



LOANS WORTH R25 MILLION TO SMALL BUSINESSES

Blue's Small Business Division is going from strength to strength in helping develop and support small businesses. As at the end of October, 57 small business loans had been granted. Seven of these were in Swaziland.

Kenneth Fisher, head of the division says, "We opened in Lesotho in November, and will start writing the first loans there and in Nigeria shortly. We will be setting up in Namibia and Botswana before the end of February next year. There are differences in terms of the sustainability and types of loans and the different legal systems, but

all our loans will be for small businesses."

Interesting small businesses Blue has recently funded include "Pantsula Bites", a fast-food restaurant for commuters in Germiston, and a start-up gourmet Bistro franchise "Hops and Beans", based on a Belgian concept. The breads not only are baked fresh on the premises, but they roast their own coffee and brew beer on the premises too. The first site was in the Absa towers in central Johannesburg. Blue is funding expansion and there are now two more branches, in Melville and Centurion.



Blue wins award for Annual Report

Blue Financial Services' 2008 Annual Report has again been recognised for its transparency in reporting and creative design. It won the merit award for 2008 from the Institute of Chartered Secretaries and the Johannesburg Stock Exchange Limited in the Alt^x category. The award was presented to Blue at the annual awards dinner in Johannesburg on 28 October. Reynier van der Westhuizen, Blue's Company Secretary says, "It's a prestigious award, granted because of the hard work of the whole Blue team in presenting a very workable and user-friendly annual report."

BLUE GETS R100 MILLION FROM NHFC

Blue Financial Services has been granted a R100 million financing facility from the National Housing Finance Corporation (NHFC), which will significantly expand its mortgage lending business in South Africa. George Earle, General Manager for Blue's home loans division, says the funding will be allocated to the SA home ownership division, which provides housing finance to lower and middle income groups, for loans up to R400 000. Earle says that despite the current economic climate, Blue is seeing a significant increase in home loan applications – and the funding line will enable the Group to provide housing to numerous families in SA. "We operate in sectors where the more conservative banks are reluctant to lend. From our experience in our chosen market we are ideally positioned to determine our client's ability

to repay, whilst also adhering strictly to the requirements of the National Credit Act. The NHFC funding allows us to extend our products to a market which is currently struggling to access affordable credit and in this process we can play an important role in the delivery of housing."

Blue's mortgage lending products are focused on the Northern Cape, Gauteng and KwaZulu-Natal markets, and to a lesser degree the Eastern Cape. Earle says that the new funding allows the company to expand its geographic reach. "Property developers across the country have been informed that we have received this additional finance, to be on-lent to aspiring home owners."

Blue's home loan finance is traditionally over a twenty year term and appropriate

collateral is provided by the customer in the form of a deposit, or a retirement fund guarantee as found in the pension-supported housing loan model. Home loan clients are evenly split between those employed by government and those working in the private sector.

Earle says the NHFC funding gives a tremendous boost to Blue's capacity in this sector. "The NHFC has approved this financing facility as part of its mandate from government to address the shortage of homes in the country and to ensure that every South African with a regular source of income is able to gain access to home ownership finance. We hope this is the start of a long-term relationship whereby all South Africans can benefit."

Kenya – thanks from happy Nairobi kids

A new window of hope has opened for over 90 orphaned, needy and displaced street children who were living in extreme poverty in the slums and streets of Nairobi, Kenya. Orphanage Director Francis Kamau visited Pieter le Grange, Blue's Country Manager in Kenya, with a request for help. Pieter went to visit the orphanage, called Happy Nairobi Kids to see for himself.

He says, "On my arrival I was welcome by all the little ones who sang me a welcome song. I was then invited to eat with them, which I did. Their diet consisted of rice and some carrots. I was humbled. We then arranged that all Blue female staff visit them and hand over food parcels. Our ladies were deeply touched by their visit and they are now busy collecting clothes for the little ones."

But the help from Blue didn't stop there. Pieter goes on, "They prepare the food on a fire outside. Taking into account that it is now the rainy season in Kenya, it must be difficult to prepare the food in such conditions. They were cooking in a hole in the ground. We knew we could help. So all the Blue guys paid a visit to them and handed them a gas cooker and gas bottle."

The staff in Nairobi have been donating time, energy and food to the orphanage. Started by a young man who was in the same vulnerable position as a child, the centre opened in January 2006 with six orphans, and the number has grown to over 90 kids. It's estimated that there are 120 000 or more displaced children living in the streets and slums of Nairobi.

Happy Nairobi Kids' Director, Francis Kamau says, "Thank you very much for your kindness; it is a sign of love to the less fortunate children. May God bless you and continue to expand the boundaries of Blue. I also appreciate the visit by your staff. They were really a happy and very organised team. They kept the children very lively and happy. We invite them to come another day and spend good time with the children. Thanks and God bless."

Pieter says, "We are planning a monthly visit where we will take them to the National Park and other interesting sites in and around Nairobi. My thanks to the Blue Nairobi staff for their involvement."



Irene from Blue Nairobi (front) and Janet (back) with the Nairobi Happy Kids



Playtime with the kids

From the CEO

By Dave van Niekerk, Blue Group CEO

We had a fantastic set of interim results. The market, investors and analysts responded well, and in the current “doom and gloom” market our stock and business have continued on their performance path. This can only be attributed to the hard work and dedication of Blue staff - so well done everybody! Blue will continue further expansion into the African continent, and Anton Nel (who has been Country Manager in both Uganda and Namibia) has been tasked to head up this division. Casper Kruger will replace him in Namibia.

South African operations

The Competition Commission approval has been granted on our Credit U takeover, so it has finally been approved by the authorities. We will push forward now on the re-branding of Credit U branches, and the integration of Credit U within Blue’s SA operations. The revamp at Building 3 at head office is complete, and by the time you read this, we will have started moving

staff from Blue and Credit U to the new SA head office.

As the year draws to its end...

For Blue it’s business as usual over December. We’d like people who have the opportunity and who are not front-line staff to plan their holidays carefully during this crazy season. December is one of our more productive months, and turnover through branches is high. I know our customers would like to be treated in a warm-hearted and caring way that is in the true Christmas spirit. Be aware that collections are erratic during this period because of changes to salary payment dates. During this period our relationship with our customers and how well we know them and their employers will allow us to collect successfully.

During the festive season I wish you all a happy and peaceful time, and a prosperous New Year. For those that are travelling, please travel carefully. You are family, and we want you back safely.

Letters to the Editor

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



Dear Editor,

I am sending my solution to the October quiz. I am glad that Blue gives a chance to its employees to participate in the *Blue Bulletin*. Thank you for the work done.

Eunice Kanyiginya, Collections & Confirmation, Fort Portal, Uganda

Dear Editor,

I just have a problem with the Blue Stars section on the *Blue Bulletin*. I would like to find out how these people are chosen and who verifies these decisions, and if the managers select these people, they must

inform the staff on how they came to their decision.

In our department I feel there are people who are more deserving than the ones selected. We enjoy reading the *Bulletin*, but things like these leave us very disappointed, especially the people who are dedicated and work very hard in ensuring the Blue company values and work ethics are met. I look forward to your response.

Confused Employee

Ed: See our article on page 8 that explains it all.

Credit U Smith St Durban ranked in top three nationally

By Tony Maulgue, Credit U Area Manager, KwaZulu-Natal

The Smith Street branch, which is managed by Joe Ngidi, is ranked in the top three

nationally for sales on all three Credit U products. Smith Street has the highest sales in credit and mobile nationally.

Joe and his staff must be commended for the excellent work.

GET COMMISSION

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

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The month in review

- Interim results released – the loan book almost doubled in the first six months of this year.
- Reserve Bank approval of more foreign capital for Blue.
- Blue gets R100 million from NHFC to fund housing in SA.
- Competition Commission approval received for the Credit U takeover.
- New head of African Expansion – welcome to Anton Nel.
- New head of Namibia – welcome Casper Kruger.
- Congratulations Graham Burnett on becoming Biathle World Champion.

BLUE MOTORBIKES MAKE US HEROES IN TANZANIA

The Blue motorbikes donated to Tanzanian police have not only assisted in combating crime, they have also boosted the image of Blue in the country. Zablon Muleli, National Ops Manager in Kenya, found the Blue name and logo were instantly recognised when he arrived in Dar-Es-Salaam.

He says, “These bikes are the pride of Tanzania and have caused a stir in Dar-Es-Salaam and made the marketing of Blue very easy. The moment I landed at

Mwalimu Julius Nyerere International Airport, a policeman in plain clothes confronted me and demanded to know what my mission was in Dar-Es-Salaam. The moment I mentioned Blue, he said “Oh those guys who brought us motorbikes? Welcome to Tanzania and enjoy your every moment!” Later on at the national office I heard that Blue Tanzania had actually donated about ten motorcycles to the police force recently, but I learned about it first from the delighted policeman.”



CREDIT U CASUAL DAY



Standing from left: The Chinese themed Finance won the prize for best decorated department. Elmar Grobbelaar, Chief Financial Officer, Frieda Puka, Nancy Nair, Christine Bester, Creditors Supervisor, Louise Hekma, Executive Finance, Maka Mapfumo, Justine Taylor and Maxwell Smith. Seated: Liesl Visser, Karlien Olivier, Paula Fouche and Willem. Not in picture: Irma Schroeder and Wilri van Zyl

Credit U KwaZulu-Natal top performer

By **Tony Maulgue, Senior Area Manager Credit U KwaZulu-Natal, South Africa**

The last financial year has been a good year for Credit U in KwaZulu-Natal. We have seen the growth of the area to exceptional heights and this is only due to the excellent staff in the branches. I would like to thank the KwaZulu-Natal staff for their outstanding contributions, not only in sales and marketing. The teamwork amongst the staff is excellent. KwaZulu-Natal was the top performing area for the last financial year and my compliments must go out to all the following staff and branches.

To Mari and Joe for being placed first and second nationally for sales on all products,

this is a huge achievement and the hard work not only from you, but your staff has paid off. Keep it up. The area's branch footprint has also expanded, and we have seen the following new branches open: Mthubutuba, Vryheid and Clairewood. A special thanks to these managers namely Octavia, Nomusa and Leah who have achieved target on all the products since these branches have opened. Mthubutuba stands out, as it set the highest sales for mobile nationally and exceeded its credit target. Excellent work this year to date. I look forward to the same dedication and hard work for the new financial year, and await the move to Blue with much excitement.

Blue joins the fun in Umtata

By **Doné Joubert, Regional Manager Eastern Cape**

Every year around October, thousands of folk make their way to Umtata in the Eastern Cape for the annual Umtata Rotary Fair, hosted by the local chapter of the Rotary Club of South Africa. During the three days of festivities, around 20 000 people enter the gates of the Umtata fairgrounds in search of fun, sun and oh so many stalls. Many stalls entertain children, with merry-go-rounds and fairground attractions that will make any screaming youngster hoarse.

The festivities draw a number of retail businesses such as furniture stores and motor car manufacturers, to the thrill of any spending parent. A banking hall is set up for the retail banks and related financial

services providers. This year Blue made their presence known as a leader in the micro-finance arena. The local branch, under leadership of Branch Manager Taryn le Grange, stepped out and created a friendly atmosphere for all to enjoy. Sweets and balloons were handed out to excited children, giving mom and dad a chance to chat to our consultants about their finances and how Blue could get involved in assisting them at their point of need.

All in all the fair went without a hitch, with spin-off work keeping the branch busy for weeks after the festivities ended. We hope to be there again next year and every year after that, making our mark in that region of the Eastern Cape and setting the benchmark for others to follow.

KLERKSDORP COLLECTS FOOD FOR XMAS

By **Christa Laubscher, Regional Manager Northwest**

It is shocking to see how many people do not have any food. It is Christmas time and we need to open our hearts and our wallets. Even though our clients themselves are struggling and find it hard to spare a little extra for others who are more needy, we will continue to remind everyone to open their hearts to people in need.

We are doing our bit to help. Our staff in Klerksdorp are working very hard for the people in need and I am so proud of them! Thank you Adele and team. Klerksdorp challenges all Blue branches to collect food for distribution this festive season, and help to make Christmas just a bit better for the poorest of the poor.



Credit U Paarl helps community

Every so often, we are reminded of how fortunate we are, and how comfortable our lives are. We have enough to eat and a roof over our heads – more than so many people have. Sometimes we are even moved enough to get involved in making things a little better for those who do not have the blessings we enjoy.

Egoli and Amstelhof communities in the Paarl area are facing extreme conditions

with high levels of unemployment and disease. Branch Manager, Kevin Meintjies from Credit U Paarl office says the staff provide food and clothes to the children of these communities on a weekly basis. They work with the Willing Hands organisation run by Pastor Prins. They are a fine example to all staff at Blue and Credit U of how we can all make a difference to people who have less than we do.



Left to right: Pastor Prins (in the cardigan) and Mr Le Hoe, main members from Willing Hands and children

BENONI CUSTOMER THANKS BLUE STAFF

“Dear Sir,
Loan Application M Gwele, Benoni branch

I take the time to write this letter to your top management because I felt it would be amiss of me not to inform someone just how excellent a team of employees you have in your Benoni branch. Their treatment of customers (me in particular) is unsurpassed.

I had a wedding to put together and, due to unforeseen circumstances, I ran into a shortage of funds and needed a loan from somewhere. I have been to the big banks with which we so diligently keep our accounts, but they all turned me down citing one reason or another. I have also been to all the other smaller financial services houses and they too failed to help. But what struck me about them was the appalling service I received - I even had the phone banged down in my ear by one of their employees. I had previously seen your offices, but did not know what they were for. But when I finally found out and sought help there I was elated to see what excellent service I was given. The service your staff rendered made me feel special and cannot go unmentioned to your top management. My faith in South African service providers was restored to a level I did not know still existed in this country. Whatever you have done to get your Benoni staff to such a high level of service provision, please keep it up.

The following staff impressed me so highly, I took their names and hope I have their offices correctly named: Veronica

Mkhatshwa, Branch Manager, Virginia Mofokeng, Consultant, an ever-smiling lady, Maria Mthombeni, Consultant, a very humble and well behaved lady and Mahlako Matsimela, Consultant, very respectful and responds to instructions quickly.

Sir, I must say, in our day and age that treasures such as these are a rare find. I found myself thinking: I wonder where they were trained! Man, I don't know any of them, but to show my gratitude and pleasure I hand delivered to them an invitation to my daughter's wedding which I hope they will attend.

Again, I am grateful to your institution for restoring my faith in excellent, good, old fashioned service and also for rescuing me from a disastrous situation. God bless you all.

Yours faithfully,

M Gwele, Blue customer, Benoni, South Africa



Namibia start your own stud competition

By Anton Nel, Country Director: Namibia

Goats are the ideal animal to raise and breed in dry conditions. Of all domesticated animals the goat is one of the most important and is found worldwide, particularly in the tropics and sub-tropics, though goats can adapt to all climatic conditions. They provide meat and milk and feed on scrub and bushes. Boer Goats in South Africa are widely recognised to be the yardstick against which goats across the world are measured, and are perfect for Namibian conditions. So it was a stroke of genius to set up a competition with a prize of a mini-stud of goats.

In October, Blue Namibia did just that - hosted a competition that seems quite unique. In the "Win 5 Boer Goats Competition" you can start your own little stud farm, with the winner receiving a ram and four ewes. The competition was entered with great excitement by masses of Blue customers.

The draw took place on the 6th of November. Mrs Sustjie Mbumba, a Director of Blue Financial Services Namibia, pulled the lucky name out of the hat, and the winner was Mr Michael Kanisius of Oshakati. Blue will be delivering his Boer goats to him shortly.



Left to right: Junaety Kamuzeuao, Gerhard van der Merwe, Sustjie Mbumba, and Yvonne Heyn, all from Namibian National Office.



Blue Nigeria opens first 18 kiosks

By Frank Ajilore, Director: BIMFB Nigeria

After the successful launch of Blue Intercontinental Micro-finance Bank on 17th September 2008, BIMFB has installed kiosks in 18 Intercontinental Bank branches in Lagos and Oyo States (11 in Lagos and seven in Oyo States). The Fame platform is now fully active in all the branches and loan application business has commenced in earnest.

In fact three days after the launch, the first BIMFB loan was issued to an employee of

a company with whom Blue is finalising a payroll deduction agreement. We expect a lot more staff employed by this organisation to become BIMFB's customers. Over 200 current and savings accounts have been opened and a lot more are expected in the coming weeks. Forty staff are now on board, and all the loan consultants have undergone intensive training.

The Nigerian banking revolution has started.

Blue at 16th Uganda trade fair

By Jovent Kyalimpa, Marketing Co-ordinator, Blue Uganda

Blue participated for the first time at the Uganda International Trade Fair in October. The exhibition attracted 900 exhibitors from over 30 countries. Last year, 817 exhibitors from 31 countries participated. The Uganda international Trade Fair (UGITF) is a well established multi-sectoral trade event that has for the last fifteen years provided a unique platform for marketing products and services. It has enabled participants from overseas to introduce new and improved technologies to Ugandan and East African markets. Blue's stall was outstanding

among companies that had exhibited under the proudly South African banner. The Trade Fair also runs three business days of seminars, talks and demonstrations to further boost trade and development.

As always, the year's event was opened by His Excellency President Museveni and later a business conference was organised for all exhibitors where the main speaker was the Honorable Minister of Investment, Professor Semakula Kiwanuka. It was a good opportunity for Blue to display our products and services and this was evidenced by the number of visitors at our stall, successfully manned by Jennifer Ampaire and Angella Batuma.

MBABANE STAFF OPEN THEIR HEARTS AND POCKETS

In October, a customer came into the Mbabane branch for assistance after an extraordinarily heavy storm badly damaged her home. She was not eligible for a Blue loan, but on hearing her plight, one of the staff suggested that this might be a good opportunity for our staff to show they care by collecting money to assist her. Every staff member of Blue Swaziland put

their hands into their pockets and together they raised R1 200. Johan Senekal, Swaziland Country Director says, "I would like to thank the staff for their generosity in being so willing to go the extra mile to help a customer. Once more living proof of our slogan: "Every step with you, trust in Blue."

Rural people appreciate Blue visits

By Anton Nel, Country Director: Namibia

On a recent mobile sales trip in the northwest of Namibia, we had to endure rather hazardous conditions in reaching our clients and potential clients in almost inaccessible rural areas. In temperatures of up to 45 °C at midday we did extremely well, and learnt a lot of the area and its inhabitants. As you can see, we traveled off the beaten track on "roads less travelled" to Opuwo. Some days we covered up to 500 km, and it was evident that these people do not go to towns and cities that often. We could see the appreciation in their eyes that we had

come to see them and to offer our services to them.

Another interesting point from which we can learn a lot, was the fact that although a lot of these people qualified for a higher loan, they did have the discipline to take a smaller amount. The main reason for their restraint was that they first wanted to see if they could trust us. After the first headmaster received his money, we won their confidence and more people felt it was safe to do business with us. They are starting to see that our promise is true – "Every step with you, trust in Blue."



Tanzanian Mary Lyimo wins with Blue

By Riaan de Wet, Country Manager, Tanzania

We did some case studies a few weeks ago in Tanzania to find out if and how our clients benefit from taking loans from us. One such case is Mary O Lyimo from Dar-Es-Salaam. She took out an initial loan of Tsh1 000 000 in January 2008 to purchase a canter vehicle (light delivery vehicle). Blue granted her a loan and she

is currently using the canter to further her business in Rufiji Utete. Mary used her profits to rent a farm where she cultivates vegetables and fruits, which she is able to sell at the market. Mary has since bought her own farm in Mkuranga. She says that without Blue, she could never have achieved her dreams. For Mary and many others, it has really been a case of "Every step with you, trust in Blue".



Blue Zambia reaches out

By Godfrey Ngula, National Sales and Marketing Director: Zambia

World Teachers Day marchers shout "Trust in Blue"

The World Teacher's Day celebrations in October were taken seriously as usual to revisit the noble work that teachers in our country carry out daily. In Lusaka and Ndola celebrations were led by the Minister of Education, Mr. Lungwangwa and District Education Board Secretary, Mrs. Chikalekale respectively. Marchers filled the streets, and Blue teams actively marched and sang songs of joy in support of teachers – some of our most important clients. The Ndola Branch Manager was overjoyed when the procession headed

past her office and she heard one of the teachers in the procession shout "Trust in Blue!" to the amusement of her colleagues.

In Lusaka our Branch Manager, Brian Katundu led his team sporting lovely Blue T-shirts and showing off their new banner. All Blue staff in Zambia participated wearing branded T-shirts, waving banners and celebrating. Branch managers also spoke at the gatherings. Blue Zambia again handed out bicycles and mattresses to the most hard working teachers, a gesture well appreciated by officials and teachers alike throughout the nation. These annual celebrations are an important landmark and Blue will always support such activities.

Malawi – Lilongwe hands out cokes

By Sonia Mwalwanda, BAT candidate Malawi

Lilongwe heat made the national office a blazing inferno, so I strolled to my previous branch just a stone's throw away. Approaching the branch one would think a political rally of some kind was being conducted at our Blue office. Inside the branch the entire space was swamped by clients waiting anxiously for their new

personal loans or settlement balances in order to get top-ups. Noticing that most clients were impatient and with the burning heat in the crowded room, we decided to buy cold cokes for our clients as one way of cheering them up and cooling down their throats, and as a compensation for their long wait. We could see the smiles on their faces while we waited for Smartfin to resume. "Every step with you. trust in Blue."



Clients with cokes in the queue outside

Blue Malawi steps up insurance drive

The understanding and use of insurance is growing in Africa. So it is exciting news that Blue Malawi is working hard to provide insurance to our Blue clients. Blue's Insurance Manager in Malawi, Martin Kampango Magomero is not only running the division there, but was chosen as the 2009 President of the Insurance Institute of Lilongwe. He made his acceptance speech on Friday, 24 October

at a formal function at the Sunbird Lilongwe Hotel. It is a big honour for us and we think this will be a great help in getting our broker licence approved in Malawi. Training is in progress regarding the insurance referral scheme that has been so successful in Botswana, and this is being driven by Marthin de Kock, now acting Country Manager, Malawi.



Martin Magomero with his medal of office



Marthin de Kock with the insurance training materials

Zambia gets cleaner and cleaner

The campaign to contribute to the "Keep Zambia Clean" initiative has been given a shot in the arm through a further donation by Blue to the two cities of Ndola and Kitwe where Blue has branches. These bins are very functional in assisting light refuse disposals by citizens. They also add color and character to the strategic locations where they are located. In Kitwe we have fixed them mainly around the city square and Shoprite, while those in Ndola are along the main independence road. We have already started receiving telephone call compliments and requests to extend the services to other areas.



Blue's gifts of bicycles and mattresses go to the most hard-working teachers

Solwezi branch reborn

Since Blue's Solwezi branch burnt down in a mysterious night inferno which is still a subject of police investigations, Blue lost property in the fire and took a knock in production. We finally found a suitable, centrally located office in October and have branded it to Blue standards. After a week of hard work, Carol Katawola, Area Manager, and the Blue team handed over the lovely new branch to Adreen Mwanza, acting Branch Manager and her team with a stern message for her to keep up the standards and meet targets. We say in Zambia that for very door that shuts on us, two others are opened by the Lord and we mean just that.



Crowds join the Teachers' Day celebration march

RWANDA - RAPID SERVICES HIT KIGALI

Rwanda's progress in the financial services market has been remarkable since the official launching of Blue Rwanda just a few months ago. Rwanda has the most densely populated capital in Africa, and masses of people need financial services.

Blue has registered a remarkable increase in sales, because its services have been generally appreciated and welcomed by the Kigali population. They know our motto, "Every step with you, trust in Blue" is true.

With a team of dedicated and committed staff, made up of four consultants, credit manager and an administration officer, all well trained in customer care (a major problem in Rwanda). Blue has set the pace in this field. Blue is so effective, that whoever walks in has signed up or brought in someone else.

What makes Blue an institution to reckon with in Rwanda, is the fact that a client can be approved for a loan in an hour, compared to other banking institutions which take almost two weeks for the same loan service. The Rwandan team was also honoured to receive Mr. Edgar Creemers, an investment officer for Africa from the Deutch Development Bank (FMO), who was impressed at how quickly customers can access our loans.

With new products like salary advances, education loans, and consolidation loans,

there's an expected increase in performance and client base. Blue Rwanda also looks forward to engaging with the community in corporate responsibility services which will be a way of giving back to our clients. Given the way things are going, Rwanda is promising a bright future for Blue.

While some clients would like the maximum loan amount of RWF1 million (approximately R14 285) raised, most are delighted with the fast and helpful service. In Rwanda, Tony Henderson and the team have made sure "we make the impossible happen yesterday". Gert Venter takes over as General Manager: Rwanda from November, and the Blue team looks forward to working with him with much confidence in what the future holds.



Blue BATS fight off lions, learn from impala

By Zablou Muleli, BAT representative Kenya

If you're African you should know about wild animals. The BAT team stayed at Farm Inn in Pretoria during our training, and were treated to a game drive as part of our learning experience. We were all excited at the chance to watch all kinds of wild animals. The moment we came across this lion we got busy taking photos. Suddenly the lion surged towards the team and we all scampered for our dear lives. Thank God for the electric fence because none of us would have lived to tell the story had the animal managed to break loose.

An antelope followed the BAT team closely for about one kilometer at Farm Inn Park. The team later learnt from the

game warden that the animal was actually protecting the females. The chase was to ensure that the females were left untouched by invaders. The Blue family can learn from this experience and care for each other, as well as being protective of our clients by ensuring that other micro-lenders leave them untouched, because we have all the products and expert delivery that it takes to retain them.



Blue BATS in Pretoria



This is a part of the BAT team sharing their experiences outside after attending a brief session at the EXCO meeting at Blue Head Office and being introduced by the CEO, Dave van Niekerk. L to R: Tukuza, Peter, Sonya, Ally, Manthatisi and Sharlene



This fleet of Blue cabs arrived at Sunnyside Park in Johannesburg to ferry the BAT team to Pretoria.

A NEW BREED OF CAT – Community Advanced Training

Are you a cool cat, a sleek cat, a fat cat or a Blue CAT? The Community Advanced Training (CAT) is a corporate social investment (CSI) initiative and the brainchild of Jacques Venter, Gauteng North's Regional Manager. He submitted it as a possible project for Blue to tackle, and it has been enthusiastically taken on board. Tanya Roberts (HR Manager) cleverly came up with the name of the project (the recent BAT programme still fresh in her mind).

In September, Elsabé Veldman and Jacques Venter visited Ivory Park Secondary High School and Solomon Mahlangu Secondary High School in

Mamelodi to pilot the CAT project with their commerce students. It will involve students from the two schools writing a 200 word essay on why they should be chosen as a finalist and participate in the CAT programme, a year-long intern training project at Blue.

The top 30 essays will be chosen and, along with character references from their schools and their final matric results, these candidates will be subjected to a panel interview and skills assessment tests from KCMK Talent Scouting and Quanlim Life. The top ten candidates will join Blue as interns from January next year. During the week they will work in our

branches and Blue will sponsor their sales and marketing studies at Varsity College for six months on Saturdays. They will also receive life skills training from Blue experts to help them learn all the good things not found in text books. At the end of 2009 the successful candidates will be placed within Blue and unsuccessful candidates will be assisted to find other employment.

This project will not only train community kids in marketing, sales and communication skills, but will also raise awareness of Blue's involvement with its customer base.

Volunteer a Christmas gift with meaning

By Elsabe Veldman, CSI Manager

Are you wracking your brain trying to find suitable, meaningful gifts this Christmas? Especially during these tough financial times this becomes harder to do. The 5th of December is Volunteer Day. Why not give of your time and volunteer your help at a charity or project of your choice? Get your picture taken whilst doing so, print it and send the story of what you did in lieu of a gift to someone on your Christmas list. What could be more heart-warming and kindly? For people who have too much of everything except time, you are offering your hands and heart to do a kindness on their behalf. There's no better way to bring back the spirit of Christmas. Send us your story and pics for the next *Blue Bulletin!*

CUSTOMER SERVICES DEPT HELPS STAFF

Everyone in every country of Blue knows that customer care is more important than anything. But did you know that there is a special department at Head Office dedicated to assisting all frontline staff in looking after customers? Not many people at Blue realise quite how important the Customer Services Department (CSD) is. Antonia Papadopoulou, who has been with Blue for seven years, heads up CSD. She explained to *Blue Bulletin* exactly how they help both customers and staff. Antonia says, "People at branches have to deal with clients face-to-face and we need to help and make things better for them, because if staff are happy, then they can make customers happy."

First, support for customers

She says, "The way we welcome our

customers into the branches, answer their questions, meet their needs and deal with their queries immediately, will show them whether we really care about them or not. At CSD, we help sort out customer problems. Customers are invited to call us if they need additional support. We make random calls to customers regarding the way they were handled at their branch, and this way we also get to hear about the excellent work being done in most branches in Blue. We also call branches to check product knowledge and ask questions regarding Blue's products.

Then backup for branch staff

Antonia says that sometimes branches need additional support for their customers. "We also deal with branch queries," she says. "Say a branch has

requested something from Head Office and it's taken too long, and the client has become irate. We go to the department and make sure it gets done there and then. So we're also a support service for branches in every Blue country to back them up in their customer service."

CSD is growing

Assisting Antonia at the call centre are Donnevin Raath and Deo Lewis. Deo calls clients and covers incoming calls, and Donnevin runs the Customer Services section of the Call Centre, deals with client queries and also ensures they are resolved.

Antonia adds, "We will be building up staff levels, and have a lot of projects in the pipeline to further improve the way we

help branches and customers. We are compiling a questionnaire for branches asking what they feel is lacking in their support from Head Office. Branches can call us if they have problems looking after customers. They can talk about what they want and need. Anything that can improve the way things get done in your branch that will deliver better service to customers is what we want to hear about.

You can call Customer Services at Blue HO on +27 12 990 8400. or e-mail Antonia at antonia@blue.co.za or Donnevin at donnevinr@blue.co.za

Enjoy the Festive Season



Seven signs of an effective manager

By Graham Burnett, Training & Development Manger: Credit U

- Effective managers are liked and respected by their staff: They lead them rather than drive personnel, and draw on their skills and experience to get the job done.
- Effective managers motivate their teams: They know that confident people enjoying what they do will work harder and better to achieve the company's goals.
- Effective managers have enough time to do their own work: They manage the time spent with their teams to enable them to complete their own projects.
- Effective managers develop their people's skills: They spend time coaching and encouraging personnel to ensure they do the best job and are able to advance in the organisation.
- Effective managers handle conflicts and problems: They can defuse tense situations and solve problems by listening and reasoning.
- Effective managers delegate projects and tasks and ensure they are done: They develop the confidence and trust in their staff to allow them to do important tasks, but they ensure they control and monitor the situation at all times.
- Effective managers attend training: They learn from industry experts and others about being an effective manager.

Blue staff also eligible for education loans

By Elsabé Veldman, Manager: Corporate Social Investment

Lizzy, our cleaning lady arrives early at Head Office. I also come to work a little early in the morning to get through my admin. Obviously I pop in for a cup of Lizzy's freshly brewed coffee and a little chat with her before I start. One morning I was asking her about her family and she told me her youngest is finishing school

this year, and wants to study but that she can't afford it and she was worried about her daughter's future. Lizzy did not know about our education loans and was surprised when I told her about them. I referred her to HR for more information. This morning Lizzy told me with glee that Blue has helped her daughter with an education loan and that she is now well on her way to a brighter future.

HIV/AIDS INFECTION LEVELS IN BLUE COUNTRIES*

In many Blue countries the incidence of HIV/Aids is dropping. Exceptions are

Namibia, South Africa and Zambia according to these figures from 2007.

Country	Estimated 2001	Estimated 2007
Botswana	26.5%	23.9%
Kenya	Not known	8%
Lesotho	23.9%	23.2%
Malawi	13.3%	11.9%
Namibia	14.6	15.3%
Nigeria	3.2%	3.1%
Rwanda	4.3%	2.8%
South Africa	16.9%	18.1%%
Swaziland	26.3%	26.1%
Uganda	7.9%	5.4%
Zambia	15.%	15.2%

*2008 Report on the global AIDS epidemic UNAIDS/WHO July 2008

Blue Wellness

World Aids Day at Blue

World Aids Day is on 1st December. It is a day we can't push aside and forget, because many of us are affected or infected in Africa. Rather, it's an opportunity to focus on Blue's attitude to HIV/Aids and reassure you that Blue has a sound and caring policy in place for permanent staff who are HIV positive.

You can't be discriminated against

If you are HIV positive, no-one at Blue can treat you differently or badly because of your HIV status. You are protected, as all Blue staff are, in terms of the Blue values and our code of business conduct. You cannot be harassed, disciplined, denied rights or fired because you are HIV positive.

Your status is your secret, but it's safe to disclose

Your confidentiality is guaranteed at Blue. If you choose to disclose your status to HR, no one may share that information. Blue's HR division is dedicated to protect your human rights and treat you in a humane, life-affirming and non-discriminatory way. Blue does encourage a culture of openness, acceptance and support for employees who disclose their HIV status and you can take action if you feel you are being affected adversely because you have disclosed.

Looking after your health

Today, HIV/Aids is no longer the killer it once was. With the advent of anti-

retroviral treatment and proper care and nutrition, people with HIV/Aids have a long life expectancy. This means that you can maintain your health and continue to work. Your best option would be to disclose your status to the medical aid or other health care facilities so you can get on the best treatment programme. Get counselling and treatment as soon as possible. It could save your life.

Is your job safe?

For people with HIV/Aids (or any other chronic or life-threatening disease), your job is safe as long as you can still do it according to your job description. If you find you are too weak or sick, you can discuss alternatives with HR. It may be possible to work part-time or fewer hours. You can't be fired from your job just because you're HIV+. But to be fair to the people you work with, you need to be able to work as a normal member of the team, so they don't have to do your work as well as their own.

If you feel you are being treated badly...

No colleagues can refuse to work with you just because you are HIV+. You have the right to take the matter further through normal grievance procedures. Of course you can't be nasty and lazy and deliberately cause problems. Being HIV+ doesn't give you any special privileges or rights. But it doesn't allow anyone to treat you unfairly either. Blue's HIV/Aids policy is available from the HR Department. Read it.

Performance stats

Best Blue Country

Congratulations to Botswana for achieving the highest performance in October, moving up from second place in September, and beating Swaziland, who were in first place last month. Congratulations also to Uganda who moved up to 3rd from 5th place in September.

Swaziland: Mbabane
Tanzania: Dar-Es-Salaam
Uganda: Mbarara
Zambia: Lusaka

Best branches

Botswana: Gaborone
Kenya: Machakos
Lesotho: Maseru - CashBuild
Malawi: Lilongwe
Namibia: Luderitz
RSA: Mokopane
Rwanda: Kigali



Credit U's Graham is 2008 Biathlon World Champ

Saturday 1 November at Zandvlei, Muizenberg, Cape Town was an action-packed day for both national and international athletes. The South African Modern Pentathlon Association (SAMPA) was the host on behalf of the International Federation (UIPM) to some of the world's best biathletes for the 2008 UIPM Biathlon world champs. The biathlon (continuous run-swim-run) event is the training ground for modern pentathlon, which is an Olympic sport of five disciplines – shooting, fencing, swimming, horse-riding

and running. The six countries participating were South Africa, Great Britain, Germany, Korea, Japan and France. This was the 10th year of the event and 225 athletes competed in age groups from 8 to 69 years of age.

Difficult weather conditions (strong winds) prevailed for parts of the day and a challenging route for the run was used. None of this stopped Graham Burnett, Credit U's Training Manager, from achieving a first place in his category,

earning the title – Biathlon World Champion (Master A Men Category). Graham was second into the transition and had a substantial lead coming out of the water. Graham managed to hold off a spirited challenge from another South African, Jannie Nieuwenhuys, to secure

victory. Third in this category was Nick Ireland from the United Kingdom.

Blue and Credit U unite in congratulating Graham as a true Blue sportsman and a fine example of living the Blue values.



Goodwill at Christmas could win your branch R2 000

At Blue we are committed to reaching out into our communities, and what better time to do that than at Christmas? The message at this time of year is "Peace on earth and goodwill to all men". One of the best ways to show goodwill is to spend less on un-needed and unwanted gifts for people who have everything and to spend more on people who are really in need.

To this end, Blue's Marketing and Corporate Communications Divisions suggest that every branch and every division at Blue puts out a box in their reception area and encourage staff and visitors to put non-perishable food items in it for distribution to a local church or non-profit organisation working with the poorest of the poor.

At Head Office and in North West province in South Africa, this project is already under way. But it's not too late for you to join in. Elsabe Veldman,

MUNSHYA WINS ZAR250!

We had an amazing response to our September competition. Masses of Blue staff figured out correctly that the advice to borrowers with many high-interest loans was to consolidate. All the names went into a huge bucket, and the name pulled

out was Munshya Musonda, who is an approvals officer at the Blue National Office in Zambia. Congratulations, Munshya. Your ZAR250 will be added to your November salary.

CSI Manager at Blue says, "Often the poor contribute to charity more than the rich. At Blue let's prove that concept wrong and prove how rich in spirit we are. I'm inviting all branch managers to put a box in their branch and collect donations. You could even borrow a supermarket trolley to hold the donations. Morné Reinders and I are issuing a challenge to every branch in every country. Count the total number of items your branch collects and send a photograph of the pile to *Blue Bulletin*. The closing date is December 18th. The branch that collects (and distributes) the largest number of items will win a restaurant voucher to the value of R2 000 to be spent on a lunch for the winning branch team."

Let's open our pockets and our hearts, Blue people and make this a Christmas to remember!

Blue supports young Zambian woman boxer

Zambia has had a reputation for producing world class boxers since its independence from Britain in 1964, but never a female one. The country has one now named Esther Phiri, the 24 year old woman discovered by Antony Mwamba's Exodus stables and Peter Cottan, the intrepid Managing Director of Zambia National Milling Corporation. Esther is a household name in Zambia and she is followed with keen interest wherever she goes. This female boxer has come to the rescue of sport in Zambia by winning three titles in a period of one year, defeating some internationally acclaimed opponents.

On 4th October 2008, Esther fought Hondi Hernandez, a 23 year old young American boxer for the vacant Global Union lightweight title at Woodlands Stadium in Lusaka. The American gave Esther a good fight, but in the fifth round the visitor succumbed to a flurry of punches which made her surrender. This was a glorious moment for Zambians, as Esther actually

dedicated the fight to our late beloved President, Mr. Levy Patrick Mwanawasa. The nation was very elated with this win, especially having come out of the historical mourning period. Needless to mention, Blue was part of the organisation of this tournament, and involved in the co-sponsorship along with National Milling, Mad Max Motors, Southern Sun Hotels and others.



Esther Phiri, with MC Peter Cottan and Antony Mwamba, trainer, after her winning fight

How to nominate a Blue Star

Blue is committed to passionate, competent teams of individuals that deliver on their promises. In our journey to build the best place to work, the Blue Star recognition scheme invites staff members to nominate others for doing good things. It is a peer recognition scheme, aligned to our Blue culture of performance and recognition of performance. Any staff member can nominate someone else for living the Blue values and culture. We need to recognise those that drive the targets, those supporting the branches and those creating value for our shareholders.

Please nominate by sending a detailed motivation, which will determine the number of stars awarded, if any. The qualities we look for cover service excellence, teamwork, sales support, initiative and innovation.

To nominate someone you work with, fill in a Blue Star nomination form, and send it, via your manager and country manager, to HR. Nominations can be sent at any time, but will be awarded once a month for payroll purposes. Deadline is the 5th of the month. A Blue Star is equal to R100 pre-tax. The number of stars allocated depends on what happened and the quality of the motivation. HR awards the Blue Stars and payment is via the payroll.

Other staff motivation rewards include the Blue Share Scheme and Blue Performance Bonus Scheme as well as Employee of the Month, Branch of the Year and Employee of the Year.