and their children to stay away from a life of crime.

"At Blue we have always claimed that micro-finance is a means to effect large-scale social and economic transformation. We believe that through responsible development and empowerment finance, people are given the tools to foster their financial freedom, improving their own lives and that of their family, and as a result stimulate the economy. If the Express Loan is a success, it will mean great and positive changes for many of South Africa's poor people - local and legal foreign citizens," says chief executive officer, Dave van Niekerk.

According to small business development manager, Kenneth Fisher, the Express Loan caters for South Africa's highest risk market where few players set foot. The pilot areas for the loan disbursements, which range between ZAR300 and ZAR1 000, will be the areas between Bloed, Boom, Andries and Van der Walt Streets, and Prinsloo Street in Pretoria.

Kenneth explains that the Express Loan is different from cashXpress in that agents visit sites and do not merely give out micro-loans.

*Continued on page 2*



The Nigerian cashXpress team.

## ...and Nigeria makes eight!

10-02-2010 is a date the Nigerian cashXpress team will fondly remember, for it was on this second Wednesday in February that the first cashXpress loan was disbursed in Lagos.

"Only when a loan is actually disbursed can we say we are operational," says general manager for cashXpress, Paulo Andrade. cashXpress is available in all 37 branches in Nigeria.

Nigeria is the eighth country in Africa to launch cashXpress and the team picture on

the left shows the smiles and people who will drive the new product, which makes loans accessible to clients in as little as 20 minutes.

"Since its launch, cashXpress has been well received by Blue employees and customers alike, and Nigerian employees have embraced the cashXpress values of customer care, accessibility, responsible lending, and ethics. We hope to see many happy cashXpress clients in Nigeria soon," concludes Paulo. ©

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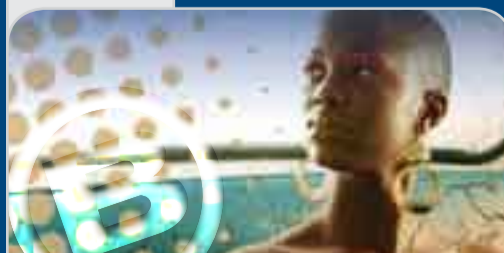
Felix sings Blue's praises.

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Blue Lesotho helps their community.

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Blue makes insurance possible.

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Blue accredits 36 peer educators.

## MESSAGE FROM THE CEO

To the Blue team,

As you are well aware, a major focus area this year has been collections. I'd like to give you an overview of the successes and challenges experienced to date in this most crucial area of our business. Huge strides have been made and I hope that the accomplishments so far will motivate you to strongly complete what can be compared to a great collections marathon.

**The Collections Call Centre:** An in depth training manual has been drafted, and weekly tests are written on different modules, empowering our collections employees to become the BEST COLLECTORS. We believe that knowledge is a powerful tool for collections - thus ensuring the National Credit Act (NCA) is understood and the National Credit Regulations (NCR) are adhered to.

Negotiation is an additional power tool that is needed to ensure a call is converted into a promise to pay. Frankly, excellent customer service, knowledge on the repo rate, and interest calculations are crucial tools with which to negotiate. These assist to inform the clients of their account status, and to ultimately bargain with the client to get him/her back into paying his/her account and collecting on any arrears. Constant coaching and mentoring tools are used by team leaders, and quality control is done on call recordings to ensure collections agents are at the 'top of their game'. In addition, we implemented a Tracing Team to obtain updated contact details on an external 'search engine', thus ensuring FAME is updated with the latest details and given through to the Call Centre to contact our debtors.

SMS campaigns are running aggressively to ensure maximum contactability of clients. These SMSes constantly remind debtors of their arrears status, and the inbound calls received thereafter are handled by our efficient inbound collections agents. Dialer technology is used to ensure maximum productivity of collections agents, being inbound or outbound. We are opting to reinstate debit order deductions even if the debtor offers a cash payment. Clients who are in financial distress are assisted with reduced installment payment plans and proper affordability is done on every client to ensure we stay within NCR parameters.

I am pleased that our Collections Call Centre is receiving a lot of calls from the branches requesting collection tips and procedures to follow - thus empowering our collectors.

**Branches:** Our Branch Report has been changed to reflect proper scoring. Further collection campaigns and an increased drive for competition between regions and branches have shown excellent results.

Spot prizes are given weekly to branches and a collection commission is payable to agents based on actual collections. Our Regional Managers and Agents have received training with follow-up training and assistance provided daily. Our head office is also assisting branches with queries from clients, and a daily monitoring of branch performance ensures that we are continuously improving.

**Legal internal collections:** On the legal front, our successes include a full legal collection process (in-house attorneys), from arrangements to Section 58(EAO) of the summons process. We are capable of

managing 2 000 new handovers per month. Currently over 4 500 files are in the tracing process and over 4 000 files are at external signing agents with 1 500 files having active arrangements.

Challenges include the constant changes in procedures of the various courts and recession, retrenchments and unemployment places restrictions on collections. Activating non-performing loans is also a challenge since it is cumbersome to trace defaulters. Legal collections are very time consuming, so please give all the support you can.

The road ahead: We will place more emphasis on the Section 58 process. Our short-term goal is to collect ZAR2 million within the near future. We are growing the department to ensure more efficiency and to reduce the work load - and so, are looking to place our restructured employees in this area. We are also activating at least 500 files per month.

**Our debt review process:** The high volumes of work in the department are up to date, and we are busy with an activation process of the 150 days + files and in the first two weeks of February almost 100 files have been activated. There has been a 10% improvement in repayments in this category, compared with a couple of months back.

The road ahead: There will be greater emphasis on cancellation and the follow-up process, as well as the activation of 50% of files within three months.

**Administration process:** Our achievement has been that we are hard at work with an activation process of 150 days+ files and close to 100 files were activated in two weeks. The performance of this book has increased by 15% in the past six months. Once again the hindrance is that this is a time consuming process. Administrators also pay over sporadically and allocations are difficult. Unfortunately administrators have a "don't care attitude" and this makes it difficult to maintain collections.



Dave van Niekerk

The road ahead: There will be more emphasis on non-performing loans.

**The EDC process:** There has been an activation of files that none of the other departments could activate.

Collections have stabilised even though minimal handovers have been made the last couple of months. Unfortunately, like NPDAs and administrators, we are dependent on external companies to make payments. Also, there is an ever changing court process, and the EDC is an expensive process.

The above successes amidst a challenging environment show that Blue employees have what it takes to MAKE IT COUNT. We do still have a long road ahead of us in terms of collections, but the terrain is so much smoother already. So, as we head towards the finishing line, I want you to know how much all of your efforts are appreciated. You have been working many hard days and nights, but the fact that our collection rate is improving is the motivation we need to ensure a sustainable Blue.

Thank you,

Dave

## Small businesses play big role in Malawi's economy



More than 300 small business entrepreneurs and nine financial institutions attended an open day in Blantyre, Malawi. The activities on the day aimed to encourage a partnership between the two parties to create sustainable development in the country.

Blue took part alongside the likes of Standard Bank, Malawi Savings Bank, NBS Bank and Opportunity International Bank of Malawi. The day was organised by the Malawi Investment Promotion Agency, the United Nations Development Programme, and the Ministry of Industry and Trade.

Blue Malawi's SMME loan specialist, McDevis Kamende, and business development manager, Ruth Mkandawire represented Blue, and introduced the personal and business loan products. The presentation highlighted Blue's emphasis on business viability, a low 'own-contribution', creative and flexible collateral requirements, as well as financing start-up businesses - which is unique in the micro-finance sector. The Blue presentation

directly addressed the concerns raised by Malawi's small business representative, Stain Singo, who heads up local insurance company Smile Insurance, that: financial institutions "dismiss business ideas merely because the prospective client has no collateral or seed capital".

In a speech read by Malawi Export Promotion Council's general manager, Lawrence Chauluka, on behalf of Malawi's minister of industry and trade, Eunice Kazembe, the country's commitment to enhance competitiveness of small businesses was seen as crucial in the drive towards a strong sustainable economy. ©



Continued from page 1

That is, the agent has to do a thorough background check on the customer before giving out a loan and then provide aftercare - a mentorship and advice role - once the client has received the Express Loan. For example, if the client has a stall at Sammy Marks (a shopping district on Church Street), then the agent would have to visit the Tshwane Metro office at the State Theatre building (opposite the district) to confirm that the vendor has signed a contract to lease that particular stall. In addition, it is preferred if the client can produce invoices of goods bought to resell.

Only if all checks are in place will Blue disburse the money. Strategic plans and safety margins are also put in place to collect on debt, which diminishes the risk of operating in this market. Furthermore, the loan is not paid in cash, but placed on a card - called the Wizzit card, similar to a credit card - which can be used in various

shops and more. This ensures that the loan is used for the purpose intended - to advantage and not disadvantage a client's life.

The agent will practically and metaphorically travel hand in hand with the client as he/she builds his/her business. The reason for this is that Blue sees the partnership with clients as a long-term one where it is hoped that Express Loan clients will improve their economic standing to such an extent that they migrate to Blue's SMME Loan, where the possibilities for success are endless. Who knows, perhaps the humble street vendor you drive past today, could be the Richard Branson of South Africa tomorrow!

"If the pilot programme performs well in South Africa, the Express Loan will be rolled out in Rwanda, the whole of South Africa and Nigeria too," concludes Kenneth. ©

## Blue Kagamega gives blood to wipe away tears

Blue blood, donated by employees of the Kakamega branch in Kenya, is being used to refill the almost empty blood bank of the area's provincial hospital. Their selfless act will result in saving fellow citizens' lives.

The three-day blood donation initiative was the brainchild of the provincial administration's police officers, and Blue Kakamega partnered with them to highlight and market the need for blood.

Besides donating their own blood, Blue Kakamega employees also handed out soft drinks to other people giving blood at the initiative. In addition, the branch set up a gazebo and took the opportunity to tell people about the various financial services products Blue offers to customers. Feedback from branch employees showed that the initiative created much interest in Blue, and the kind gesture of donating blood was commended by the provincial administration. ©



Blue Kakamega hands over their donation of soft drinks to the District Officer, who was representing the Provincial Commissioner, during the Kenyan blood-drive initiative.



## Felix sings Blue's praises



It is commonly said that where there is a will, there is a way. But I came to appreciate this motivating statement when my dream of releasing a Gospel music album was rekindled as soon as Blue Financial Services emerged in Kabwe (Zambia).

Being a music teacher and upcoming musician, I did not hesitate to knock on Blue's door, because I really needed money to get started with my music ambition. From time to time, I have run to Blue for finances to facilitate my recordings.

It hasn't been easy at all to embark on a music career without a sponsor. But I can never forget that with the loans that I have been getting from Blue, my life has not been the same at all. Even as a family man I have been able to survive on my little salary plus the few coins I earn from the sales of my music discs and tapes.

At least I have managed to release two Gospel albums entitled "Cry of the innocent blood" and "Lesa Wakwa Abraham (God of Abraham)" both of which are registered with the Zambian music copyright protection society (ZAMCOPS).

My objective is to have an established, self-reliant gospel team capable of hosting concerts and crusades, as a way of evangelising the Gospel to the masses out there.

I know that one day, my God will provide a sponsor and all my dreams will come true.

Amen!

I praise God for Blue - the only colour in heaven!

Felix Mulenga

Kabwe, Zambia ©



Felix Mulenga.

## Vryheid entertains customers



Talk about going the extra mile to keep your customers happy. The Vryheid branch in South Africa has devised various ways to keep existing, and lure potential customers, to their Blue branch.

Recently the branch team held a promotion, with Zulu dancers entertaining the crowd and plenty to eat and drink. The pop-a-balloon competition was also popular, as people taking part stood a chance to win prizes.

Branch consultants, Nonhlanhla and Zama, made a presentation about Blue and its products to the crowds that gathered at the branch, creating a lot of interest amongst them. Up until today, people are still walking into the branch to find out more about what Blue does.

"We still get people visiting the office asking for more information. These are people who were standing outside, or just passing by on the day we had our promotion. We made sure that not a single person passed through the office without receiving something to eat or drink. Now people remember where to

come to if they need any assistance with their financial needs," says Vryheid branch manager, Nicolene Hamman.

One of the branch's dedicated clients, Mr Mdlalose and his wife, were invited for the day. Mr Mdlalose requested to sing a song that he personally composed for Blue. The song is as follows:

*Just call for Blue if you need a soul machine, call for Blue,*

*Blue is the soul machine,*

*Blue is the only key, your only key to finance.*

*Just bring your bank statement.*

*Just bring your latest pay slip.*

*Just bring your green bar coded ID; and thus Blue Blue Blue, Blue will help you.*

*Blue will rescue you, because Blue is the soul machine to your finance.*

"To our colleagues in Vryheid, well done for flying the Blue flag high in KwaZulu-Natal," says acting RSA country manager, George Earle. ©



## Siyakwemukela eSwatini, Welcome to

# SWAZILAND

Step aboard Blue's train as we head into the magical Kingdom of Swaziland (Umbuso weSwatini). This charming country is sometimes called Ngwane. It is a landlocked country in Southern Africa, bordered to the north, south, and west by South Africa, and to the east by Mozambique. The nation and its people are named after the 19th century king Mswati II.



Swaziland is a small country, no more than 200km north to south, and 130km east to west. The western half is mountainous, descending to a lowveld region to the east. The eastern border with Mozambique and South Africa is dominated by the escarpment of the Lebombo Mountains. The climate is temperate in the west, but may reach 40 degrees in summer in the lowveld! Rainfall occurs mainly in the summer.

The area that Swaziland covers has been continuously inhabited since prehistory. Today, the population is primarily ethnic Swazis whose language is siSwati, though English is spoken as a second language. The Swazi people descend from the southern Bantu who migrated from Central

Africa in the 15th and 16th centuries. The Anglo Boer war saw Britain make Swaziland a protectorate under its direct control. Swaziland gained independence in 1968. Swaziland is a member of the Southern African Development Community, the African Union, and the Commonwealth of Nations. The head of state is the king, who appoints the prime minister and a small number of representatives for both chambers of parliament. Elections are held every five years to determine the majority of the representatives. A new constitution was adopted in 2005.

Swaziland might be among the smallest countries on the continent and one of Africa's remaining monarchies, but there's more than novelty value on offer here. You can almost feel South Africa's undercurrents of tension fade away when you cross the border into friendly, easy-going little Swaziland, making it a relaxing stopover on the trip between Mozambique and South Africa. And, it's surprising how much there is to do here - the royal ceremonies, excellent wildlife reserves and superb scenery should be more than enough reason to come.

Hidden in the Kingdom of Swaziland is a strong and intimidating treasure - found below a mountainous region, surrounded by an abundance of wildlife and vegetation - the Usutu River. Usutu meaning 'dark brown' is derived from the colour of its waters, which wind through Swaziland

creating the country's phenomenal white-water rafting conditions.

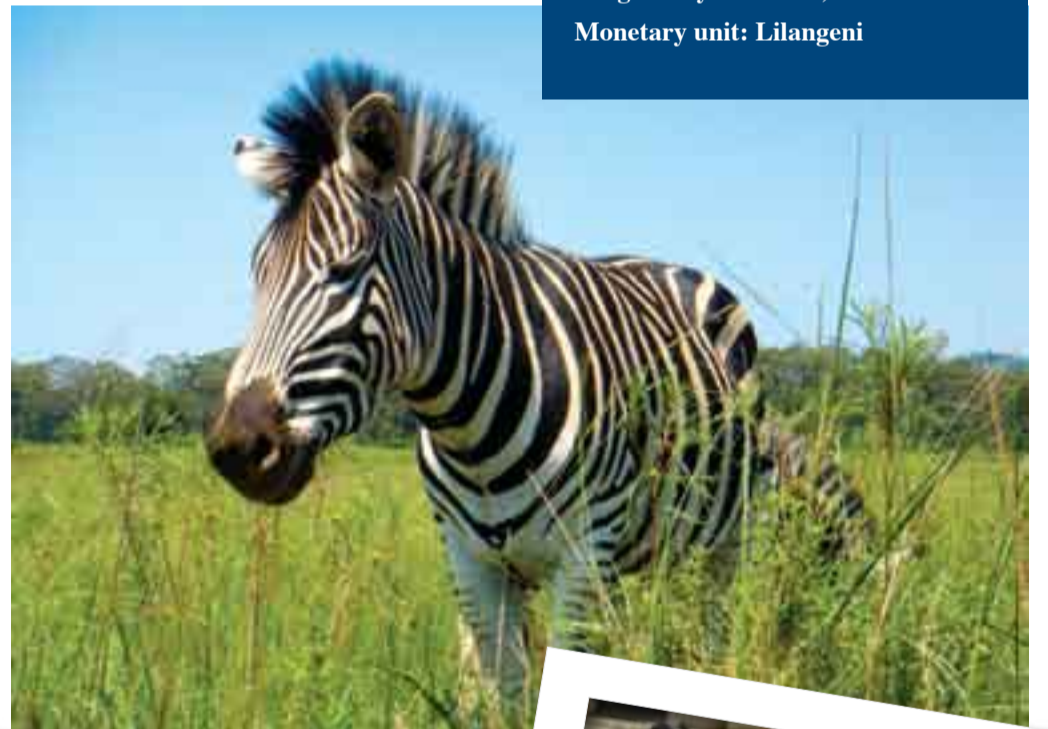
### Our operations in Swaziland

The operation opened in July 2008. Blue Financial Services Limited Swaziland is wholly owned by Blue Financial Services Limited. Our product offering includes term loans, personal loans, education loans, home improvement loans and cashXpress.

There are Blue branches in Mbabane, Manzini and Nhlanguano. Recently a new fully fledged cashXpress branch was launched in Nhlanguano.©

### SWAZILAND QUICK FACTS

**Ruler:** King Mswati III (since 1986)  
**Prime Minister:** Barnabas Sibusiso Dlamini (since 1996)  
**Land area:** 17 200 sq km  
**Total area:** 17 363 sq km  
**Population (2008 est.):** 1 123 913 (growth rate: -0.4%)  
**Capital city:** Mbabane, 69 000 people  
**Royal and legislative capital:** Lobamba  
**Largest city:** Manzini, 75 000  
**Monetary unit:** Lilangeni



## Blue Lesotho is not chicken\* to help their community

Blue Lesotho employees are giving-back to their community by assisting the Orphanage Disabled Home.

Catholic nuns are the caretakers of the home and they have always wanted to do something that could generate an income for the home, but they could not afford to do so. Blue Lesotho heard about their plight and bought 100 laying hens so that the nuns could sell eggs and acquire funds for their home.

When Blue staff visited the home, to follow up on the project, they were delighted to hear that the home had already collected

5 000 Maloti - all thanks to the sale of chicken eggs.

Johannes Lekatsa, is a resident of the home and is wheelchair bound. He has also lost both his hands, yet his determination sees him do things, such as work and eat, like everybody else. He is delighted with the funds, and Blue Lesotho's next aim is to collect enough money to buy him a new and better wheelchair.

\*Being "not chicken" is English slang for not being afraid. "Being chicken", refers to being scared. ©



# Blue makes insurance possible for the underprivileged in Africa

The need for financial services in poorer and often remote communities is universally acknowledged, and the practice of making micro-credit available is becoming more common throughout Africa. It is indeed in Africa where the need for developmental finance is greatest, as the continent is steadily coming to grips with its share of conflict, natural disasters, and health and food issues. But is finance alone enough?

“We, at Blue, do not think so,” says Greg Niemand, divisional director: International Insurance. “When resources are limited and unexpected financial losses occur, low-income earners experience great financial disruption that could result in them never being able to recover the losses. To address this common problem, Blue have now expanded the service they are offering to these communities to include much needed micro-insurance.”

Even though a person’s assets may only be limited to a few crops, animals and a modest shelter, the destruction of any one of these could deliver a mortal blow to the family’s economic situation. In addition, the loss of a loved one and the consequent cost of a funeral or the death of a breadwinner and the loss of income could cause devastating consequences for the family. But, if the family was insured, even for a small amount, this would lighten the financial loss and ensure some peace of mind and dignity for the people involved.

Greg says, “Micro-insurance protection products are designed specifically for the

protection of low-income earners. Blue’s role is to assist poorer communities with the recovery from the financial consequences of common risks, and these

## INSURANCE NEWSFLASH!

Blue’s composite broker licence has been renewed in Botswana. The licence is annually renewable and is dependant on satisfying the Registrar and legislative requirements. The Registrar’s requirements were more stringent this year, as there is a huge drive to clean up the industry and to prepare for the draft legislation, which will be passed soon. Proof of corporate governance, financial stability, client premium handling, claims handling, compliance, operational efficiency, staff experience and qualifications, etc. were all audited. Congratulations to the team in Botswana for passing with flying colours!

communities can’t afford a high level of insurance. Blue is committed to delivering protection in the form of affordable and appropriate insurance products that will return victims of a loss to the same living

conditions they enjoyed before the unfortunate event.”

The need for insurance is clear and statistics highlight why it is so important to ensure that these communities enjoy the same insurance privileges as higher income earners. Blue identified that two-thirds of human beings suffering from extreme poverty are women who manage to survive on approximately ZAR10 per day. This makes them extremely vulnerable to negative influences. By using micro-insurance opportunities effectively, Blue strives to assist in the empowerment, upliftment and creation of sustainability in South Africa and the rest of Africa.

Gaining exposure into these markets takes a unique and strategic phased approach. Blue uses various models suited to, and adapted for, the needs of each country.

“Blue is confident that by expanding our product range to include micro-insurance, we will assist and empower those communities who will be left destitute if a loss occurs,” says Greg. Blue’s implementation of a phased approach in relation to specific countries allows it to:

- Build distribution capacity.
- Build administrative capability.
- Gain exposure to the prevailing legislation and impending changes.
- Obtain volumes of local market research.
- Record its claims experience in each country.

Blue is currently offering its micro-insurance products in South Africa, Zambia and Namibia. Further roll-outs are expected in the markets where Blue operates, and currently hold brokerage licences.

Familiar products have been selected – such as short-term, life, funeral, accident, business assurance etc. – however, they have all been adapted to suit the local and cultural differences in each country.

In conclusion Greg mentions, “Blue is confident that the comprehensive research done in each country helped to identify trends, competitor analyses, consumer education, market appetite and legislative restrictions, allowing us to adopt the best product-to-market model approach.” ©



Rose Mufune.

## Zambia insurance case study

Ardon Chali, a teacher at Nelson Mandela Basic School in Lusaka took out a funeral policy on 7 February 2008 in the “member only” category and paid an annual premium of ZMK35 000 (ZMK500 = ZAR1). He listed his next of kin as his aunt, Rose Mufune. Unfortunately a year later, Ardon passed away and a few months later, Rose Mufune lodged a claim, which was paid out the following day. The value paid was ZMK500 000.

According to Rose, the amount was most welcome as the loss of Ardon had resulted in a loss of income for the family, which was now in a desperate situation. Rose used some of the money to repatriate some family members who had come to attend the funeral ceremony and burial, which is custom in Zambia. Some money was also used to pay the creditors who came forward. Ardon’s employer paid for the coffin, some of the food and transport to the burial ground.

Rose thanked Blue Assurance for the speed with which the claim was processed, and for selling her nephew the policy. She says she will encourage other people to take out funeral policies because of the fact that all people will pass away at some point, which can not be predicted. ©

**Accidents happen**   
Make sure you're covered by Blue



### SUMMARY OF ACCIDENT PLAN BENEFITS

The purpose of this document is to give you information about the products you are considering and to help you decide whether you want to apply for these products. You will not be covered or entitled to any benefits when you receive this document.

You will only have a valid policy of insurance when you receive confirmation from us that your application has been accepted and we have received your first premium. A welcome letter and summary of benefits will be posted to the postal address you gave us on the application form. A full copy of the policy conditions is available on request. Please contact us on +260 211 223 591/2 if you would like us to send you a copy.

visit us on [www.blue.co.zm](http://www.blue.co.zm)

Every step with you, trust in Blue

 Blue  
Assurance Services

**Life is short**   
Let Blue provide for your loved ones




# A brand is a brand is a brand, or is it?



One of the greatest misconceptions in business is that brands are owned by the marketing department. This is wrong. A brand is in fact owned by all employees who should take charge of that brand and maintain it.

Creating a brand is immediate, but strengthening that brand takes time. So what exactly is a brand? And, what makes a brand, such as Blue, strong?

A brand is much more than a logo. That is, it is much more than:



A brand has the following elements:

- Core purpose: why Blue exists in the first place;
- Vision: where Blue is going and how we'll get there;
- Mission: what are the things we do at Blue every day to achieve our vision;
- Values: who we are and what our principles at Blue are;
- Position: how does Blue differ from our competitors;

- Positioning: how Blue says that we differ;
- Character: how Blue acts and the tone of our messages.

And what makes it strong? Consistency! Therefore, no matter how busy an employee gets with day-to-day work, they cannot lose focus and simply forget about maintaining brand consistency.

At Blue, all foundations are in place and from here we can create our uniformity. It is quite normal for long-time employees and new employees, as well as outside creative suppliers to want to put their own personal stamp on things to show creativity, however, this inconsistency only weakens a brand and does not help it. For this reason, employees at Blue, are encouraged to carry the golden thread of brand consistency through client-, supplier-, and



funder interaction; show it in e-mail and letter correspondence; and ensure that Blue is mirrored in all products and product material, business cards, flyers, radio advertisements, magazine advertisements, recruiting material, training videos, business cards, slide presentations, the reception area, websites and more. If not, employees at Blue risk the hard-earned brand equity.

## Together we brand

Blue Corporate Affairs, which is housed at Blue's head office in Pretoria, South Africa, is responsible for aligning all corporate messages and seeing that there is a corporate standard in place to manage Blue's reputation. There is a risk involved when employees create their own branding initiatives. "All employees with good ideas are asked to contact Corporate Affairs first so that we can see that all branding guidelines in all our African operations are adhered to," says public relations manager, Jennifer van der

Merwe. "An example would be the creation of social media initiatives, which must first be signed off by the line manager and Corporate Affairs, before going live. This is because social media are public tools that are open to criticism and comment from public. One would need to check the page twice per day to ensure that no negative remarks have been published, and seek advice from Corporate Affairs as to deal with any negative remarks. Remarks including swearwords would need to be removed immediately.

"Product messages must also be signed off by the line manager to ensure that no incorrect statements are made – such as promising someone a loan with the wrong interest rate or term can get you into quite a bit of hot water, as we would need to honour misprints or incorrect offers made in advertisements."

## Doing it right on Facebook

Branch manager for cashXpress Old Town in Malawi, Frank Mvula, came up with the idea to place cashXpress on social media network, Facebook. What he did right was that he carried the cashXpress branding and messaging throughout the page, thus creating consistency and not disadvantaging the cashXpress brand.

"It all really started off with an idea to inform my close friends of what cashXpress was all about, and also get them to invite their friends to join the cashXpress group where they could also learn the same. As of now Blue cashXpress Malawi has not really been marketed extensively, other than making presentations to prospective clients and the use of agents, so I looked at how we could complement this and further market ourselves at branch level - hence coming up with the Facebook page," says Frank.

## The Blue Bulletin asked Frank the following questions about publishing cashXpress on Facebook.

*Q: When did you first have the idea to market cashXpress on Facebook?*

*A:* About a month ago. I was motivated by the large following of Malawians that use this phenomenal social networking tool and figured I could use it to my advantage to advertise my branch and our services. I personally have about 160 friends on Facebook and on average these friends of mine have about 200 friends each, hence my goal is to try to get as many of my friends onto my cashXpress page, and those friends too to get their friends to do the same.

*Q: What information did you feel people should know/want to read about?*

*A:* All people really want is to understand the product/service (cashXpress) and most importantly its benefit to them. We are selling a cash benefit to them in 20 minutes and my drive is to make as many people as possible aware of this through the use of the web page.

*Q: What has the reaction (internally and externally) to the page been like?*

## Human capital development a priority in Nigeria



Employee development and training is of high priority in Oyo State.



Breakaway session and group case studies allow Blue employees to work as a team and find solutions to everyday hurdles.



Training sessions for Blue employees in Oyo state provide the necessary skills to continuously improve BIMFB.

Given the prevailing business environment in Nigeria, the need for training and re-training of employees cannot be overemphasised.

According to country manager of Blue Intercontinental Micro-Finance Bank (BIMFB), Len Pretorius, BIMFB is committed to human capital development. BIMFB will continue to build the capacity of its employees, which can be seen in our capacity building initiatives for employee growth and development.

"Apart from the on-the-job training, where employees develop and grow on the job, a series of in-house strategic employee development and training programmes have been packaged for employees to enable them to acquire the necessary skills and competencies

required for optimal performance and improved productivity. It also helps to position our personnel, developing their people management skills so that they become quality workers and assist in attaining corporate goals and objectives," says Len. "We will continue to deliver on organisational expectations and customers' aspirations through giving better service from better employees, with better system and quicker service."

According to Wunmi Audu, Blue Bulletin's correspondent in Nigeria, various training programmes have been designed and implemented to strengthen the human capital needed to meet the evolving challenges of the market place and to sharpen staff skills and knowledge towards improving their capabilities to achieve desired results.

Recently a series of in-house training programmes were held for employees in Lagos State and Oyo State.

The Oyo State training took place at the Intercontinental Bank Training Room. Some of these programmes focused on the functionality of Blue's FAME system, banking operations, effective collection and loan recovery strategies, as well as soft skills (such as effective customer service, time and task management, team effectiveness, sales management skills, and code of conduct). The training also used group work and real-life case studies to drive the point home. Active participation in the programmes by employees, and the post training evaluation, revealed that employees who took part had benefitted immensely from the various training sessions. ©

A: Internally there has been a great response from my colleagues which is amazing. There has also been positive feedback externally from people who had never heard of cashXpress, and this will only improve as it is still a relatively new page. I will strive to get more people on board.

Q: How do you manage the site and what are your future plans for the site (that is, what do you hope to achieve for cashXpress)?

A: As already stated the page has just recently been added to Facebook. My plans are to get as many fans on board especially local members, and send the promotional messages on a regular basis and invite them to come to our branches and learn about cashXpress first hand. For those interested we could even carry out an affordability test online. Emphasis will also be put on teaching them about our loyalty programmes as well as uploading photos of our clients who have enjoyed such loyalty

bonuses (with their consent, of course). Client stories on how the loan helped them will also be put up as wall posts. I am sure more ideas will come up. It's just a matter of thinking about it more in depth.

Q: To readers not familiar with Facebook, how would you explain this social networking tool?

A: A very user friendly meeting place for all types of folk in cyber space. Globalisation at its best, as ideas from all walks of life and social backgrounds are exchanged and adopted here.

Q: How long have you personally been on Facebook, and what are the positives that you and your peers experience through this tool?

A: Close to two years. Positives have been linking up with people I never thought I would ever meet or talk to again, joining various groups online and learning what other people are getting up to in different parts of the world.

Q: In general terms, what is the popularity of Facebook like in Malawi?

A: In simple terms very widely used, almost everyone in the workforce who is of interest to cashXpress has a Facebook account. Everywhere you go people are on Facebook either on their phones, Internet cafes or personal computers.

All employees must please contact public relations manager, Jennifer van der Merwe at jenniferm@blue.co.za to discuss their ideas about the use of social networking sites, before publishing. ©



Frank Mvula.

## Coffee Club and weekly presentations every Monday in Uganda



Monday has always been one of the most demanding and hectic days of the week because the day arrives with new targets for the week, as well as an evaluation of the previous week's activities. The introduction of the Monday morning Coffee Club meetings could not take place at any better time.

After a full weekend's activity, people tend to think of Monday as the worst working day with a lot of traffic, much rushing around and subsequent confusion, as the city sprouts for business again. However, the Blue Uganda fun-filled and educative Monday morning sessions have helped to break that thinking. Employees now look forward to another great Monday morning meeting where ideas and solutions are shared.

It all starts at around a quarter to eight when employees gather in the front office eager to hear the news for the week. By eight sharp, the meeting kicks off with the country manager, Tony Henderson, providing a recap of the previous week's activities and challenges. Tony then guides employees on the way forward for the new week regarding sales, operations, competition and the general market outlook. Employees are given the chance to ask questions and query areas of any interest, which makes the whole session very interactive.

Recently, as part of the New Year innovation to keep the Coffee Club more relevant and involved, a new "flavour" has been introduced in the form of weekly presentations. These presentations are coordinated by the training manager, Harriet Nakalamba.

Continued on page 8

## Blue Stars

### Kenya

- Lipson Sifuma HHH B,T,S
- Paul Kinzi HHT
- Catherine Mbaluka HHHB,T,I
- Rawlings Thuo, National Office HHB,T,S,I
- Samuel Ndirangu HHHB,T,I
- Joshua Nyaringo HHHHB,S,T,I
- Enock Mwambura HHT
- Maurice Awange HHHB,T,I,P

### Lesotho

- Napo Tsepo Mofo HHT,P
- Phakiso Tumi HHHB,T,P

### RSA

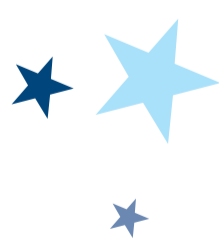
- Jaco van Wyk HHB
- Deo Lewis HHB

### Swaziland

- Zandile Shabangu HHHB,T,I,S,P

### Uganda

- Ajula Alba HHHHB,T,I,P
- Adam Mukwaba HHHB,T,S,I
- Joseph Masanja Jinja HHB,T
- Coutts Muhenda HHHB,T,S,I



*Congratulations to Deborah Kasule for being the employee of the month. Keep up the good work Debs!*

Congratulations to Tony Henderson, country manager for Uganda, for being nominated by his employees!

- |               |     |                        |     |
|---------------|-----|------------------------|-----|
| Best service  | - B | Initiative/innovation  | - I |
| Teamwork      | - T | Persistence/positivity | - P |
| Sales support | - S |                        |     |



## Blue accredits 36 peer educators

Blue's HIV and AIDS programme, in association with one of its major funders, the International Finance Corporation (IFC), has accredited 36 peer educators to turn the tide on the spread of HIV.

Peer Educators will conduct information sessions with employees and the community to educate them about general employee wellness issues, with a predominant focus on HIV and AIDS. The programme also offers voluntary counselling and testing to employees and aims to impart healthy lifestyle skills to those living with HIV.

The programme began with a survey, which

measured knowledge, attitude and behaviours around AIDS and how the different genders perceive the disease. The survey will act as a benchmark to measure the success of the programme and measure in real terms, its effect on behavioural changes. An additional goal of the programme is to destigmatise HIV and AIDS. All internal communication tools are being used to ensure that learning material is disseminated to employees.

Programme highlights over the past month:

- 458 staff members were educated directly through 95 peer educator sessions.

- 73 employees were tested for HIV.
- 3 210 condoms were distributed.
- 75 staff members were counselled.

Currently the programme is in place in South Africa, Botswana and Zambia, and Blue would like to be in the position to expand the project into the rest of the African countries where Blue has presence over the next few years. This ties in with Blue's adopted millennium development goals (MDG). Other projects also touch on the MDGs such as education and environment. ©



*Continued from page 7*

The week's topic is determined well in advance and a presenter is selected to prepare the message and present it after approval from the country manager.

Topics for the presentations are chosen from major aspects of the business, as well as academic circles, with the main aim of developing the knowledge and understanding of individuals while improving their self-confidence, which will help employees greatly when interacting with clients.

So far, three people from the national office and branches have presented, these include: approvals officer, Darius Mugisha, who discussed attributes of good salesmanship; consultant, Nakazzi Harriet, who presented the art of effective communication; and data capturer, Sheila Turyahabwe, who spoke on the topic of good listening skills.

Furthermore, credit manager, Minshi Nsuluka and collections officer, Gloria Nambatya, were awarded Blue stainless steel watches as recognition for their unwavering efforts to drive collections in Uganda. During the prize giving, Tony reiterated the company's effort to recognise its employees who go the extra mile in a bid to see the company succeed. ©

## Love life - yours and others

February is the month of love, and to honour the greatest love, the love of life, testing for the HIV virus is important.

*Why should I get tested?*

You owe it to the one you love and to yourself, to be protected from the spread of HIV. Whether you are involved in a relationship, or intend on becoming sexually active with a partner, you need to know your status.

*What is an HIV test?*

An HIV test tells you if you have HIV, the virus that causes AIDS. There is now a rapid HIV test that produces results in 20 minutes; however it is recommended that you follow up with a full test at a medical facility.

*Why should you get tested?*

- If you are infected, you can get treatment that may help you live longer. You can also learn how to avoid passing the infection to your partners and protect yourself from other sexually transmitted diseases (STDs), such as syphilis, gonorrhoea, herpes and more.
- If you are not infected, you can learn how to stay negative.

*Who should get tested?*

It's recommended that you get tested if you currently or have ever:

- had an STD;
- had many sex partners;
- shared needles to shoot drugs;
- shared needles for a piercing or tattoo;
- had sex with a man or woman without a condom; or
- if you are pregnant (HIV positive women can pass HIV to their babies).

*Where can you get tested?*

You can get tested for HIV at most clinics, local health departments or your doctor. Some places provide the test for free. Contact your local clinic or Peer Educator for further information.

*Do you have to give your name?*

No. You can request an anonymous test. In this case you will be given an identification number, which will be used to match your test results for feedback to you.

*Are my results confidential?*

Only you and the health care professional who conducts the test will know the results.

However, if you test positive your results (not your name) will most likely be reported to the government agency that tracks HIV/AIDS cases and statistics, such as the Centres for Disease Control and Prevention.

*What do I do when I get my results?*

- If you are negative, live a healthy lifestyle by adopting habits that will help you stay negative.
- If you are positive, then it is important to share this with your partner. Your partner would need to be tested. Also, you would need to abstain or use a condom every time you have sex. Next, consult with your doctor on starting with anti-retroviral (ARV) programme. Your doctor will monitor your health to assess whether the treatment you are receiving, is working for you, so remember to visit your doctor regularly. Speak to your Peer Educator or a counselor if you need advice.

*Who should I tell when I'm HIV positive?*

When you test positive for HIV, it can be difficult to know who to tell about it, and how to tell them.

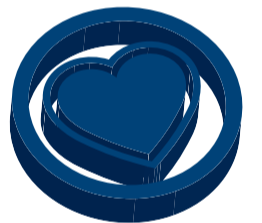
Telling others can be good because:

- You can get love and support to help you deal with your health.
- You can keep your close friends and loved ones informed about issues that are important to you.
- You don't have to hide your HIV status.
- You can get the most appropriate health care.
- You can reduce the chances of transmitting the disease to others.
- In most countries, you can be found guilty of a felony for not telling a sexual partner you are HIV-positive before having intimate contact.

Telling others may be bad because:

- Others may find it hard to accept your health status.
- Some people might discriminate against you because of your HIV.

- You may be rejected in social or dating situations.



You don't have to tell everybody. Take your time to decide who to tell and how you will approach them. Be sure you're ready. Remember, once you tell someone, they won't forget you are HIV-positive.

### General guidelines

Here are some things to think about when you're considering telling someone that you're HIV-positive:

- Know why you want to tell them. What do you want from them?
- Anticipate their reaction. What's the best you can hope for? The worst you might have to deal with?
- Prepare by informing yourself about HIV disease. You may want to leave articles or a hotline phone number for the person you tell.
- Get support. Talk it over with someone you trust, and come up with a plan.
- Accept the reaction. You can't control how others will deal with your news.

And remember, your Peer Educator will keep information shared with him or her, confidential. ©

## African proverb of the month

*Akati kinikwa kakiri kabisa. (Kiga)*  
*Mti hukunjwa wakati ungali mchanga. (Swahili)*  
*On redraït l'arbre quand il est encore jeune. (French)*  
*A stick is straightened while still young. (English)*

**Meaning:** Kiga is the language spoken by the Bakiga ethnic group who mainly occupy the south-western region of Uganda. As in other African societies, the behaviour of Bakiga children is always in constant check, as the youth are considered the life of a society. The Kiga proverb is thus used to address parents to encourage them to teach their children the desired ways early in their children's lives. That is, parents, and elders in general, should not procrastinate on discipline. Or rather, they should not leave the discipline of their children to chance. ©