



One big Blue team

Credit U is now officially part of the Blue team. After a high-court decision at the end of last year, the executive teams of Blue and Credit U met to finalise the integration – which commenced in December 2008 and will be finalised at the end of February this year.

“I am sure employees at Blue’s head office have noticed the many new faces on campus,” says Dave van Niekerk, chief executive officer of Blue. “A big, warm welcome to our new colleagues – I hope the spirit and values of Blue will make your new working environment an inspiring and rewarding experience. We are fortunate to have so many new skills on board, and look forward to the value and knowledge you will add to Blue.”

Blue now employs more than 3 000 people, has 300 branches and a R1.5 billion loan book.

It has been business as usual, and Dave says that the integration only really affects South Africa’s procedures, dynamics, etc. as it involves two South African companies.

The project team overseeing the transition is led by special projects manager: marketing and brand, John Westermeyer supported by project managers Chris Moreland, Dalene Opperman, and Morné Hunter. Other key staff involved in the planning include Group IT executive, Sam Brink; Group human resources executive, Tanya Roberts; internal communications manager, Tania Hoon; Group marketing and brand executive, Christopher Mulder and logistics manager, Paul Kruger.

Personal assistant, Heidi Jacobs, who moved from Credit U to Blue says, “On my first day my access card was already on my table, I felt special.” Hadyn Fisher, operations manager, says about his move, “The Blue employees were really friendly and made sure that all my needs were met...except my air conditioner (I don’t have one!).” Dave jokingly replies, “Luckily Hadyn won’t need one as he will be visiting branches and thus spending much of his time at branches and travelling the country.”

“I would like to encourage all employees to be patient during the integration – but I can assure you that shortly we will be running smoothly. So far, your attitude has been exemplary: Positive and passionate, and that makes us such a visionary company. Thank you,” concludes Dave.

Employees’ central point of communication is internal communication manager, Tania Hoon. Please forward any queries to her at x4454 or taniah@blue.co.za ©



Blue is now the largest non-deposit taking (non-bank) credit provider in South Africa.

Answering the call to assist

The Lesotho team joined all their energy and resources to ensure that every single payment was deposited into the company bank account before the end of November last year. The team that pulled together to achieve this included the back office employees, the collections team and administration. Management worked late into the night with the disbursement officer at the Teaching Service Department (TSD) to make certain that teachers’ payments were processed.

“Mrs Chaka, the TSD disbursement officer was on study leave at the time to prepare for her upcoming examinations at the Centre for Accounting Studies. She however used her time to work right through the night to process Blue’s payments, and so we achieved our Blue target. We showed our appreciation for her dedication by purchasing her a new cellphone,” says Manthatisi Matsoso, Blue advanced training (BAT) candidate: Lesotho. ©



Collections officer, Amohelang Sekete (left), looks on as TSD disbursement officer Mrs Chaka examines her new cellphone from Blue.

TOP AWARDS FOR 2008

The "top" awards for 2008 were announced at the 2008 year-end function. The annual awards, which are in their seventh year, have grown tremendously with the expansion of Blue. According to Group human resources executive, Tanya Roberts, nominations are made in a number of ways, but employees, departments and branches are mainly nominated by fellow staff and the executive committee.

"Performance, performance, performance, someone really living the Blue values," is the core selection criteria, says Tanya.

Winners are rewarded through money, shares or a combination of these, and a floating trophy and a certificate formalise the award.

TOP BRANCHES OF THE YEAR 2008

Uganda

Branch: Fort Portal
Branch manager: Susan Atuhura
Employees: Jackline Kabiito
Eunice Kanyiginya
Robert Tumusiime

Botswana

Branch: Gaborone
Branch manager: Joyce Rautenbach
Employees: Phomolo Mmerekhi
Moses Gwafa
Ditiro Mothoosele
Boingotlo Momene
Tirelo Makgolo
Bonolo Modidi
Casius Visagie
Boitumelo Manyeula
Mary Bagorogi

South Africa

Branch: Empangeni
Branch manager: Sharlene Pillay
Employees: Quinella Barnes
Nosihle Zondo
Noziphlo Mpungose

Zambia

Branch: Chipata
Branch manager: Tabo Chabulembwa
Ngula
Employees: Hildah Mvula
Gideon Mphalo

Kenya

Branch: Mombasa
Branch manager: Evans Maobe
Employees: Mohamed Wwidadi
Ngonja
Juliana Wakirema
Biushi Mwikaa Kombo

Lesotho

Branch: Maputsoe
Branch manager: Moabi Phalatse
Employees: Mamosili Mokone

Tanzania

Branch: Dodoma
Branch manager: Elisha Tengeri
Employees: Emiliana Jumbe
Paul Lusinde

Malawi

Branch: Lilongwe
Branch manager: Sonia Mwalwanda
Employees: Yoweli Yallu
Mathews Sohaya Phiri
Mwayi Nyirongo
Lickson Makina

Namibia

Branch: Windhoek
Branch manager: Erica Hochobes
Employees: Ida Katjimune
Deliza Oarum
Nicolene Jafta
Jeanette Mbaokua
Susetta Landie Jaftha

TOP EMPLOYEE OF THE YEAR 2008

Botswana: Abigail Mampane
Kenya: Peter Ochieng
Lesotho: Kojang Mohale
Malawi: Ruth Mkandawire
Namibia: Magda Theron
Swaziland: Nelsiwe Fakudze
Tanzania: Najila Khalfan
Uganda: Prossy Namara
Zambia: Nisbert Mwanachilenga
South Africa: Maria Sekels
Head office: Antonia Papadopoulou
Donnevin Raath

TOP COUNTRY OF THE YEAR 2008

Botswana: Marthin de Kock
André Heunes

TOP DEPARTMENT OF THE YEAR 2008

Small Business Loans Department

TOP PERSONAL ASSISTANT OF THE YEAR – HEAD OFFICE

Yolanda Wynbergen ©

Gear up for 2009

To the Blue team

Well, the New Year is upon us. The management and entire team at Blue wish all our staff, clients, associate companies and suppliers a very prosperous new year.

Our Corporate Affairs team are starting the year by arranging meetings with our suppliers and companies that do business with Blue. We will be giving our suppliers and associate companies an indication of Blue's vision, strategy and direction – and we will have to do this in each country.

It is important that the companies that support us, and build their businesses on doing business with Blue, understand where we are going and what we wish to achieve. This is so they can gear their businesses and also best serve our needs, while understanding what we wish to achieve.

Then it's important that we also communicate our values and vision to our clients and employees, which is where this type of publication comes in.

We also have newsletters for investors and for clients. This year, the internal newsletter will go to our suppliers and associate companies too.

2009 is the year when all Blue staff will have to make sure that the values of our brand are communicated to our clients through hard work and dedication.

While companies around the world crash and go out of business, and hundreds and thousands of people lose their jobs – we must face the reality that unless we always strive to be different and dynamic at all levels of the Blue organisation, we too can be affected by the economic slowdown.

The world is a very different place this year. The US has its first black president and the economic sector will take a while to recover from all that has happened in the last year.

Customer satisfaction top of mind in Zambia

How do you keep customers smiling? Just ask Harrison Mbeba, marketing administrator in Zambia. On one of his branch visits to Lusaka, he treated enthusiastic Blue clients lining up outside the branch to soft drinks; and enhanced the Blue experience by cooling our clientele down in the hot Zambian sun. But he did not stop there. Says Harrison, "While I was helping out with the drinks



What we have at Blue is something special. We are a powerful family of people – who have a vision to build the strongest brand in Africa and be the largest credit provider on the continent – leading in customer service and products.

It is the job of all of you at Blue to make us a world leading company and a powerful force to be reckoned with. But then everyone must take ownership of Blue and their responsibility to promote the company. Look after Blue and Blue will look after you.

To all the people joining Blue – Blue is the name for a dynamic, driven group of people who want to enjoy what they do, work hard and play hard. People who want to make a difference in Africa and in the way credit is provided. Welcome to the team! Help us be different from all other companies.

I wish you all well in 2009. It's going to be a very busy year and a very dynamic one in world terms.

Watch this space ...

Dave van Niekerk

CEO

Blue Financial Services

distribution, I noticed that one of our clients was wearing a worn T-shirt. I politely invited him to my office and made a deal with him. I would take his T-shirt if he took one of our funky branded Blue T-shirts. He was delighted.

In addition, Lusaka branch manager, Brian Katundu, handed out umbrellas to Blue clients. The item is much sought after during the Zambian rainy season. ©



Marketing administrator, Harrison Mbeba (right), goes the extra mile by offering a Blue customer a branded T-shirt.



Pictured above are employees of Maputsoe, the Lesotho branch of the year 2008.

BLUE SOCIETY



0-100 Namibia style!



These cars were made for driving... The Namibia office is increasing their visibility miles by branding their vehicles. "On a recent trip to Namibia, and a warm welcome by business development manager, Jakes Kamutindi, I was pleasantly surprised to be driven in a Blue car to Windhoek. Even the number plates read BLUE!" says an impressed Ally Jamal, data capturer: Tanzania.

When grey skies turn Blue

Blue employees in Zambia spread festive goodwill at the end of last year by visiting and donating items to the Kalingalinga hospice in Lusaka.

The hospice's mission is to promote and provide quality palliative care, through a committed team in a conducive environment, for patients who have HIV and Aids or cancer.

The hospice is home to the more than 60 terminally ill patients and is run by Catholic volunteers. "Marketing administrator, Harrison Mbeba and assistant marketing officer, Petronella

Mwansa visited Kalingalinga on Blue's behalf. They revealed that what they saw was heartbreaking; a reminder that we are all vulnerable to suffering at one point or another in our lives," says the director of marketing and sales in Zambia, Godfrey Ngula.

The donation of cleaning materials and other basics was humbly received and showed the true spirit of Blue employees.

"The Sister in charge at the time of our donation was very touched and expressed thanks on behalf of the patients," adds Godfrey. ©

Blue Stars

- Best service - B
- Teamwork - T
- Sales support - S
- Initiative/innovation - I

Kenya

- Elizer Mutai: ★★★★★ B,T,I
- Joseph Gitonga: ★★ B
- Phillip Muturi: ★★ B,T
- Zablon Kaka: ★★ S,I
- Evans Amuzeze: ★★★★★ B,T
- Dennies Mulandi: ★★★★★ B,T,S
- Biushi Kombo: ★★ B,T
- Mohamed Ngoja: ★ B,S,I
- Juliana Mwawana: ★★ B,T,S
- Evans Maobe: ★★★★★ B,T,S,I

Malawi

- Chifundo Chirwa: ★★★★★ B,T,S
- Laurent Nicholas: ★★★★★ B,T,S,I
- Mercy Kamwambi: ★★★★★ B,T,S,I
- Christopher Kasambala: ★★★★★ B,T,S
- Jason Mlotha: ★★★★★ B,T,S,I
- Collins Chimpane: ★★ T
- Felix Kampuandi: ★★ B
- Yoweli Yalu: ★★ S,I
- Richard Kachele: ★★ B,T,S

- Stella Chilambula: ★ B
- Jane Chinda: ★ B,T,S
- Takondwa Musahave: ★ T,S,I
- Matha Matenganya: ★ B,T,S
- Collins Manyene: ★ B,S

South Africa

- Dumisani Mhlongo: ★★★★★ T,S,I
- Grant Pretorius: ★★★★★ B,T,I
- Pearl Lolwana: ★★ B,T
- Daleen Marias: ★★★★★ T,S,I
- Adele vd Mescht: ★★★★★ T,S,I
- Valencia Busby: ★★ T,S
- Sandy Leeuw: ★★ T,S
- Suzan Wilson: ★★ T,S
- Hanlie Basson: ★★ T,S
- Lisel Rose: ★★★★★ B
- Tebogo Steyn: ★★★★★ B,T,S
- Rosina Taukobong: ★★ B,S,T,I
- Louis Marx: ★★ T,S

South Africa – head office

- Thabang Mohafa: ★★★★★ B
- Donnevin Raath: ★★★★★ B
- Carike Strauss: ★★★★★ B,T,I
- Henryka Stevens: ★★★★★ T,I



Deputy Sister in charge at Kalingalinga hospice, Sister Merry, gratefully accepts the donation from Blue by marketing administrator, Harrison Mbeba.





Take out a loan and win cattle! What a memorable day it was for the lovely, elderly Herero woman who had applied for a Blue loan and her husband when they received their fantastic prize. Standing in front of their new livestock, the couple are flanked by the executive director for Namibia, Eliot Hiskia on the right and Namibian agent manager, Reinhold Shilongo.

The spirit of Blue staff

"Giving certainly makes us happier than receiving," says North West regional manager, Christa Laubscher.

Blue staff across South Africa, were encouraged to collect and donate items to people and places that desperately needed them, and in this way make someone's festive season a little more merry.

Pearl Moloi and Mimmie Nel were on the receiving side.

"Our hearts break when we see impoverished children out there, and then God sends an angle like Blue to help us stop a hungry child's cry," says Pearl.

Mimmie adds, "We are always thankful for all what we can get and your contributions are welcome and will warm hearts." Blue employees felt fortunate to be able to help.

"It is unbelievable to know you made a difference. So many people are in need and you only become aware of this once you open your eyes and start looking around. What a wonderful experience. I would like to thank my team in Vereeniging who went about this task with big hearts and dedication," says Christa.

She concludes, "We will be doing this on a regular basis to help relieve pain and suffering." ©



Laurent Nicholas, a manager at Blue's Karonga branch in Malawi, was so inspired after having discussions with the clients whose world changed when they took out a loan from Blue that he wrote the following poem.



Financial solution

*It was when I met you Mr Blue
On my money searching journey
A disease called financial crisis ceased
Peace and joy in my family were realised*

*Mr Blue, I still remember it
It was in January
I was financially disturbed
School fees for my three children were not yet paid
My mother in the village wanted fertilizer
Water and electricity bills were long overdue
But Mr Blue you came to my rescue
You're really a financial solution of choice*

*I didn't pay anything in exchange of the loan
Just three bank statements
Two latest pay slips
Confirmation letter from my employer
And a valid identity card
Amazingly just in one hour time I got what I wanted
Ooh! Mr Blue, you're really a responsible lender*

*Where were you Mr Blue all these years?
We have financially suffered a lot before
To the point of losing our properties
Thanks for your debt consolidation loan
Now we have our properties back
You're really a partner in choice*

