



Picture above, in corporate gear, are Blue employees Phemelo Morolo (seated at laptop) surrounded by (from left) Charity Ncumalo, Kagiso Nteta and Vonene Mocke.

What to wear, what to wear?

Blue Financial Services Limited (Blue) introduced new corporate clothing in 2008 and has now added a few new garments to the existing wardrobe. "The start of April will see Blue hues proliferate in our Blue branches and head office. The purpose of introducing corporate clothing to Blue is not to be dressed in uniforms, but to underline the professional Blue brand. That is, the new clothing line will add to our company's identity and strengthen the Blue brand," says Group human resources executive, Tanya Roberts.

Tanya, together with a panel of human resources employees chose the blue, navy and grey range and Blue chief executive officer, Dave van Niekerk, gave the final go-ahead.

All employees in more than 300 Blue branches – including head office – in all 13 countries where Blue is operational, will welcome the sub-Saharan autumn dressed in their new corporate clothing.

"At the start of the process we sent the catalogue of the proposed clothing line to all countries outside of South Africa. "We'd initially thought that we'd have to find manufacturers in all countries who'd be able to make similar garments in the same colours

– to eliminate any additional costs. Our supplier, Karma, however, informed in January this year that they would be able to distribute to all countries at no additional costs, as they are certified to do so – and, therefore, Blue will not have to be concerned by about import and export costs," explains Tanya.

The Human Resources division set up fittings every three months when employees are encouraged to try on the garments to get the right fit, although employees can order at any time.

The supplier has a seven day return policy. "However, a wrong fit can be avoided if employees first try on the clothing," says Tanya. "Furthermore, new employees are generally only expected to order corporate clothing after their probation phase has been confirmed. In the period after ordering and awaiting your corporate clothing, kindly dress professionally in navy, grey, black and blue."

For further corporate clothing queries, the corporate clothing policy or to order clothing, please contact human resources assistant Kagiso Nteta at kagison@blue.co.za or on +27 12 990 4375. ©

Bernard's moment of happiness

Zablon Muleli is the national operations manager in Kenya. He is pictured (on the right) on the farm of Bernard Atsiaya to whom a Blue loan was granted by agent Everlyne Ayuma at the Kakamega branch.

"In 1988, I managed to purchase half an acre of land on which I intended to build my home. My dream was to have a three-bedroomed house on levelled ground and fenced with a hedge," says Bernard. "These goals were achieved by 2008, but I was downbeat late that year when it was brought to my attention that a neighbour was selling his plot and, after doing a land search, the buyer had discovered that the pathway to my plot was partially part of the plot he wanted to buy. I was a worried man until I met Everlyne Ayuma and received a loan of 100 000 shillings. The loan enabled me to purchase the plot from the seller.

"I am now the happy owner of an extra plot and am also assured of the pathway to my

home. Thank you to the staff of Blue who made this possible for me," says Bernard.

Bernard works as a clinical officer in Mumias and is the father of two boys and one girl. He rears bees and grows many fruits on his farm, such as bananas, grapes, guavas, oranges, passion fruit, mangoes and tomatoes.

In addition to purchasing the land, Bernard could also add to his farming business with his Blue loan, and now employs two people to take care of his farm, while he is at his workplace 70 kilometres away.

"Bernard intends to employ more people when he commences the development of his water source, which he showed me," says Zablon.

In addition, an electricity line now passes his plot. "I will visit Blue again to have my house connected," says a very pleased Bernard. ©



The pathway that was the cause for concern for Bernard Atsiaya.



Zablon Muleli, national operations manager: Blue Kenya.

Blue sponsors NEPAD summit in Gauteng, South Africa

The recent Gauteng NEPAD summit incorporated an African trade and investment expo to develop and advance these areas in Africa.

Blue made sure their support for business in Africa was visible by advocating the company through their sponsorship and branding of the conference bags for delegates, as well as hosting a stand at the event.

"Our stall at the exhibition promoted Blue and highlighted in particular our small, medium and micro-enterprise business and insurance products. Relevant staff members were invited to the function to network with invited stakeholders and create additional awareness of Blue as a company," says Blue's strategic events manager, Christelle Lourens. ©

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Blue welcomes Cameroon.

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Blue speaks up for the rights of children.

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Chipata branch part of Nc'wala.

Page 6



Stop TB.

Message from the CEO

Dear Blue team,

Well, team, this year already seems to be flying!

March is done and dusted, and the financial year is by now in full swing.

I am sure you have all noticed that we are now operational in 13 countries – including the latest, Cameroon (see the article on page 3). What many of you don't know, is that Mauritius will soon be launched as well.

Blue will end this next year with at least 14 countries of operation.

It's great to see the Credit U staff move into head office, and that Blue now occupies three blocks in the head office complex.

We have 600 people working in these buildings servicing South Africa, and the whole of Africa. This will go a long way to make us all part of the same culture, and getting the values of Blue instilled in all of us.

I would like to share with you what took place at this month's executive committee meeting (exco).

Every three months Blue has an exco, which allows country management and department heads to meet and discuss strategy and vision. We also discuss operational issues and results.

This month's exco was held over four days near our head office.

At this year's first exco, we decided that new product development must continue. We also discussed the new countries. As a result of the world economic crises – Blue's strategy towards expansion and growth is to slow down slightly in 2009, consolidate all the companies properly and manage accordingly. Blue will be looking at reducing its overheads by at least 10% across the board.

This means that all staff must start looking at ways to cut costs. Head office costs must reduce dramatically and operational

expenses like travel, stationary, phones, etc. must be reduced.

Blue's cost to income ratio (the relationship between how much it costs to run the business versus income from those operations) must come down and the entire company must take personal responsibility for costs. We must look at the number of loans written per employee, and per country, how much it costs to write each loan.

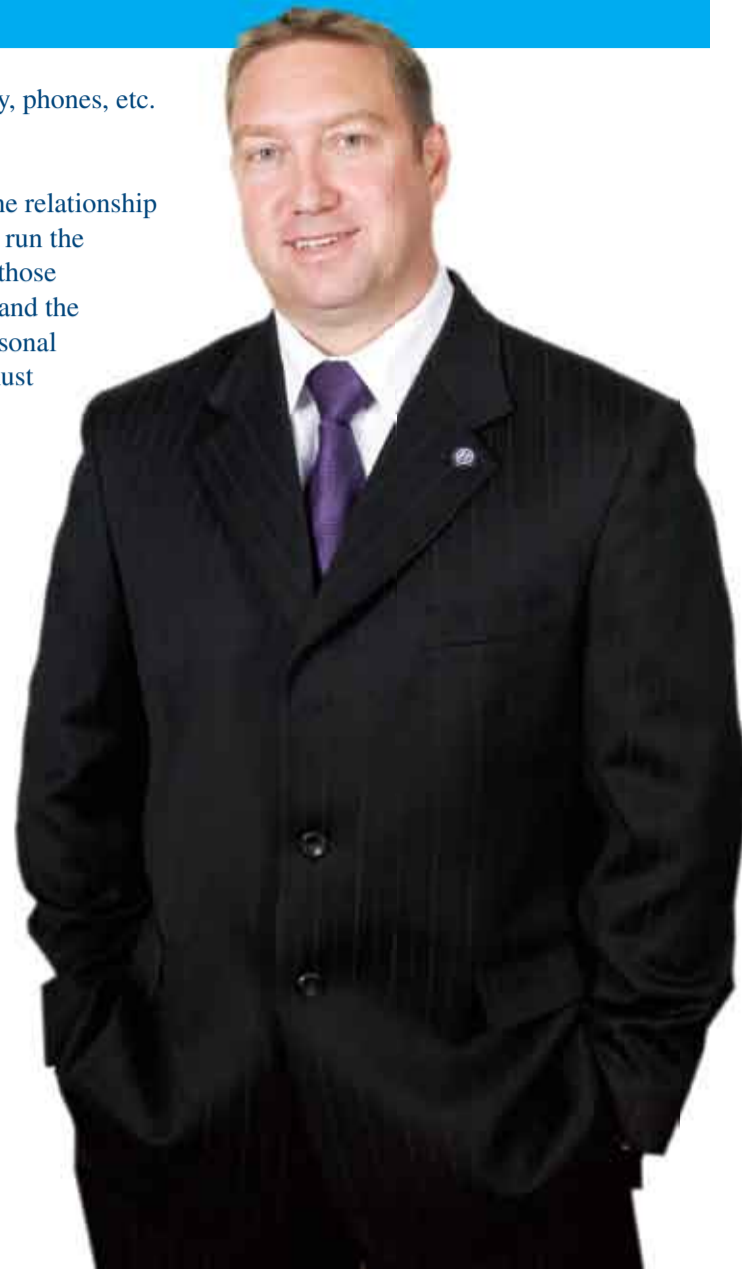
Blue will over this year, cut the non-performing staff and ensure that the Blue-type-of-staff are the ones that remain.

Dedication and hard work will make Blue the leading and largest micro-financier in Africa.

There is neither space for passengers nor deadwood.

Dave

Dave van Niekerk



Win big with your ideas!



How would you keep costs down and profits up at Blue? Any suggestions? Something innovative and out-of-the-box? Or perhaps something so blatantly obvious you do not know how it has been missed all this time?

“To motivate you to think of and submit your ideas, I will be rewarding employees whose ideas can be put into operation. This year we are on a drive to keep costs down while upping our sales in all our countries and branches of operation, as well as at head office. I am sure that with 3 000 employees there are numerous brilliant ideas, which we can successfully implement. I'll value each and every idea – sometimes the small things make the biggest difference,” says Dave van Niekerk, chief executive officer.

Please send your ideas with as much detail as possible, such as how it could be implemented, possible savings, sales increases, etc. to internal communications manager, Tania Hoon at taniah@blue.co.za. ©

Blue investors take on the wild

At the end of February, Morné Reinders, Blue's Group corporate affairs executive, hosted some intrepid Blue investors on a walking trail in the Kruger National Park in South Africa. Based at the remote Sand River Bush Camp deep in the bush north of Skukuza, the investors spent an exciting few days of evening game drives and morning walking safaris.

By the end of the weekend, all of the “big five” had been spotted, except for leopard (no pun intended!).

“On the daily walks, the group experienced a number of close-up sightings of white rhino,

while learning about the smaller fauna and flora usually overlooked when exploring Kruger by vehicle. Evening game drives included sundowner drinks at remote waterholes, with the highlight being the sighting of a pair of cheetah trying to catch a scrub hare that had run under the vehicle,” says Andrew Paterson, corporate finance manager at Blue and one of the guides on the trip.

Andrew was a game ranger at Sabi Sabi many years ago and is now a SANParks honorary ranger and volunteer Kruger Park trails guide in his spare time. ©



On the walk (from left) are: Blue's Group corporate affairs executive, Morné Reinders; guide, Piet van der Merwe; and investors Oliver Chaplin, Stephanie Mason, Eric Dalton and Jim Mason. Foreground: Guide and Blue's corporate finance manager, Andrew Paterson.

Stated intention

(also called vision)

We will be the leading and largest financial services provider on the African continent.

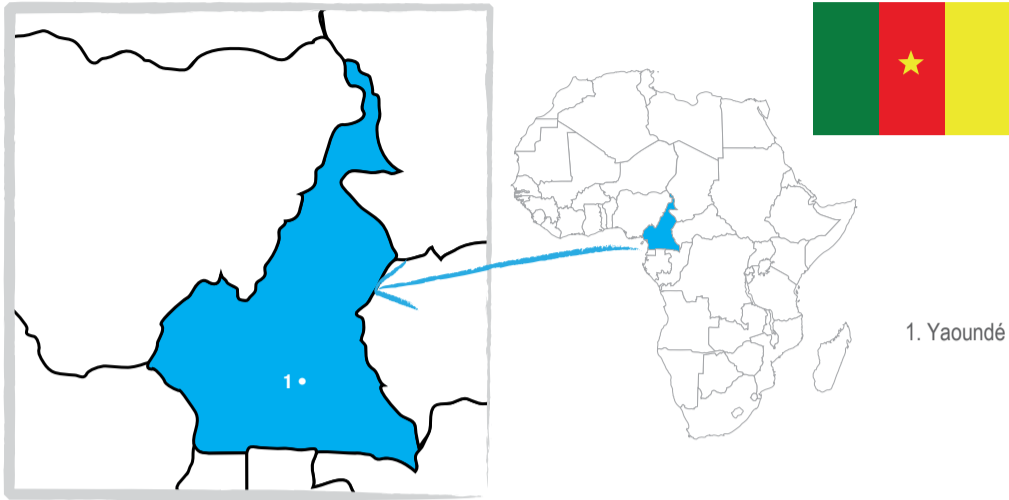
Mission

We will achieve our stated intention by providing innovative products, tailored to the needs of our clients, supported by service excellence. This will be made possible through cutting edge technology and a branch infrastructure that serves our clients even in the most remote locations.

Values

Best service.
Lending responsibly.
Unparalleled professionalism.
Embracing teamwork.

Cameroon now part of the Blue team. Bienvenue!



1. Yaoundé

Blue opened its doors in the République du Cameroun (Republic of Cameroon) in February 2009. The first Blue branch is located in Yaoundé, the capital city of Cameroon.

Here's how the story of the first branch opening in Cameroon unfolded, as told by Blue's government relations officer, Lamelle Shaw.

Mission: Finalise all necessary dealings to open a fully operational Blue branch in Yaoundé, Cameroon. Turn existing space into a Blue branch with all the trimmings, branding, bilingual signage and paperwork.

Time: 10 days

Location: Yaoundé

Taskforce:

Anton Nel, Group expansion executive, *aka Commander in Chief*.
Deon Kruger, internal auditor, *aka Captain Djon* (as the French cannot pronounce Deon).
Stiaan Dreyer, Group systems manager, *aka*

Lieutenant VIP – that is, a really important person, who no one is quite sure what he does.

Christopher Mulder, marketing and brand executive, *aka Captain Chihuahua/Pit Bull* – lots of bark and lots of bite.

John Westermeyer, special projects manager: marketing and brand, *aka Sergeant Take No Nonsense*.

James du Bois, roaming IT engineer, *aka Private Be Nice* – sweet and silent but can blow up the enemy's entire military force at the touch of a well concealed button.

Myself, Lamelle Shaw, government relations officer, *aka Cultural Attaché* waving a permanent white flag stating 'We come in Peace'.

Lamelle continues...

On the way to Cameroon, Anton mentions, in passing, that he read that Cameroon is listed as the third most difficult country to do business in, but on landing I find that difficult to believe. The people are friendly, the city is dusty but colourful, covered in mini markets around every corner. Traders display delectable delights such as fresh peanuts, mangoes, pineapples and plantain



The taskforce in Cameroon (from left, standing) are John Westermeyer, Deon Kruger, Anton Nel and James du Bois; (seated, from left) Christopher Mulder, Stiaan Dreyer and Lamelle Shaw.

(a tropical cousin of the banana). We all decide we want to buy soccer jerseys to represent the undefeated Cameroon Lions as a souvenir, but never get around to it. It is hot! Very hot! The country is officially bilingual in French and English, but as the South African embassy staff warns us, the French speak French and the English speak French but the French don't speak English and don't like people who speak English. We interpret this as 'speak French or go home'. Thus begins my official job as group translator and negotiator, which comes in particularly handy when negotiating down what we refer to as Mzungu prices. (Loosely translated as what local traders, suppliers, police, anyone demanding money thinks they can extract from poor unsuspecting white visitors, sometimes as much as double the actual price!)

Our hotel is one of the best in town, boasting a trendy nightclub, which rocks all seven floors all night long seven days a week, complete with a casino and local ladies to assist you in spending your foreign currency. In the event that you run out of cash you can always pop into any one of the 12 or so

Western Union or Moneygrams on any given street. But you better know the rules! Questions are not allowed, as we discover after getting shouted at in the one Moneygram office. As the door slams on our heels, practically expelling us into the street, I then ask Anton, just to be clear... "Third worst place to do business in Africa, right?" "No, in the world!" he says laughing.

That said, people from Cameroon can also be incredibly generous. Being there meant that I missed my five-year old son's birthday and had to celebrate my own birthday in my hotel room. On leaving, Thomas, the building contractor brought a package addressed to my son. On arrival in South Africa I opened it to discover two authentic Cameroon Lions soccer jerseys.

All in all, under intense pressure and lots of red tape, we were able to officially open for business as planned, granting our first loan on 27 February, while the paint was still drying on the outside of the building.

Congratulations team!
Mission accomplished. ©

And... they score!

They are Africa's most successful side, nicknamed Lions Indomptables (for those whose French is a little rusty, that's: Indomitable Lions) – they are...the Cameroon national football team. Cameroon have qualified for the FIFA World Cup five times – in 1982, 1990, 1994, 1998 and 2002 – more than any other African nation. They were the first African team to reach the quarterfinals of the World Cup, in 1990, losing to England in extra time. They have also won four African Nations Cups, as well as the gold medal at the 2000 Summer Olympics. ©



Tell us your "feel good" story

"At Blue we make other people's dreams a reality," says Dave van Niekerk, chief executive officer at Blue. "Do you remember that scene in Pretty Woman where Julia Roberts enters the boutique with cash, but the snobbish sales assistants take one look at her and refuse to help her? Well, at Blue we respect all people and treat them with dignity and in a professional manner. Our clients might not be the best dressed or have the most money, but they have something much more valuable, they have ideas and use their loans to create innovative opportunities that improve their lives and those around them."

"I would like to hear from all employees in our branches how does it feel to serve and help your customers? Tell us your stories. We have numerous accounts from our clients, but I want to hear from you, the Blue employee. That is, what has warmed your

heart and made you feel good about what you do? Do any of your client's stories stand out and were you the fortunate one who could provide the person with a loan?" asks Dave.

Branches are requested to please send five stories each to internal communications manager, Tania Hoon at taniah@blue.co.za by 15 April 2009. ©



Corporate social investment



HIV and Aids workplace programme kicks off

A survey, to measure knowledge, attitudes, perceptions and behaviour of HIV and Aids, and gender-related issues, was conducted amongst all South African employees.

The analysis of this survey will form the basis of Blue's workplace programme to combat HIV and Aids, and promote gender empowerment.

CareWorks, a healthcare organisation specialising in all facets of HIV and Aids management, was appointed by Blue to manage the in-house workplace programme. The company has a national doctor and counsellor network, a medical panel including specialist physicians and specialist paediatric HIV physicians, and a dedicated call centre.

The initial survey gives Blue a greater insight about employees' understanding of HIV and Aids, and prevailing gender issues at Blue. "The survey will provide the company with a base-line record of related

knowledge, attitudes, perceptions and behaviour amongst Blue employees. Once we have this, we will be able to plan focus areas in our broader HIV and Aids and gender empowerment workplace strategy, and the progress going forward," says Blue's chief executive officer, Dave van Niekerk.

Although the questions in the hour-long online survey were of a personal and sensitive nature, employees were guaranteed confidentiality and privacy.

Employees who took part in the focus group discussions were randomly selected by CareWorks. Two focus group discussions were conducted, each with 10 employees. The discussions took place from 09:00 until 16:00 and again the focus was on HIV and Aids and gender related issues.

After the test phase is complete in South Africa, the same process will take place in Blue's other countries of operation. ©

Training Blue's peer educators

Blue's peer educator programme, under the guidance of the International Finance Corporation (IFC), is now entering its second phase – training. The call to internal employees to promote and assist in the workplace programme was made in February 2009.

CareWorks, the healthcare company managing Blue's workplace programme, designed the peer educator programme at Blue with two components: Training; and ongoing support, debriefing and supervision.

Training

Blue peer educators will be put through a five-day training course where they are trained to:

- Understand HIV and Aids as a disease, a workplace issue, a social issue and a national crisis;
- understand prevention and treatment strategies;
- understand the goals, objectives and processes of the workplace programme and how they fit into these; and
- communication skills.

The training is a sector education training authority (SETA) accredited course, and successful trainees will be awarded a certificate at an award ceremony on the last afternoon of training.

Ongoing support

A support programme will be offered to peer educators consisting of:

- Group debriefing and preparation;
- telephonic supervisory conversation;
- telephonic support and advice through a call-centre; and
- provision of educational material and posters (in electronic format) to focus their peer conversations on a monthly basis.

The objectives of supervision and debriefing for peer educators are to:

- Create a safe environment for peer educators to discuss any sensitive HIV related issues;
- ensure that peer educators are performing their duties as defined from time to time;

- forum facilitation sessions also serves as a debriefing process designed to unpack any emotional or stressful experiences;
- encourage discussion on topics with background information, which creates a good foundation for peer educator talks;
- inform the peer educators on developments in Blue's ongoing HIV workplace programme to communicate with their peers;
- assist with any problems or obstacles that the peer educators may be encountering in the execution of their duties;
- continue developing skills with the peer educators.

The role of the peer educators are to:

- Impart basic knowledge about HIV and relevant issues to fellow employees;
- assist in the practical roll-out of the HIV workplace programme (internally and externally – that is, including any HIV related outreach programmes, etc.);
- refer employees to the appropriate solution/service provider where necessary; and
- encourage participation in all facets of the programme amongst colleagues (particularly the awareness, counselling and testing programme).

It is essential that a Blue peer educator be prepared to lead by example in actively taking part in workplace HIV related programmes (such as voluntary testing).

Peer educators should be:

- Able to communicate (that is, have reasonable language skills);
- representative of, and respected by their peers;
- available for training and ongoing HIV related duties;
- keen to learn how to fight HIV and Aids;
- prepared to lead by example – from the front (especially when it comes to taking part in the testing process);
- open minded and non discriminatory; and
- responsible and conscientious. ©

peer educator
stand up, show you care

Blue speaks up for the rights of children in Uganda

The heartbreaking reality is that children are victims of the most awful crimes against humanity.

Blue Employee Benefits (Blue) in Uganda have embraced children and, as part of their corporate social initiative strategy, have extended their philanthropic hand to the orphans and the less privileged.

In Uganda, Blue works together with the non-governmental organisation "Action for Rights of Children".

Through this organisation, Blue provides learning and educational materials, and also pays for school fees. The support by Blue has resulted in a proposal to build a modern children's centre where children can realise their potential and dreams.

"Owing to the assistance by Blue, 44 children now have the opportunity to attend school and thus enjoy the benefits of education, one of the most important requirements in life. In addition, confidence

building initiatives have, and will be, carried out with Action for Rights of Children to turn the previously impossible dreams of Ugandan children into joyous realities," says Harriet Nakalamba of Blue Uganda.

Action for Rights of Children have expressed their gratitude and have commended the management and board of Blue for the extraordinary services they provide to the vulnerable children Uganda.

"In the face of child sacrifice, Blue has shown they will not remain silent, but will stand up in the fight against child sacrifice. We want to be known as champions for the rights of children. The bitter reality of what is happening to our children is too grotesque for our eyes to read and ears to hear. There is the schoolgirl who was beheaded and the toddler who had his genitals cut off. Together with Action for Rights of Children, we hope to end the tears shed in our country," says Harriet. ☺



© Ewan Earwicker.

Blue is working with the non-governmental organisation "Action for Rights of Children" in Uganda.

Shelter for Namibian flood victims

Blue Namibia came to the rescue of victims of the floods that affected Namibia's northern towns Oshakati and Ondagwa.

The recent floods caused havoc and left many inhabitants homeless. Blue paid a visit to the areas of devastation and donated tents to assist the destitute and put a roof over their heads.

"We have had the heaviest downpours yet, homes have been flooded, but Blue Financial Services came to our assistance," says Ondangwa's mayor, Naftal Andimbada.

"We were in dire need of tents," adds the mayor of Oshakati, Katrina Shimbulu.

To illustrate the need, she took the Blue representatives directly from her office – where the handover of tents took place – to the tent-camp in the Oshapoola

neighbourhood. She then immediately asked that the tents be erected.

Sadly, several flood victims had to be turned away just the day before, as there were not enough tents to house people.

Blue assistant country manager, Gerhard van der Merwe, says, "We understood there was a crisis in the north, and we felt we should assist because we are here for each other. It is a shock to me that, at the time of the floods, only one or two companies assisted the affected people. Blue wants to help the community. We are not just here to make money, but we are here to assist one another."

Figures revealed that 99 people were housed in tent-camps in Oshakati. More than a hundred people in Ondangwa have had to make tents their home.

The governor of the Oshana region, Clemens Kashuupulwa, thanked Blue and says the donation came at the right time. "The amount of people affected by the flood is increasing daily. It is a big challenge to provide a place for everyone to stay. Besides tents, we also require sanitation and food," he adds.

Clemens predicts hard times but hopes to rely on the help and generosity of Namibians.

Jakes Kamutindi, business development manager for Blue Namibia, said that the government can't do it all alone, and so Blue decided to help by donating tents.

He travelled with colleagues Magda Theron and Ester Shikongo to Oshakati to deliver and handover the tents. ☺

With wheels like this, anything is possible

Ina van Staden is an MIS administrator at Blue. She is also someone with a big heart and has embraced foster child, Herman Visser, as part of her family.

She says, "Herman is 13 years old and has been living with us since November last year. During December, Herman bought a bicycle with money he had been saving for a very long time. He didn't even have the privilege of enjoying his new possession for a week, when it was stolen from him. But thanks to the generosity of one of Blue's suppliers, Ezee Solutions, Herman received a shiny new bicycle - and his eyes are sparkling once more." ☺



During the handover ceremony are (from left) Clemens Kashuupulwa, Jakes Kamutindi, Rosalia Haufiku, Magda Theron, Esther Shikongo, Teopolina Kakololo, Martin Elago and Johannes Kandombo, with the two tents in the foreground.

Blue Chipata branch takes part in the Nc'wala traditional ceremony

Blue Chipata branch employees joined in the celebration of the Nc'wala traditional ceremony at the end of February. "This is a major event in the Eastern Province of Zambia, which attracts many people from all over the country and foreign tourists," explains Blue employee, Tabo Ngula Chabulembwa.

He says, "We set up our striking Blue stand just after dawn at the Muteguleni grounds right opposite the entrance to the main arena. Many people could not help but visit the stand before entering the arena. Our goal as the Blue Chipata branch was to market our products, to dispel a few myths about credit and to put a friendly face to micro-lending. Every visitor was warmly welcomed."

The occasion was graced with the presence of the Republican President of Zambia, Rupiah Banda. Special guests included the African National Congress Party (ANC) president, Jacob Zuma; NEC member of the ANC Max Sesulu; the son and daughter of South African Chief Zweekhethini, Prince Ndenyane and Princess Nthombi.

Tabo explains the ceremony, "The East is often associated with richness in culture; this

is after all where the sun rises (Kumawa). The Nc'wala is the custodian of the Ngoni culture with Inkhosiyamankosi Ngwenyama Paramount Chief Mpezeni as the patron of the ceremony. The Ngoni tribe can be traced in Zambia, Malawi, Tanzania, Zimbabwe, Rwanda and South Africa. During the traditional ceremony the Ngoni tribe gives thanks to God for the fresh produce of their fields whilst paying homage to their ancestors and to commemorate their victories of the tribal wars fought in the past."

"Our goal as the Blue Chipata branch was to market our products, to dispel a few myths about credit and to put a friendly face to micro-lending."

He describes the ceremony as rich in colour, historic in dress, glorious in song and graceful in dance. "The opening act was a dance by the Madzi-moyo Basic School. Clad in Blue t-shirts the 30 pupils were led by their drama teacher William Banda, who is also a client of Blue Chipata. They performed a Ngoni Warrior dance much to the delight of the crowd. Blue certainly was well represented."

"The theme of the Nc'wala focused on unity and Blue's presence illustrated their support, service and gratitude to the people of the Eastern Province," concludes Tabo. ©



The Chief of Zambezi (North-Western Province) is surrounded by Blue employees as the Nc'wala ceremony.

Show me the way

Such help in my time of need! My names are Motshodiemang Baoleki, born 1 January 1976. I work for the Palapye magistrate court as a court interpreter in the central district part of Botswana. I am really thankful for the P25 000 loan I received from you. With it I managed to make my dream a reality by building myself a self-contained room, inclusive of a bathroom and a toilet and a closet. Though the loan was not enough for the whole project, I hope to come back again so that with 'SHOWING ME THE WAY' I can complete my project and live my dream. THANK YOU AND KEEP ON SHOWING US THE WAY.

E-mail and photograph sent by Motshodiemang Baoleki, Botswana.



STOP TB

WORLD STOP TB DAY

24 MARCH 2009

TB is a serious and contagious disease.



Signs and symptoms:

A cough for more than two weeks, chest pain, tiredness, night sweats, coughing up blood and weight loss.



World Tuberculosis (TB) Day, 24 March 2009, is about celebrating the lives and stories of people affected by TB. That is, the women, men and children who have taken TB treatment; nurses; doctors; researchers; community workers – anyone who has contributed towards the global fight against TB. It is a disease that can be cured and stopped – yet, sadly, it remains an epidemic.

What is TB?

TB is a chronic bacterial infection caused by the Mycobacterium tuberculosis that is characterised by the formation of granulomas.

Someone in the world is newly infected with TB every second. Overall, one-third of the world's population is currently infected with TB. And, globally, nearly two million people die from TB every year.

Do you know what Nelson Mandela, Ringo Starr and Carlos Santana have in common? They all suffered from TB at some point in their lives. Other famous people who also contracted the disease include: Bishop Desmond Tutu, Tina Turner, Tom Jones, Yusuf Islam (aka Cat Stevens), Emily Brontë, and George Orwell.

TB can be cured! Early diagnosis and treatment reduces spread.

People get sick with TB when TB germs are spread in crowded rooms that do not have any fresh air or sunlight. The bacteria disperse into the air in tiny droplets when a person with TB coughs or sneezes. Any person can get TB when they inhale these droplets.

Left untreated each person with the active TB disease will infect on average between 10 and 15 people every year. But people infected with the TB bacilli will not necessarily become sick with the disease. The immune system "walls off" the TB bacilli, which – protected by a thick waxy coat – can lie dormant for years. When someone's immune system is weakened due to other diseases the chances of becoming sick are greater. Excessive alcohol intake, lack of proper food and stress are also contributing factors. TB can be diagnosed through clinical symptoms, a sputum sample, a chest X-ray or a skin test, which is usually done for children.

TB can easily be cured by taking tablets according to instructions given at a clinic/hospital for six months. It is important to complete treatment as failure to do so may result in multi-drug resistant (MDR) TB. MDR-TB is resistant to the usual anti TB drug and usually results from irregular treatment taken by the patient. MDR-TB treatment is much more expensive, takes 18 to 24 months of treatment and has a poor chance of cure. ©

Sources: TBFree and health24.com

BLUE SOCIETY

How lucky can you get? Blue's strategic events manager, Christelle Lourens, met South African swimmer and Olympic gold-medallist, Ryk Neethling, at a Blue charity event.



CANSA Shavathon



It was a hair-raising experience! Some shaved, others sprayed – all to raise funds, fight cancer and show solidarity with cancer survivors.

Pink, blue, purple and green – the multi-coloured and “kaalkoppe” (bald heads) were a common sight at Blue, which was one of more than 200 workplaces and 137 shopping centres that took part in the Shavathon initiative by the Cancer Association of South Africa (CANSA) in March.

“Shave or spray in solidarity with a cancer survivor” was the theme of this year’s CANSA Shavathon, which raised funds for CANSA’s prevention programmes and patient care services.

“CANSA thanks all South Africans who shaved, sprayed, volunteered, hosted events, spread the word and made donations in order to make things happen in the fight against cancer,” says Sue Janse van Rensburg, national executive director and cancer survivor. “CANSA Shavathon has become a wonderful nation-building event that spreads a message of hope.” ©



Blue Stars

Botswana

Abigail Mampane ★★★★★ B,T

Kenya

Paul Kinzi ★★★★★ B,T
Elizabeth Mwangi ★★★★★ B
Elizer Mutai ★★★★★ B,T,I

Malawi

Sonia Mwalwanda ★★★★★B,T

Namibia

Yvonne Heyn ★★★★★ B,T
Susan Venter ★★★★★ B

South Africa

The entire Wynberg branch ★★ B,T,S,I
Esme van der Westhuizen ★★★★★ B,I

RSA national office

Connie Chotelo ★★★★★ B,S,I
Beverly Venter ★★★★★ T,I
Donnevin Raath ★★★★★ B
Deo Lewis ★★★★★ B

RSA head office

Onicah Masilela ★★★★★ B,T
Phemelo Morolo ★★★★★ B,I
Louis de Bruin ★★★★★ B,I,T
Molebogeng Bopape ★★★★★ B,T,I
Claire Morton ★★★★★ T,I
Angelique Roodt ★★★★★ B,T,I
Alma Venter ★★★★★ T
Nicolien Allison ★★★★★ B,T,S
Shanita Murugen ★★★★★ B,T
Meshack Brijomohan ★★★★★ B,T,I
Joyce Lebelo ★★★★★ B,T,I
Cornelia Human ★★★★★ T,I
Wessel van Wyk ★★★★★ T
Zaid Mohammed ★★★★★ B,T
Henryka Stevens ★★★★★ B,T,S,I
Cecilia Nel ★★★★★ B,T,S,I

Employee of the month: Chris Moreland.
Well done Chris!

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

Uganda

Couts Mudenda ★★★★★ B,T,S
Darius Mugisha ★★★★★ B,T,S
Michael Mudidi ★★★★★ T,S
David Nseroko ★★★★★ B,T,S,I
Susan Atuhura ★★★★★ B,T,S,I
Deborah Kasule ★★★★★ B,T,I
Marthin Naikoba ★★★★★ B,S
Ajula Alba ★★★★★ B,T,S,I
Harriet Nakalamba ★★★★★ T
Minshi Nsuluka ★★★★★ B,T,S,I
Jovent Kyalimpa ★★★★★ T,S,I
Alex Namanya ★★★★★ B,T,I
Michael Muzoora ★★★★★ B,T,S,I
Baker Barsher ★★★★★ B,T,I
Martin Muwumba ★★★★★ B,T,I

Zambia

Charmaine Wolfe ★★★★★ B,T



Chris Moreland is our employee of the month. Congratulations Chris!



Letters of gratitude and compliment

Blue's Customer Relationship Management (CRM) department has demonstrated that it lives Blue's values of best service and unparalleled professionalism.

"We are a client services department," says customer services manager, Antonia Papadopolous. "We handle any complaints or queries that come through from clients or branches and need to ensure that they are dealt with in as fast and as professional a manner as per the Blue standards – which are always above the standards of our competitors."

"The compliments we receive from our clients and branches are a reminder that we are making a positive difference. It is really important and also appreciated to receive these as it gives us the motivation to be the best at what we do."

Below are some of the compliments the department has recently received. "These are great examples of the Blue tradition and the culture of customer service," says chief executive officer, Dave van Niekerk.

A client, who signed off as Celia, sent this fax:

I am very happy with the service I received from Deo Lewis. I had asked for my statement from Monday to Thursday. I was so upset and told myself that I will not return because no one wanted to help me, until Deo assisted me and I got my statement within 10 minutes. Well done! Keep up the good work!

And yet another client had this to say:

I just want to thank Antonia (Papadopolous) for what she did for me regarding my new phone. She went out her way to make sure I get a replacement phone.

THANK YOU VERY MUCH – GREAT SERVICE!

And then, this awesome letter arrived:

I have been dealing with Blue Financial Services since 4 February 2009 when I applied for a loan.

I would like to extend a letter of gratitude and thanks to your staff member Donnevin Raath for his outstanding and speedy service that he rendered to my mom when she called to find out about the settlements that had to be done on my behalf from Blue Financial Services.

He shows the true meaning of customer service when it comes to assisting a client. He lived up to his promise to make sure that those settlement payments got done yesterday before close of business and true to that he came through.

He even went the extra mile to call my mom back to advise that the payments had been made just after five yesterday afternoon, which made my day because it had been an uphill battle to get this part of the loan process completed.

I work in a Call Centre and when I or my mother experience such a great customer service I feel that this is to be commended because in this day and age is very rare to find such dedicated hard working efficient people in the customer service industry.

I cannot begin to tell you how impressed I am by the sheer passion that he performs his duties with.

Thanking you kindly,

Liam Scullard

Blue Poetry Competition

International Poetry Day is on 21 March 2009. And this month, Blue Financial Services launches a poetry competition! To win great prizes, please send us your poems, limericks, raps or rhymes, and we'll publish them in the May 2009 edition of the Blue Bulletin and open up the voting for best poem to all employees.

The only rule is that the verse must be original and written by an employee of Blue. Have fun. Many prizes to be won! Deadline for submissions: Tuesday, 28 April 2009.

Please send your works to Tania Hoon at taniah@blue.co.za or contact her on +27 12 990 4454 for more information. ☺

*Roses are red,
violets are Blue
I might not be a poet
what about you?*

Important Blue head office telephone numbers:

Blue RSA national office
012 990 4300

Blue head office
012 990 8400

Blue head office fax number
086 637 6033

CRM call centre (Credit-U)
086 111 2930

Sales call centre (Credit-U)
086 111 2111

All (Blue) call centres
086 000 2584