



Blue Zambia reaches out to flood victims



Left: Deon Verster hands Blue's donation to His Honor the Vice-president of Zambia, Rupiah Banda Right: Godfrey Ngula explains the significance of items donated to the Vice-president

By Deon Verster, Asst Country Manager, Zambia

The rainy season in Zambia this year was heavy and brought with it disastrous floods in the lowlands. The worst affected area was southern Zambia, one of the country's major farming areas. The government placed 34 districts on flood alert, and said that over a million people would need relief assistance due to damage caused by the floods. Some people lost their lives, and crops were severely affected, said Guy Robinson, president of the Zambia

National Farmers Union.

In the spirit of corporate social responsibility, Blue Zambia on Friday the 22nd of February 2008 donated necessities such as blankets, exercise books, maize meal, mosquito nets and chlorine worth K20 million. This was handed over to the Vice-president of Zambia, who is the Chairman of the Government Disaster Management Committee. The Vice-president was extremely pleased with Blue's gesture, and praised us for coming to the party when we are needed most. He encouraged us and others to

continue with this positive spirit and promised that the items would be safely handed over to the needy as we wished.

Thank you all in Zambia

The Financial Year ending February 2008 was characterised by Zambian staff living our Blue values. Our staff passionately embraced hard teamwork, total commitment, loyalty, mutual encouragement, positive vibes and competitiveness, without losing sight of our clients being our kings and queens. Due to all this, we recorded

positive growth in sales of loans and funeral policies. Record after record was broken, and more is yet to come.

Management of Blue Zambia would like to thank each of our staff members for their hard work and contributions during the year. The year ahead has new challenges, and we should never be complacent. A special thanks to our National Office team for their dedication and hard work, especially in view of the extra work generated by Malawi. Let us all keep up the positive vibe and keep on doing our best.

Financial year ends on best-ever month

Blue staff pulled off a major coup in turning February 2008 into the Blue Group's best month ever... [more on pg 2](#)

Thank you Botswana

Andre Heunes, Botswana Country Manager has a reward for his hard-working staff...

[more on pg 4](#)



Blue now in Nigeria



Wessel Smit (3rd from left) and Dave van Niekerk (2nd from right) at the media launch for BIMFB

Blue and Nigeria's largest bank, Intercontinental Bank (ICB), have joined forces to introduce micro-financing services and products into Nigeria's retail market. A new company, Blue Intercontinental Micro-finance Bank (BIMFB), is being established to market, distribute and sell the products. ICB's branch network will be utilised where possible, otherwise stand-alone branches will be opened.

Blue's CEO, Dave van Niekerk, says that the BIMFB venture will be able to tap into the potential of both a heavily unbanked market and the progressive reforms in the financial services sector. The Nigerian market is significantly under-served and unbanked, with limited product offerings. Although there are more than 25 banks in Nigeria, less than 10% of their lending is to the man on the street. "We will be able to use Blue's proven collection and credit scoring methodologies, as well as its pro-

cesses and procedures that have been specifically refined for the African market. ICB will provide invaluable local partner expertise, as well as a significant footprint in excess of 200 branches across all states."

AIG Capital Partners (AIG), which is a shareholder in both Blue and ICB, is expected to become a partner/investor in BIMFB, pending final approvals. The potential structure of BIMFB is a majority 55% held by Blue, 35% by ICB and 10% by AIG.

The agreement between the parties was signed in Lagos, Nigeria on March 6th and the transaction is subject to approval by the Central Bank of Nigeria, the South African Reserve Bank and other conditions usually pertaining to an agreement of this nature.

Financial year ends on best-ever month

By Dave van Niekerk, Blue CEO

February is seasonally a bad month. It is the shortest month of the year, and comes at a bad time after the Festive Season. However, Blue staff pulled off a major coup in turning February 2008 into the Blue Group's best month ever.

I want to thank all the staff at Blue, at all

levels and in all countries for their perseverance, the late nights and weekends they worked, their dedication despite the system crashes, energy blackouts and all the other difficulties they overcame to produce such outstanding results. Your efforts are shown in your production figures, and those efforts will not be in vain. South Africa was by far the best performer in Feb-

ruary, followed by Botswana. This huge improvement deserves special mention.

To cap all of your successes, our share price has closed at R5 for the first time in the share's history. I have also noticed that people have responded to our request for a spending slowdown. Your efforts are showing in lower phone bills and other costs. Thank you all.

We're looking forward to a new financial year, and targets have been agreed on with country managers. We're looking forward to paying out handsome bonuses from the previous year, which is the Blue culture of rewarding top performers. At Blue we work hard and play hard. Thanks for being the best team players ever.

Blue uniforms – a way to look good

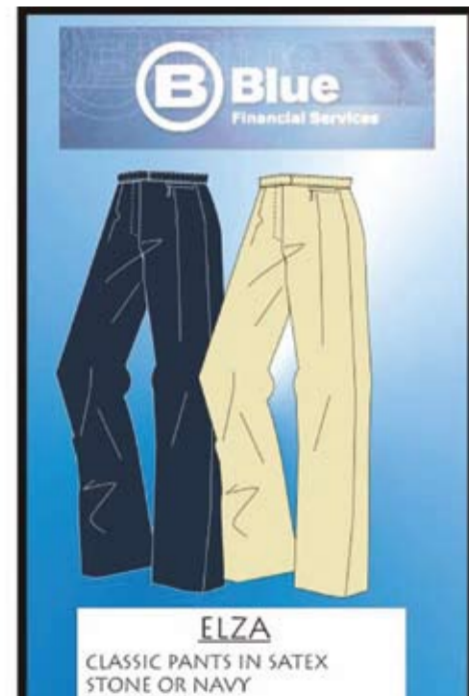
People at home can dress in all sorts of weird and wonderful ways, but in the office Blue staff dress to look professional. That's why we have a corporate dress code and a subsidised uniform scheme in each of our countries.

Our country managers are in the process of finding uniform suppliers, and within three months you should be able to do online orders for uniforms. Ladies have a choice of different skirts, trousers and jackets. Men wear the Blue shirt and tie.

Blue's dress code and policy is on the Intranet. If you don't have internet access, ask your supervisor or manager for the documentation. Everyone (except temporary and probationary staff) is encouraged

to wear the smart Blue uniform for their country. Management at Head Offices are expected to dress in a professional manner if they are not wearing the Blue uniform. Once you have chosen your Blue uniform items, Blue will subsidise the purchase to a certain level, which varies from country to country.

In some countries, Friday is casual day and more relaxed wear is OK. Check with your manager as to the uniform policy in your country. If you wear a head covering for religious reasons, it is considered part of your uniform, but body piercings and tattoos need to be removed or covered. Jewellery should be discreet and not a health or safety hazard.



Valentine's Day competition

By Charl Deacon, Regional Manager Gauteng & North West, South Africa

Gauteng and North West regions held a Valentine's Day promotion with great support from all branches. The teams were judged on presentation, attitude, team involvement and sales. The first prize went to Randburg, the second to Rustenburg Boom St, third prize to Midrand, fourth to Benoni Voortrekker St. and fifth to Mafikeng. The other branches were not far behind, well done to your teams. It's clear when we get teamwork going, we excel!



Blue Randburg's Teresa Mfuti shares the Valentine's Day event with two Blue clients



Rustenburg Boom St branch – Johanna, Dalene and Tebogo celebrate Valentine's Day

Letters to the editor

Dear Editor,

I would like to request that we look at a space in *Blue Bulletin* for classifieds, "stuff" that employees want to sell or want to get rid off, whether it is tickets to see a famous pop star, or a fridge that is just standing in their garage.

Marilyn Gray, SA HO

Ed: What do people think about a classified section in Blue Bulletin?

Dear Editor,

I would like to read news and history about Blue.

Phetogo Moruakgomo, Francistown Botswana

I really like the new "newspaper" *Bulletin*, I even took it home to show to my husband!

Yolanda Wynbergen, Blue HO

Write a slogan and win ZAR250

The International Finance Corporation (IFC) and Blue have been working hard on plans to set up a Wellness Project for Blue staff and later for Blue customers. The first part of the project will be to measure what Blue staff know about different health issues including HIV/Aids. The project will investigate people's basic ideas and understanding, attitudes and behaviour on these and other health issues. Once the Wellness Team knows more about what people are interested in and what they already know, they can set up a support and information programme, which will run in a number of Blue regions.

Blue's wellness project will roll out in South Africa, Botswana and Zambia. Once the surveys are completed, a team of peer educators will be trained and will get in-

involved in health interventions. The committee is also considering holding family days and playing health DVD's at branches.

Write a slogan and win a prize

More importantly, Blue's first action is to look for a slogan about wellness, positive living and HIV. We are looking for something to encourage people to know their status and have themselves tested for HIV. What would you tell your friends and family? How would you persuade people to find out more about their own health? Write a slogan and win R250. Send your suggestions to newsletter@blue.co.za. You can send in as many as you like. Every slogan will be sent to the Wellness Team and entered into the competition.

Blue recognised for customer support

By Morné Reinders, Blue Investor Relations Manager

It's a sad fact that some companies charge exorbitant fees for services. This most often happens at the lower end of the market to unsophisticated end-users. Blue breaks that pattern with its concern for customers, and this has been recognised by the *Financial Mail*.

In early March, the Blue branch at Tom Jones Street, Benoni, South Africa, was visited by a journalist to meet one of Blue's long-term customers and find out about our supportive attitude to our clients. The remarkable support and close connection between Blue and our customers intrigued the media, and the *Financial Mail* wanted to meet Edward and the branch manager personally.

Mr Edward Sekhosana first came to Blue's Benoni branch (then still Future Finance) in 2002 to pay for his studies at Unisa. He returned in 2003 and 2004 for further study loans.

Late in 2004, however, he had a major setback when he was fired from his job as a correctional officer after the officers went on strike on removal of overtime pay. "He came into my office a distraught man, to bring us the very bad news. But in 2006, everything went back to normal when the CCMA ruled in their favour and they were all reinstated. Being the honest man he is, he came to make arrangements to pay off the loan he took out in 2004.

"In February 2007, he started his own business, selling airtime and prepaid electricity. A few months later he bought five Cell C public phones. He is now running a successful business, providing the community access to phones, internet and fax facilities," says Lydia Jankowitz, the branch manager in Benoni.

After hearing this remarkable story, the journalist concluded that "Blue is like a private bank on a micro-level".

Funding gap good news for Blue

\$250 billion in micro-loans still needed

Info from Deutsche Bank AG, DB Research 2007

Micro-lending has more customers than loan finance available. Currently this is the general picture throughout the world. Although the micro-finance industry (MFI) expanded its customer base in 2006 by around 23%, the industry is still unable to meet more than a fraction of today's potential borrowers' demand. The number of unserved micro-borrowers exceeds the current supply of micro-finance loans

significantly. Currently, MFI's serve an estimated 100 million micro-borrowers around the world. However, the total potential demand is roughly estimated at one billion people – an untapped growth factor of around ten.

Not all countries are equally provided with access to micro-loans. The penetration rate is highest in Bangladesh at 35%. However, it's as low as 2 to 3% in India, Brazil and Nigeria. In these countries only two or three people out of 100 are already served with micro-finance, while 97-98 people are potentially in need of it.

Winter's coming...

By Tanya Roberts, HR Manager

April is here. In some Blue countries, winter is a welcome relief from the intense heat, and in tropical Blue countries, there is only a wet and a dry season. But further down South, winter is a serious season, and people need protection from the cold. In some parts of Southern Africa snow falls and people and animals die of exposure.

Last year, Blue donated money to the radio station, Jacaranda 94.2, to be spent on blankets for homeless people. We would like to expand on that, and ask each Blue branch to put a box in the office for donations of clothes and blankets. In this way

each branch can reach out to their own community and help those in need.

We ask each Blue staff member to go through their cupboards and pass on clothes and blankets that they no longer need. There will be needy people who will thank us as they wrap up against the cold. So please, bring clothes and blankets and let's make a meaningful contribution to our communities, and show them that Blue means warm hearts in a cold climate. Send us your stories and photographs to tanyar@blue.co.za or newsletter@blue.co.za, and let us know how it feels to share a little warmth this winter.

New Blue transport design



Deon Kruger with our latest mode of transport

The number of petrol increases in the last couple of months has forced internal auditor, Deon Kruger, to investigate and source a much cheaper mode of transport. He se-

Customers win training sponsorships

Recently Blue offered training sponsorships to customers – a refund of R500 for each person to complete the Unisa Money Skills Course. A lucky 44 customers from four countries have won the sponsorships, and their names appear in the latest *Blue-print* customer magazine. Congratulations to the following branches whose customers were successful:

- Botswana: Mahalapye, Francistown
- Namibia: Windhoek
- South Africa: Benoni, Burgersfort, Empangeni, Johannesburg, Mafikeng, Musina, Pietermaritzburg, Polokwane, Rustenburg, Tzaneen
- Zambia: Choma, Livingstone.

The process will work in the same way as Blue refunds for staff training. Branch

Blue Financial Manager turns seven

Francois Neuhoff, Blue South Africa's Financial Manager, and his four brothers all celebrated their seventh birthday on 29 February this year. Francois is the oldest of the famous Neuhoff quintuplets, all born on February 29th 1980. As their birthday only comes up every four years, the 29th being Leap Year's Day, they are all much younger than they look!

Francois and his brothers all appeared in *Beeld* newspaper to celebrate the special event. They were born in Kempton Park and made worldwide news because they were the only set of quintuplets ever born on that day. They were also the only set of quintuplets made up exclusively of boys.

Francois is the only one of the five who is

lectured this 16 Valve, 64 donkey watt single cab light motor vehicle as seen in the picture...

- Register with Unisa for the Money Skills Course, by filling in and sending through the Unisa application form
- Get a Unisa registration number
- Arrange funding for the course
- Get the materials
- Study the materials, read the student guide and tutorials, and write the exam
- Once the customer has passed the exam, he or she will be eligible for the R500 refund.

For more information on how to support your winning customer/s, contact the HR Division at +27 12 990 8400 or e-mail tanyar@blue.co.za



Namibia staff training goes well SA branches to get make-over



Staff training seminar in Namibia

By Durelle Jansen, Blue Training Division

In February, Johnson Matidza and I spent three weeks in Namibia training staff in IT skills and customer service. We covered 3 400 km by road in Namibia, and trained 115 new Blue staff members in Otjowerango, Grootfontein, Rhunder, Oshikati, Swakopmund, Walvis Bay and Windhoek. In one day we drove 980 km!

The hospitality of everyone in Namibia was amazing. We met people from so many different cultures, and it was a wonderful experience to see how other people live.

Part of the Blue culture is to want to "go out and make it happen", and we found a lot of that. Anton has got a great team, none of the staff have used computers in the past, and they were all so excited and keen to get some hands-on experience.

Namibia is a lot different to South Africa, though you get some of the same brands and shops. The roads were amazing, but don't drive at night because of animals on the road – we saw plenty including kudus. There are more signs warning about animals than giving you directions!

Seeing is believing in Uganda

Blue execs get thumbs up on back of truck ride

By Tony Henderson, Country Manager Uganda

We hosted the African Adventure team from RSA and Kenya in early February. The team of eight senior members of the Blue Management team duly arrived at our National Office in Kampala where we spent the day working on budgets and looking at the way forward.

one double cab available, and this would have resulted in two trips – a disaster in Kampala peak traffic. Riaan however said "no ways" to the two trips, and proceeded with the rest of the team to jump on the back of the double cab. Peak hour in Kampala is horrific and traffic jams are a dime a dozen. The traffic jams increased as the double cab moved down Speke Road (one of the main roads) with four white men sitting on the back – this was a sight that most of the population in Kampala had never witnessed and their faces and reactions were a sight to behold.

After a long day, it was time to call it quits and find a place to quench the thirst and fill the empty gaps. Unfortunately we only had

Thank you Botswana

By Andre Heunes, Country Manager Botswana

On Saturday the 1st of March we held a braai for all the Botswana back office and Gaborone staff to say thank you for all the hard work and dedication that they have put in for the past financial year end. During the last week of February the back office staff never left the office before 11pm, and the data capturers only left the office at 3h30 in the mornings and then were back at work the next day again.

From my side, I want to thank each and every Botswana staff member for the hard work that all of them put in for February and the rest of the previous financial year. I promise all Botswana branches that during our next road trips we will arrange a braai for each branch to say thanks, so don't feel neglected. Thank you everyone, for your back-breaking work. You are the best team ever.

Channel News Asia to film

Blue in Zambia

Blue will soon be receiving more publicity – this time to reach potential investors in the East. Blue Zambia has been approached by Channel News Asia to film a 30 second interview on micro-lending, plus a 30 sec-

ond commercial on Blue's operations. The discussion and commercial will reach 15 million people in Indonesia, Japan and Australia, a huge untapped investor market.

SA branches to get make-over

The South African branches are due for refurbishment, and the Benoni branch was the first to get the new look and feel, which was unwrapped on Monday, 3 March. Christopher Mulder, Blue's Marketing and Brand Manager, is pleased with customer responses in Benoni. "What I've noticed," he says, "is that people see our posters from far away, and they are drawn to the branch. And once they get to the door, they are keen to come in." Second in line for a make-over was the small Pretoria branch at Head Office.

The new look for the branches was carefully planned to bring across a certain mes-

sage. "Our look and feel says we have financial experience and want to give them the best. We look as good as the top banks, but we're also accessible to our customers. They feel welcome, confident that they will get the service and care they require. The look is warmer and brighter than before, with light wood finishes, classy and inviting, and the customers seem to love it," explains Christopher.

The make-over includes tiles, furniture, paint and brand-new marketing material and signage. Branches will be revamped as per a carefully planned schedule.



New branch look, currently being implemented in Benoni

Blue Botswana supports Aids event

By Andre Heunes Botswana Country Manager

Blue Botswana was one of the sponsors at the BOSETU (Botswana Secondary Teachers Union) event that was held on Saturday, 23rd February at the National Sports Stadium in Jwaneng. The main purpose of this day was to help children learn how to deal with family members or parents that are infected with HIV/Aids, and to assist such children with counselling.

mission panel and were asked to give their different opinions on how children should deal with this issue. The president of BOSETU, Mr Ditau, and the Mayor of Jwaneng personally thanked us for our involvement in this major problem facing Botswana and many other sub-Saharan African countries.

It is initiatives such as this that help children know that we care. We are looking for further ways of assisting children affected by HIV/Aids.

All the sponsors were part of the discus-



Andre Heunes with the Mayor of Jwaneng

Blue Lesotho supports crime prevention



Left: Lesotho children participating in crime prevention rally Right: Lesotho Police Brass band

By Jaco Coetzee, Country Manager Lesotho

In Lesotho we have offered support to the Lesotho police by sponsoring 30 trophies and 100 medallions for crime prevention.

These were presented at a public event, where I was invited to share space on the podium with the Commissioner of Police, Deputy Commissioner and ten district assistant commissioners.



Left: Jaco Coetzee on podium with Lesotho Police Commissioners Right: Blue Lesotho in local headlines



In Mafiteng, where we have a new branch, we are also actively involved in crime prevention. Blue was involved in an event where local schools' teams competed in a debate about crime. We participated with

the District Commander of Mafiteng. I think we have an important role to play in assisting the community deal with crime, and working with young people in this way is our contribution.

SA breaks records with new structure

By Christo Klopper, Country Manager South Africa

We welcome Gert Venter (Regional Manager, Western Cape) and Riaan Joubert (Regional Manager, Eastern Cape) who joined us in March. After all the changes in SA, we are rapidly appointing staff to the new structure, and have appointed six new Regional Managers, bringing the total to 11. We also have new Branch Managers in a number of branches.

stantial growth overall, and in fact February was the best month to date in SA history. We had two branches that for the first time had R1 million turnover in one month. Congratulations to the staff in Pretoria and Durban Smith Street branches. We are now waiting for the other 76 branches to get to the R1 million mark.

The distribution team in SA shone in February. This being traditionally a bad month, just the opposite happened – we had sub-

Good luck to all staff for the month of March, we need to get all products soaring. All staff need to have one successful application per day for the month of March, and this means a minimum of 20 applications per staff member. Go for it!

Nelspruit school gets Blue furniture

Staff from the Kamagugu Combined School in Nelspruit were delighted to get office furniture from BFS when admin moved to Blue's international headquarters

in Pretoria, and the furniture needed a new home. Acting principal J. Mare thanked Blue for the donation. "It's a great help. May God continue to bless you."



Losing and gaining in Tanzania

By Tanzanian correspondent

It is with great sadness that we say goodbye to Johan Senekal who is leaving Tanzania to start up one of Blue's new operations. Johan has moulded Tanzania and has been a great asset to Blue here. He is well respected by all staff in Tanzania, and will be sorely missed. We wish Johan and Irina Senekal all the best for the future, and as they say in Swahili, Safari Njema, and Karibu Tena! (Have a good trip and welcome again!)

been in micro-lending since 1998 at Rapid Finance, a part of Lantern Financial Services, as National Operational Manager. He was responsible for building a national agent network. Stoffel joined Real People in 1993, to canvas, grow and maintain an agent network in Gauteng, Mpumalanga and Northwest. In 2007 Stoffel moved to manage Real People, Kenya then became CEO of micro-lending at First City Monument Bank, Nigeria, establishing a footprint in a very difficult market. Stoffel joined Blue Financial Services in February 2008 and we are sure that we will have a prosperous future in Tanzania with him at the helm.

However, we welcome Stoffel Swanepoel who takes over in Tanzania. Stoffel has



Stoffel Swanepoel and Johan Senekal

Blue Bulletin wishes to thank every staff member who contributed to making the financial year end as smooth as possible. Your hard work and dedication does not go unnoticed.



Malawi magic with no excuses

By Brett Marshall, Malawi Country Manager Designate

"No excuse will be tolerated, all contracts must be captured and nothing left over," was the paraphrased order coming from the main men with all manner of dire warnings if anybody left his post on February 29 before the all clear was sounded. Fair enough, and Blue Africa threw its heart into it.

Malawi, in response to the call for a final push had gone to the bush to wrinkle out every possible source of business, and had been very successful. Particularly in Lilongwe we had a legion of customers obstructing the veranda, blocking up the carport and adding magnificently to the sights, sounds and odours of Africa in our offices.

To an outsider it looked like chaos, but to Blue it was an orchestrated symphony of business. And nobody cared about the extra hours, the missed meals or the occasional case of dehydration. It was all hands on deck, and the ship was steaming at "full ahead".

During the day we gave cool drinks and bread to the people who were waiting for service, some having slept on our veranda overnight. During the day we had a power failure, which threatened to sabotage a wonderful effort, but we bought a small generator, and got on with it. And throughout, Blue people remained polite, calm, professional and efficient. I take my hat off to every one of them, they filled me with pride, yet gave me a feeling of humility.

When night fell and we had another power failure, we used the headlights of the Blue Ball-breaker (that not so new sedan with the dodgy second gear I mentioned two issues ago) to illuminate the offices. Our intrepid team continued doing pay-outs until 7:45 by battery power. It was difficult, but not one customer walked away from our offices that night without his cheque and a smile. It is a great tribute to the patience of Malawians that after more than 24 hours of waiting, they were still moved to cheer the staff when it was realised that everyone, every last one of them, had been helped.

So the crowds moved away and the team got down to the business of capturing into Smartfin. I dashed off and bought pizza and cool drinks. It was after 10pm when

we finally finished, and sat back to await final release from Big Blue. Still the atmosphere was good, and some wag put on some music outside provoking a little dancing from the residue of customers (who had to spend another night on the veranda because there was no transport that late in the day) and our resident director, Henry Kumwenda.

It was close to 11 when we got the news – Smartfin was down because power was out in Pretoria, and there was no diesel for the generator. No excuses? Anyway, at the end of the day everyone went home happy after a job well done and in the knowledge that next year it would probably all happen all over again. Not so sure we will take the "no excuses" admonition quite so seriously though!

Blue Chipata attends Nc'wala Ceremony



Left: Tabo Chabulembwa hands over gifts to paramount chief Mpezeni of the Ngoni people of Eastern Province

By Tabo Ngula Chabulembwa, Chipata Branch Manager, Zambia

On the 23rd of February 2008, Blue Chipata made a special appearance at the biggest traditional ceremony in the Eastern Province. The Nc'wala Ceremony is celebrated by the Ngoni Tribe with Chief Mpezeni as their traditional leader, and is attended by numerous dignitaries, including his Excellence Dr. Patrick Levy Mwanawasa. Other invited guests in attendance included Hon. Daka, Minister of Science and Technolo-

gy; Hon. Namugala, Minister of Community Development; Chieftainess Nkomesho of the Soli Tribe; Chief Chitimukulu of the Bemba Tribe; Chief Mkuni of the Tonga Tribe and the Vatican Representative to Zambia.

We left the Chipata branch at 07:00 to set up our stand, which made quite an impression on onlookers. Truly reflecting our values of unparalleled professionalism and best service levels, we set out to market our products to all that approached us. Had



Right: Traditional ceremony performed during the celebration

there been a prize for the best stand, Blue Chipata would no doubt have scooped it. We had a number of existing and potential clients who had hoped for cash to spend during the ceremony. However, the agents were kept very busy as more and more people were interested to know more about Blue and our products.

At the arena, Blue made good representation as we were called to the platform to present our gift to the Chief Mpezeni, and we could see the delight on his face. We

took advantage of the ceremony to meet senior government officials, and gave them an insight of Blue and its bright future. The Ngoni are a tribe proud of their history, who take pleasure in sharing their joys with everyone. This was reflected in their song and dance and traditional dress. We as Blue Chipata took great pleasure in celebrating their history with them. We certainly let the Ngoni people and the public at large know that Blue is here to support their efforts at every step.

Ugandan "freight train" steams ahead

By Tony Henderson, Country Manager Uganda

February was a challenging month, as all staff were kept on their toes to ensure that Uganda achieved its goals. The input from staff was commendable and they are also complemented for their sterling efforts.

Lucky agents get awards from Riaan Swart

It was also a good month for agents and consultants. Four managed to win UGX100 000 each. It was a dream come true for David Galiwango and Jennifer Ampaire of Kampala. They won in a week that Riaan Swart, our COO, visited. Riaan presented them with their awards and

wished them well, much to the delight of the rest of the staff.

School books for kids bring smiles and thanks

Blue Uganda put smiles on the faces of school children when we distributed 12 000 exercise books to primary school kids throughout the country. Each branch distributed 2 000 books to our clients. One client from Hoima observed, "At Blue you take a loan, and you get yourself exercise books for the children going to school! I can't believe this. It's like manna from heaven!" This project complimented our Educational Loan product that rolled out as schools opened earlier this year.

Rollout in Tooro Kingdom

In February we started our adventure in the Fort Portal Districts. This is in Tooro Kingdom with the youngest king in the world. We got a very interesting location in the middle of town, and after the facelift, it will be one of the best located branches in Uganda.

"Win a MANU jersey" promotion

We continue to advertise in the daily press and on radio to capture as many new customers as possible. We ran a "Take a loan and win a Manchester United Football Jersey" promotion to support our country's love of football.

Smile, you're on candid camera!

How many times have you phoned up an organisation only to be told "this call is being recorded for quality control purposes". Well, it's true. We are recording all HO phone calls for just that reason. There is also video footage recorded at HO. All this data is for security and legal requirements. These recordings can be accessed for valid queries. Access to this confidential information is through Paul Kruger, Blue's Corporate Security Manager at paulk@blue.co.za

Congratulations to our March Blue Stars

Botswana

Joyce Rautenbach (Gaborone): Best service, teamwork and sales support
Tebogo Mathambo (Nat Office): Best service, teamwork and sales support
Mpho Mmemo (Nat Office): Sales support
Thato Onneng (Nat Office): Sales support
Abigail Mampane (Nat Office): Sales support
Mogae Moruakgomo (Nat Office): Sales support
Kenny Monare (Nat Office): Sales support
Daphney Bakawadi (Nat Office): Sales support
Annamarie Cloete (Nat Office): Sales support and service excellence
Natasha Mbangiwa (Nat Office): Sales support
Renaldo Gouws (Nat Office): Best service, teamwork, sales support and initiative/innovation

Malawi

Chipo Munyamba (Blantyre): Service excellence, teamwork and sales support
Sandra Phiri (Blantyre): Service excellence
Owen Banda (Blantyre): Best service, teamwork, sales support and initiative/innovation

Wessel Smit talks at Harvard

By Morné Reinders, Investor Relations Manager

Blue's Legal Director, Wessel Smit, appeared as a panel member at the Harvard Business School initiative on micro-lending from 19th to 21st February in Boston, USA. His contribution was around micro-finance in Africa. The Blue team also attended fund manager meetings facilitated by Investec in the US. Investec have private wealth clients invested in Blue, and act as brokers to fund managers and other parties interested in investing in Blue.

The US audience is a lot more "clued up" on Africa, and has a better appetite for emerging market investments than many investors in Europe. We saw that after Roben Farzad, a journalist from *Business Week*, one of the most well-known finan-

Namibia

Mathias Servino (Rundu): Best service, teamwork, sales support and initiative/innovation

RSA

Cliffie Griffen (Welkom): Best service, teamwork, sales support and initiative/innovation
Petros Mogale (Mofolo): Teamwork and sales support
Pretty Mkondo (Soweto): Best service, teamwork and sales support
Beatrice Mthimkulu (Soweto): Best service and teamwork
Jeffrey Mohale (Mofolo): Best service, teamwork and sales support
Sylestian Benjamin (Bellville): Best service, sales support and teamwork
Veronica Mkhatswa (Benoni): Best service, teamwork, sales support and initiative/innovation
Kefilwe Masilo (Jhb): Best service, teamwork, sales support and initiative/innovation
Madelein Cordier (Jhb): Best service, teamwork, sales support and initiative/innovation
Tshilolo Mainganye (Jhb): Best service, teamwork, sales support and initiative/innovation
Susan Meek (Jhb): Best service, teamwork, sales support and initiative/innovation



Wessel Smit, Legal Director

You opened your hearts for Kenya!

By Tanya Roberts, HR Manager

Thank you to all Blue staff for your compassion and generosity in helping to alleviate Kenyan suffering. Some people's kindness went far beyond the call of duty. We got donations of up to R500 from Blue staff. The amount finally raised by you all was ZAR3 957. This was doubled by Blue Financial Services' corporate donation, and rounded up to a total of ZAR12 000 for

the Kenyan team to hand over to the Red Cross. We look forward to feedback of exactly what our money did to help displaced Kenyan families and children.

The company would like to get involved in more humanitarian projects like this. Send your motivation with full details to the HR Department, and tell us exactly how Blue can get involved. The project must be for the larger community, not just for one or

tion

Michael Kubaki (Thohoyandou): Teamwork
Loraine Malole (Kempton Park): Best service and sales support
Sonti Makaringe (Benoni): Best service, teamwork and sales support
Anton Brewis (Jhb): Teamwork and sales support
Boitumelo Molete (Rustenburg): Sales support and teamwork
Tebogo Steyn (Rustenburg): Sales support and teamwork
Donnevin Raath (HO): Best service and teamwork
Wayne Moodley (HO): Best service and teamwork
Michelle McClean (HO): Teamwork
Jeanette Duvenhage (HO): Teamwork and initiative
Deo Lewis (HO): Best service
Thabiso Ralebale (HO): Best service

Uganda

Prossy Namara (Arua): Best service, teamwork and sales support
Couts Muhenda (Nat Office): Best service, teamwork, sales support and initiative
Deborah Kasule (Nat Office): Best service, teamwork, sales support and initiative/innovation
Amushabe Richard (Kabale): Teamwork

Wearing pink for abused kids

SA's National Missing Children's Day on the 5th of March was a time to wear pink and blue to protest against child abuse.

According to police statistics, more than 1 000 children were murdered and nearly

Munshi Nsuluka (Nat Office): Best service, teamwork, sales support and initiative/innovation

David Nseroko (Nat Office): Teamwork
Adam Mukwaba (Masaka): Best service, teamwork, sales support and initiative/innovation

Zambia

Theresa Mumbi (Kitwe): Best service, teamwork
Mulonga Chilsheshe (Kabwe): Service excellence, teamwork and initiative
Kangwa Nsuluka (Kabwe): Teamwork
Mbuzi Aggrey (Kabwe): Service excellence and teamwork
Brenda Mumba (Kabwe): Best service, teamwork, sales support and initiative/innovation
Mphalo Gideon (Mpika): Service excellence, teamwork and sales support
Susan Manda (Mzuzu): Best service, teamwork, sales support and initiative/innovation
Orton Chisiza (Mzuzu): Service excellence, teamwork and sales support.

Employee of the month: Victor Matodzi (HO)

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



Group Head Office staff supporting SA National Missing Childrens Day on 5 March 2008

two families, and Blue's involvement must be measurable and make a significant difference in the community. Send your suggestions to tanya@blue.co.za



Lowveld Memorial Race sponsored by Blue

The March Lowveld Memorial Race in Nelspruit has been sponsored by Blue this year. The race started in 2007, and is run in memory of runners in the Lowveld region of South Africa who have died in running accidents and hijackings. The event con-

sists of three races – a 5 km, 10 km and 21 km race.

Helette Pretorius, financial consultant working with Blue and treasurer of the LVCC Running Club (Lowveld Country Club) says, “Blue sponsored the race to

the tune of R20 000. They provided us with four cellphones for lucky draw prizes. Random gift packs, containing water bottles, stopwatches and lanyards, were also handed out at the prize giving. All workers on the day got their own Blue-branded

cap. We are delighted that Blue has sponsored the race, and hope they will do so again next year.”

We are proud of our Investor Relations Manager, Morné Reinders who participated and got a bronze medal.



Left: Blue was clearly visible at the Lowveld Memorial Race in Nelspruit Middle: IR Manager, Morné Reinders hands over a cellphone to the lucky winner Right: The Nelspruit team supported the event

Lesotho athletics get Blue support

Blue Lesotho is getting involved in athletics development. The recently sponsored Southern Region road race was a good way to show Lesotho runners and their supporters that Blue is on their side.



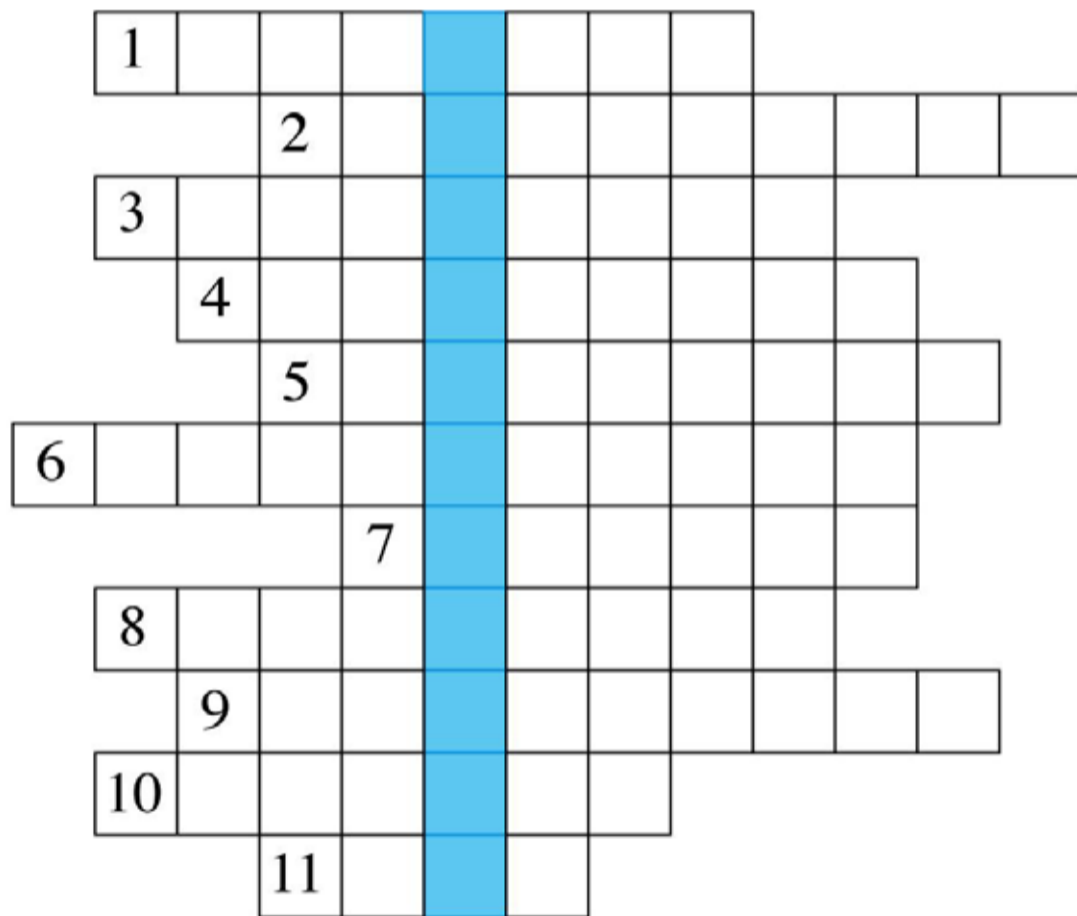
Congratulations to our winner!

The correct answer to last month's quiz was RESPONSIBLE. We had a lot of correct entries, and the winner of the lucky draw was **Patrick Mwato**, of Blue Kenya. Patrick, you will get your ZAR250 winnings added to your next salary payment.

It's not too late!

Contact Blue's Insurance Division NOW for your free quote, or refer your family and friends Send an e-mail to insurance@blue.co.za or phone +27 12 990 8400 for more info on this amazing offer

Read your *Bulletin* and win ZAR250!



All the answers to this quiz are in this issue of *Blue Bulletin*. Fill in the answers horizontally to get the word running downwards in the coloured block that answers this question:

How was Blue's performance this financial year?

Clues

1. This winter we'll prevent people dying of this (8)
2. Schools in Lesotho debate crime (10)

3. BOSETU is the Botswana Teachers Union (9)

4. Blue's uniform corporate style (5,4)

5. Lack of power causes these (9)

6. Namibian was amazing says Durelle Jansen (11)

7. You could win ZAR2 000 for this (7)

8. Blue customer who started a cellphone business (9)

9. These are recorded for security purposes (5,5)

10. International Ivy League University hosting our Legal Director (7)

11. Chieftainess of this tribe attended the Nc'wala Ceremony (4)

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