



The Blue Financial Services head office employees celebrated the 2010 FIFA World Cup by doing the DISKI dance



All you need to know about the beautiful game

More commonly known as football, but sometimes soccer, football is the most popular sport in the world. In many parts of the world, football evokes great passions and plays an important role in the life of individual fans, local communities, and even nations. For example, the Côte d'Ivoire national football team helped secure a truce to the nation's civil war in 2005 and it helped further reduce tensions between government and rebel forces in 2007 by playing a match in the rebel capital of Bouaké, an occasion that brought both armies together peacefully for the first time.

Today, football is played at a professional level all over the world. Millions of people regularly go to football stadiums to follow their favourite teams, while billions more watch the game on television. The World Cup was first televised in 1954 and is now the most widely viewed and followed sporting event in the world, exceeding even the Olympic Games. According to FIFA, the 2010 FIFA World Cup in South Africa will have a "cumulative TV audience" of 28 billion viewers. This translates into almost 440 million people all over the world watching each of the 64 games. In 2006, 715.1 million individuals watched the final, this equates to a ninth of the entire population of the planet. While football has

the highest global television audience in sport, its simple rules and minimal equipment requirements, have no doubt aided its growth in terms of participation. Below you will find some of the basic rules, interesting facts and common terminology, which should help you get the most out of the game – and maybe onto a pitch yourselves sometime soon.

The Basics

Football is played on a rectangular field, with a goal in the centre of each of the short ends. The object of the game is to score by driving the ball into the opposing goal. In general play, the goalkeepers are the only players allowed to use their hands or arms to propel the ball; the rest of the team usually use their feet to kick the ball into position, occasionally using their torso or head to intercept a ball in midair. The team that scores the most goals by the end of the match wins. If the score is tied at the end of the game, either a draw is declared or the game goes into extra time and/or a penalty shootout, depending on the format of the competition.

The Laws of the Game do not specify any player positions other than goalkeeper, but a number of specialised roles have evolved. Broadly, these include three main

categories: strikers, or forwards, whose main task is to score goals; defenders, who specialise in preventing their opponents from scoring; and midfielders, who dispossess the opposition and keep possession of the ball in order to pass it to the forwards on their team.

Football terminology

Corner kick – awarded to the attacking team when the ball leaves the field of play by crossing the goal line (either on the ground or in the air) without a goal having been scored, having been last touched by a defending player (including the goalkeeper).

Extra time – an additional period played if the score is tied at the end of normal time. It is often denoted by the letters ET.

Free kick (direct) – awarded to fouled team following certain listed fouls.

Free kick (indirect) – awarded to the opposing team following certain technical infringements, or when play is stopped to caution or send-off an opponent without a specific foul having occurred. A goal may not be scored directly from an indirect free kick.

In this issue:

Blue loan changes lives in Namibia



3

Meet Mayibuye



4

Blue staff shows true commitment



7



Continued on page 5

Message from the CEO

Team Blue

The market reacted very positively to the news of Blue's recapitalisation transaction with Mayibuye Group. (Find out more about them on page 4)

As we discussed previously, these kinds of transactions have a certain structure, and the regulatory process to obtain competition commission and shareholder approval takes time.

You all know that Blue is a highly dynamic, ever evolving organisation. I know a lot of you share my view that there are three ways of doing things:

1. The wrong way
2. The tried and tested way, or,
3. The better way

And that is something true to us all, to Blue's culture – we are always looking for a better way to do things.

This 'better way' is exactly the value that Mayibuye Group will bring to Blue.

Will there be some changes? Of course - change has always been, and always will be essential, if we are to grow and achieve our goal of being the leading and largest micro-financier on the continent.

You know that I often refer to Blue as my baby. Together, with many of you, we have dedicated more than 10 years in making the dream a reality. Although my role will eventually change, I can give you the assurance that I will always be involved with Blue, and that my entrepreneurial drive will always be geared towards taking Blue to greater heights.

You see, an entrepreneur tends to spot opportunities where others don't. By definition, we as entrepreneurs also tend to write the rules, since we go where no-one has gone before.

Blue is a high profile listed company, with international shareholders. What it needs right now is a more structured, corporate approach. This is all part of our evolution. What it means is that I will still be involved in the company as a director on the board, tasked with looking for new and better opportunities. Once this transaction has been approved by all the regulators, I will hand over to the next CEO – and will remain on the board as a non-executive director.

Remember though, as I have said before - any changes will be systematically implemented and communicated. As your CEO, we have a lot of work to do for the next two to three months before any handovers to the new incumbent will take place. Blue will go back to greatness - but it will need your commitment. After all, it's the people that make a company.

Blue's culture and your job is secure. But I will need your full dedication over the next few months to help restore Blue to its former glory. It is business as usual.

And I give you the assurance – my door remains open. My mobile number remains the same, my e-mail, dave@blue.co.za remains the same.

As always, you know where to find me. ☺

Dave



Dave van Niekerk



IN THIS ISSUE

PAGE

3	Article from Botswana's Business Diary South Africa celebrates Freedom Day Blue loan changes lives in Namibia
4	Blue staff letter Blue client letter Meet Mayibuye
5	Mayibuye fact file Blue Cares

PAGE

6	A day in the life of the Rissik Street Branch Southern African countries rally round Bafana Bafana Kenya launches 2 new cashXpress branches
7	From corporate domestic to data capturer Blue Stars
8	 WELLNESS CORNER TB Treatment



Blue loan changes lives in northern Namibia

Beyond ethical credit solutions

Article published in Botswana's Business Diary

With operations dotted around the continent, the company that pioneered ethical credit solutions in Africa is determined not only to raise the standards of the unbanked and underserved lower income earners who form their clientele, but also promote workplace health and wellness programmes aimed at – among other things – combating HIV/AIDS and attendant concerns.

Because of its comprehensive knowledge and experience with the emerging entrepreneurs in Africa, Blue Financial Services understands that HIV/AIDS is a potential business risk requiring proactive addressing. As a result a corporate culture of caring for employees is in place at all workstations, closely managed and guided by policy documents.

The Business Diary caught up with Pieter van Tonder, the Sales Support Manager at Blue Employee Benefits in Gaborone, and had a very insightful discussion on how they were dealing with issues relating to HIV/AIDS in the workplace. "Our social upliftment initiatives are quite broad but for HIV/AIDS issues we have a specific person coordinating programmes at this office and branches countrywide," said Van Tonder; who introduced Julie Moalafi for a more detailed exposition as country coordinator for the programme in Botswana.

"Apart from our written HIV/AIDS workplace policy, we do have a comprehensive programme characterised by intensive information exchange through weekly routine meetings, trainings and reports," explained Moalafi. To drive these programmes, Blue management has enlisted the expert assistance of CareWorks, a regional HIV/AIDS management organisation offering training, counseling and testing services to companies.

"All our branches have trained Peer Educators who constantly communicate with fellow employees and refer those who wish to CareWorks for professional care and help," said Moalafi, who holds three weekly departmental meetings with staff and reports progress back to management.

Although awareness levels are progressively improving, a lot more is yet to be done to create total appreciation of the HIV/AIDS related challenges. "Awareness can be rated as average and we continue to use many ways of spreading messages, such as pamphlets accompanying pay advice statements to complement routine meetings," said Van Tonder who made special mention of their other

contributions to the local community as a way of creating wellness awareness in the society they do business. There is also the concept of the 'Blue Bulletin', a group communication medium that facilitates a vast network on which messages are shared by all offices in 13 countries making it possible for different cultures to relate with each other's circumstances. This can significantly promote continuous incremental development of awareness and education.

"A forum has also been created on the company intranet, allowing employees the luxury of asking questions anonymously."

On fighting stigma at the workplace, Van Tonder admitted it is a mammoth task to effectively deal with this phenomenon as it is formed by a lack of awareness that requires expert advice and counseling of those who stigmatise. "Sometimes we have a tendency of saying we can handle or deal with it, but the truth is that we really need specialist assistance to adequately address stigma and associated problems. But I can say that we haven't really experienced this as a pronounced challenge probably because of our familial attitude – we live and work together cordially as a 'Blue Family'," explained Van Tonder.

The other factor suppressing stigmatising at Blue Botswana is the respect accorded confidentiality where HIV/AIDS issues are concerned. "We emphasise 'care' over everything else and keep any sensitive information in strictest confidence," stressed Moalafi. ©

South Africa celebrates Freedom Day

On 27th April, the Republic of South Africa celebrated Freedom Day.

This day celebrates freedom and commemorates the first post-apartheid elections held on that day in 1994. The elections were the first non-racial national elections where everyone of voting age from any race group was allowed to vote.

On the same day, 27th April 1994, the current flag of South Africa was adopted to represent the new democracy.



Simwanza Ericious is employed by the Ministry of Agriculture Water, and Forestry in the Caprivi region of Namibia. This region occupies the most north-eastern part of Namibia. In January 2009, Simwanza visited the Katima Mulilo branch of Blue Financial Services, requesting a personal loan amounting to N\$15, 000 over 24 months. The purposed of the loan was to buy some cattle.

Once the loan was approved, Ericious started buying cattle to raise and on-sell after 21 days. He quickly started to make a profit and was able to employ his two cousins and a friend, all of who were previously jobless. Namibia country manager, Charl Deacon, says, "It is ventures such as these that help alleviate poverty in the community. By assisting entrepreneurs, like Ericious, Blue is able to play their role in helping the government solve unemployment in the country." ©

By paying wages to his workers, Ericious has dramatically changed the lives of the people around him, so much so, that they are now starting businesses of their own, thanks to his motivation. He says, "I had seen that my friend and cousins had improved their lives in such a way that the living standards of their families had changed, and they have now started introducing themselves to the same type of business venture."

One of the biggest costs that Ericious incurs is paying for a truck to transport his cattle, so he is now planning to buy his own truck to reduce the transport costs, and has already applied for his second loan with Blue. When he came to the branch he told us how grateful he is, saying, "Blue, you really make people believe that your company is doing more to uplift the standard of living of the poor. You will be remembered most and forever." ©



The South African flag is a synopsis of principal elements of the country's flag history. The horizontal Y shape can be interpreted as the convergence of diverse elements within South African society, taking the road ahead in unity. Three of the colours — black, green and yellow — are found in the flag of the African National Congress. The other three — red, white and blue — are used in the modern flag of the Netherlands and the flag of the United Kingdom; the colours white and blue were also found in the old flag of South Africa.

To commemorate this day the employees of Blue HQ formed a human flag. "We allocated a different colour for the employees

on each floor in all 3 buildings, which had to be worn on the day to enable us to make a human flag", says Jennifer van der Merwe, marketing and internal relations executive for the Group. She continues, "We laid masking tape on the floor in the shape of the flag, and then directed people to their section when the time came. It was such great fun, and the sense of unity was fantastic."

After the photograph was taken, the employees were able to kick back and socialise with drinks and snacks. ©





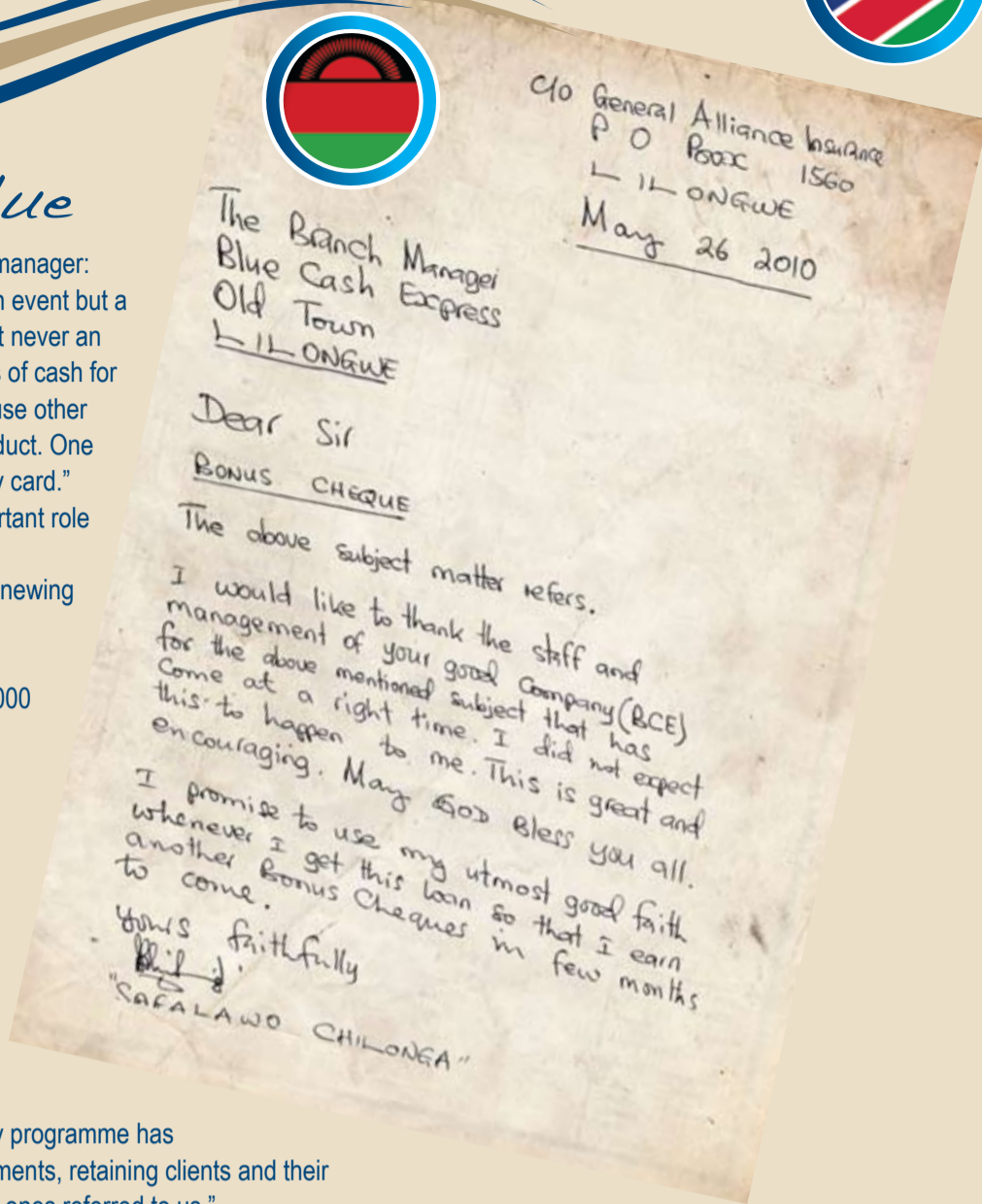
Thank you Blue

According to Chris Sukasuka, general manager: cashXpress Malawi, marketing is not an event but a process, with a beginning, a middle, but never an end. He says, "Without requesting lots of cash for advertising, at cashXpress Malawi we use other channels and means to market the product. One such tool is the Blue cashXpress loyalty card." He continues, "This card plays an important role in our business because it rewards customers for paying on time and for renewing their loans."

It works by rewarding customers Mk 4,000 (ZAR 200) when they have repaid their sixth successive loan on time. For repaying their 12th successive loan on time they are given a Mk 12,000 (ZAR 600) reward. Furthermore, they are also rewarded Mk 8000 (ZAR 400) for recruiting a tenth successful client.

Chris explains further, "The cash rewards are approved by the Branch Manager after checking the statement of account of the customer. This loyalty programme has been very successful in terms of repayments, retaining clients and their repeat business, as well as having new ones referred to us."

See the letter of thanks from Sagalawo Chilonga, who recently received a reward payment from the cashXpress branch in Lilongwe. ©



My full name is Mr Barthomeus Shakusheka Tutauke, I am originally from Rundu but I have lived and worked in Windhoek for the most of my life. This is my story.

Despite working most of my life in Windhoek, I recently decided to transfer back to my home town of Rundu because of my growing family and the high cost of living in Windhoek. Rundu is the capital of the Kavango Region, northern Namibia, on the border with Angola.

I was given a job as a Hostel Matron at the Rundu College of Education and was offered a place to stay at the hostel premises but I opted to look for my own accommodation due to the size of my family. After renting in the town for few months I approached Blue Financial Services for the first of three loans, and used it to erect a house made from corrugated iron. Once repaid, I took out a second loan from Blue in order to put a fence around the house. With my third loan I built a two-room brick house, which I share with my mother and my wife. The completion of the build came at a good time as my wife and I are currently expecting our third child.

As the house I have built is very close to the college where I am employed, I have seen a business opportunity. I will soon be approaching Blue again for another loan, which I will use to extend my house so I can rent rooms out to students from the college as there is a need for accommodation. ©

Meet Mayibuye Meet Mayibuye Meet Mayibuye

After months of negotiation, where various parties interested in investing in Blue have been considered in order to find the best partner that will take Blue forward and beyond through a funding injection, we are happy to announce the outcome of our corporate action.

Blue will be undergoing a recapitalisation, which means that we will be changing our capital structure, or proportion of equity to debt. We have entered into a subscription agreement with Mayibuye.

What does the subscription agreement entail?

Mayibuye will subscribe for ordinary shares in Blue for an aggregate subscription consideration of R163 million. In addition, Mayibuye will provide debt funding to Blue in an amount of R300 million.

What does this mean to me?

Mayibuye will provide us with the funding needed to grant more loans to more people – continuing Blue's ethos of assisting the unbanked and underserved by providing access to much needed credit. We will continue to make a difference in the lives of people on the African continent.

Why Mayibuye?

The recapitalisation by Mayibuye will assist Blue in addressing operational issues as follows:

- Mayibuye's equity capital injection of R163 million in cash and a loan of R300 million will be used to stabilise the Company's financial position and provide new funding that will facilitate growth in the business
- Mayibuye has significant experience in managing financial services companies. With this turnaround experience, Mayibuye will be able to assist Blue structure and manage operations to return Blue to profitability as soon as possible
- Mayibuye has significant experience in collecting debtors' books. This credit collection experience will be of significance when assisting Blue to realise the maximum value from the Credit-U debtors' books
- Mayibuye has relevant experience in credit granting and will be able to assist Blue in improving its credit granting process to improve the performance of its loan advances going forward.

In addition, the introduction of Mayibuye as a strategic investor presents Blue with significant potential for synergies, including the introduction of card-based and mortgage-based lending to Blue's clients and target markets in South African and across Blue's African footprint.

Who is Mayibuye?

Mayibuye Group (Pty) Ltd ('Mayibuye') started on its journey in June 2000, based in its Randburg offices. Mayibuye focuses primarily, but not exclusively, on equity acquisitions relating to or associated with the credit environment.

Mayibuye's investment activities are underpinned by its two core investments which provide:

- A sophisticated, full-capability servicing platform, and
- A leading-edge debt collection facility

Mayibuye invests in enterprises which have suffered certain problems and, though otherwise healthy, are performing badly in these particular problem areas. In essence, through strategic application of its servicing platform and collection capability, Mayibuye 'fixes' the problem areas and restores these enterprises to excellent all-round business

health, thus increasing their value while receiving excellent returns on investments.

Mayibuye's Values

Respect

We interact with our colleagues, clients, customers, suppliers and all people with dignity, integrity, honesty, loyalty, openness and sincerity, regardless of their positions, business relationship and cultural differences. In essence we treat people as we ourselves like to be treated.

Reliability

We keep our promises to each other, to our customers and clients, to everyone with whom we interact. In this way we build trust and confidence, and show reliability. To achieve this, we commit ourselves to: discipline, dedication, diligence and responsibility.

Returns

Through our creativity, courage and innovation, perseverance and determination, accountability, commitment and teamwork, we optimise returns for ourselves, our clients and customers, our shareholders and all our stakeholders, and we ensure vitality and growth – both personal and corporate. Our results are tangible and measurable.



Warm hearts for a warmer winter

As winter draws closer and temperatures plummet, many a World Cup spectator has bundled up to watch their favourite teams compete for an icy 90 minutes or so, before rushing back to the warmth of their homes and hotels.

But what about those whose only protection against the cold is an old cardboard box?

For the past two years Blue's Head Office in Pretoria has supported the Jacaranda 94.2 Winter Warmers Corporate Challenge. This radio station invites listeners and corporations to donate new blankets, non-perishable foods or funds towards their goal of making winter a little bit warmer for those less fortunate.

This year is no different, and with temperatures constantly plummeting to below freezing at night, Blue's efforts are certainly making a difference.

"We kicked off our initiative this year on 24 May, and will do a final calculation of all the blankets donated on 2 July. Our aim is to

collect more than 300 blankets," said Alta Rossouw, Blue's communications and CSI coordinator.

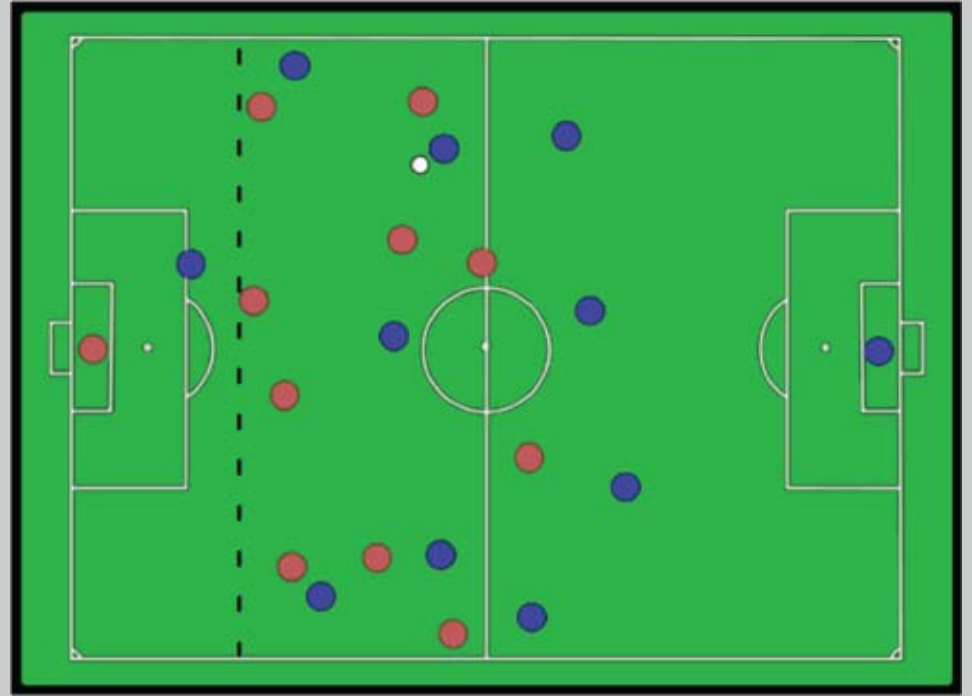
"Personnel can purchase blankets at any of the big chain stores and hand them over to the designated person in their respective building at any time. Riaan Botha in Building 3, Alta Rossouw in Building 10 and Angelique Roodt in Building 14 will gladly take your blankets!" Alta concluded. ☺

So come on Blue Head Office! SPREAD A LITTLE WARMTH THIS WINTER and bring a new blanket!



Mayibuye fact file

- Mayibuye is a South African company with a 27% black economic empowerment (BEE) equity component and has been awarded a level 4 'contributor rating' in a broad based black economic empowerment BBBEE rating exercise conducted earlier in 2010 by BEE Rating Solutions (Pty) Ltd.
- Investec is its primary institutional equity holder, holding almost 20% equity in Mayibuye.
- A committed R500m funding facility is in place from Old Mutual.
- Of the current Mayibuye staff complement of 221, 90% are Historically Disadvantaged Individuals and 60% are female.
- In excess of 70% of our procurement spend supports BEE suppliers.
- The Group profit after tax for 2010 was R252m with a Net asset value of R808m.
- Mayibuye and its subsidiaries are committed to an ambitious, exciting and inspiring Corporate Social Investment Programme (CSI) dedicated to the upliftment of people and communities, specifically including over 1000 orphans and old aged who benefit, as well as supporting environmental conservation.
- In Deloitte's "Best Company To Work For Survey 2009" Mayibuye received the "Standard of Excellence Achievers Award" and was ranked 4th in the Financial Services category of entrants. ☺



Offside position – A player is in an offside position if he is in his opponents' half of the field and is nearer to his opponents' goal line than both the ball and the next to last opponent. The blue forward on the left of the diagram is in an offside position as he is in front of both the second-to-last defender (marked by the dotted line) and the ball.

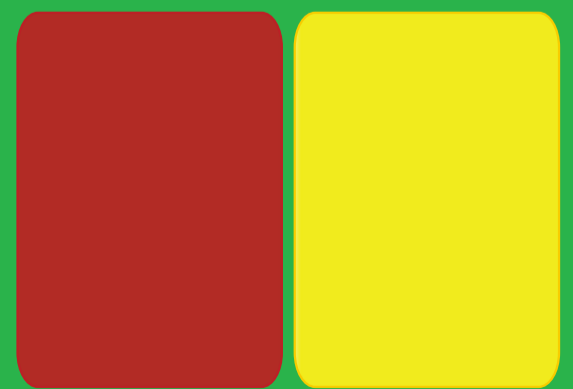
Penalty area – (colloquially also known as the 18-yard box, penalty box or simply

the box), is the area of the pitch that extends 16.5 metres to each side of the goal and 16.5 metres in front of it. Within the penalty area is the penalty spot (or penalty mark), which is 11 metres from the goal line, directly in-line with the centre of the goal. A penalty arc adjoins the penalty area, and encloses the area within 9.15 metres from the penalty spot; it does not form part of the penalty area and is only of relevance during the taking of a penalty kick.

Interesting Facts – Did you know...?

- 20 red cards were shown during a 1993 game between Sportivo Ameliano and General Caballero in Paraguay.
- In 1997 Nigerian international Celestine Babayaro broke his leg while celebrating a goal in his Chelsea debut during a preseason game.
- European Teams have reached the final of every World Cup except in 1930 and 1950.
- In 1998 English referee Martin Sylvester sent himself off after punching a player during a game in the Andover and District Sunday League.
- Goalkeeper Arthur Wharton was the first black professional soccer player. He was born in Ghana (then Gold Coast) and played for English League team Rotherham United in 1889.
- In the 1938 World Cup semi-final, Guiseppe Meazza of Italy's shorts fell down as he was taking a penalty shot. He held his shorts up and calmly scored past Brazil's Valter.
- In 1950 India withdrew from the World Cup because FIFA refused to let their team play barefoot.
- Italian footballer, Luigi Riva, once broke the arm of a spectator with one of his powerful shots.
- In 1996 George Weah paid for his teammates uniforms and expenses so that Liberia could enter the African Nations Cup.
- Dutchman Dennis Bergkamp's fear of flying caused him to miss many international and European games when he played for Arsenal.

Players are cautioned with a yellow card, and sent off with a red card. These colours were first introduced at the 1970 FIFA World Cup and used consistently since.





Southern African countries rally round Bafana Bafana

As a neighboring country to the 2010 FIFA World Cup hosts, Lesotho also supported South Africa by dressing up and blowing vuvuzelas to celebrate the kick off. Lesotho says they proudly support Bafana-Bafana: "Go Bafana, GO!"



Just call me Teboho "PINKBOOTS"



Anthonea "Mavuvusela" Sekonyela

A day in the life of Rissik street branch

Dear Blue

Having transferred to the Rissik Street branch as Acting Branch Manager from 3rd May 2010, I felt the usual uncertainty for the unknown. That was short-lived, as we all know that at Blue there is no time for uncertainty but instead you eat, sleep and drink Blue.

The two consultants, Bellinah Tshabalala and Rebecca Makwela, and I soon established a strong working relationship with each other. We always make sure that the branch is clean and tidy because it is the first thing that the clients see when they walk in.

At the Rissik Street branch we don't need a cup of coffee to start the day, we need our morning meeting to get everything going. Typically we discuss the previous day's sales and the targets to be met. We always diarise declined clients and follow up later. Most importantly, we always make sure that we give good service to customers because by doing that, we will get positive word of mouth.

Everyday we focus on marketing and always emphasise that the customer is king. We don't sit around waiting for sales to magically fall out of the sky, we go out into the streets and find customers. Once or twice a week I accompany one of the consultants when doing a presentation or marketing in a company.

We ensure that we cross-sell to all clients walking through the door and we have had success in this – we managed to sell a Home Improvement loan, Insurance, and Mobile contract to one client, which just goes to prove that cross-selling does work.

At the Rissik Street branch we share information and motivate one another. We are a committed team working towards the growth of this branch and also Blue Financial Services.

I AM PROUD TO BE PART OF THE RISSIK STREET TEAM!!

Lydia Busisiwe Mnguni
Acting Branch Manager
Rissik Street, Johannesburg

Kenya launches 2 new cashXpress branches



The country manager, Hannes Prinsloo, cutting the tape of the Nakuru branch as Faith Migui, general manager cashXpress, watches on



Skaters on the streets of Nyeri

On 21st and 22nd May two new cashXpress branches were successfully launched in Kenya. On 21st a delegation, led by the country manager Hannes Prinsloo, set off from the national office in Nairobi and headed to Nakuru for the launch. The delegation included the cashXpress general manager, Faith Migui; business development manager, Martin Anyango; sales manager, Kenneth Njema; finance manager, Philip Muturi; operations manager, Zablon Kaka; and IT manager, Enock Mwambura. The invitation list to the launch party included guests from many of the institutions in Nakuru and Nyeri, which we are targeting for business.

Blue brought these towns' business activities to a halt as our road show meandered through the cities' streets and estates.

Blue's presence was so conspicuous that even a blind person could feel it. Our Blue branded vehicle was mounted with powerful speakers, driven at a snail's pace behind a team of skaters in cashXpress t-shirts. These skaters caused a storm in Nakuru and Nyeri as many people had never seen them before. As they skated in front of our vehicle, they distributed flyers. This attracted such huge crowds that one would be forgiven for thinking that it was a riot.

At intervals we took advantage of the swelling crowds to explain and sell our products. The more we explained that the money is available in 20 minutes, the more people followed the procession to know the location of the branch. At the branch we had pitched a gazebo and had dancers entertaining the crowds.

The whole launch was so overwhelming and exciting, that we saw the staff of the main stream banks peeping through their windows to catch a glimpse of the proceedings. Some of our competitors could not hide their concerns as they approached us and literally intimidated that Blue had actually caused a 'stir' – and we certainly hope so!

The climax of the proceedings was when country manager, Hannes Prinsloo, cut the tape and gave a short speech. Speeches followed from Kenneth and Faith, and also from Benjamin Kurgat, a client we had invited from Eldoret to testify how he had benefited from a loan he received from Blue. Finally all the invited guests were treated to a cocktail party. ☺

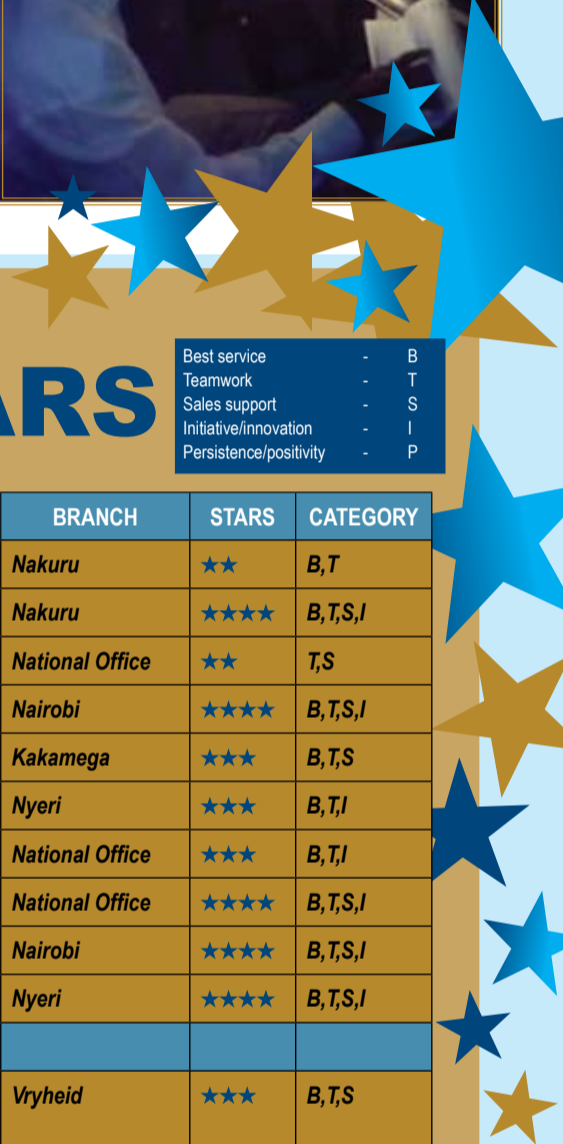




Blue staff demonstrate commitment and dedication, sometimes in the face of adversity

27th May saw the last Tri-Telethon being hosted to end off the first phase of Project Triangle. In true Blue style, teams got together on the evening and placed a record amount of calls.

Team spirit was high and the level of commitment and dedication shown by Blue employees was remarkable. In Zambia, the phone lines died, but this did not stop them! The team immediately started using their own personal cell phones to contact NPL clients. Malawi experienced a power cut during the telethon, but this did not deter the team – they continued calling by candlelight. Fantastic dedication! ©



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

BLUE STARS

COUNTRY	EMPLOYEE	BRANCH	STARS	CATEGORY
Kenya	Martin Kabita	Nakuru	★★	B,T
	Christine Wavinya	Nakuru	★★★★	B,T,S,I
	Faith Migui	National Office	★★	T,S
	Vonette Orinda	Nairobi	★★★★	B,T,S,I
	Nolyne Lungahi	Kakamega	★★★	B,T,S
	Isabel Muhota	Nyeri	★★★	B,T,I
	Elizer Mutai	National Office	★★★	B,T,I
	Boniface Mativo	National Office	★★★★	B,T,S,I
	George Osaka	Nairobi	★★★★	B,T,S,I
	Margaret Wanjoni	Nyeri	★★★★	B,T,S,I
RSA Branches	Prosperity Khumalo	Vryheid	★★★	B,T,S
	Dianne Muller	Vryheid	★★★	T,S,I
	Evert Smit	Kuruman	★	T
	Hennie van Zyl	Bloemfontein Charles	★	T
	Stephanie van Rooyen	Kroonstad	★★	B,I
	Joan Harmse	Bloemfontein St Andrews	★★	B,P
RSA NO	Antonia Papadopoulos	CRM	★★★★	B,T,S,I
	Deo Lewis	CRM	★★★	B,T,I
	Soomaya van der Colff	CRM	★★	T,I
RSA Mobile	Annelize Hall	Mobile	★★	B,S
BFS HO	Alan Viera	Group Systems	★★★★	B,T,I,P
	Tobia van Zwiétring	Marketing	★★	B,T
	Quentin van Loggenberg	IT	★★	B,S
Swaziland	Nomcembo Shandu	National Office	★★	B,T
	Innocent Skosana	National Office	★★	B,T
	Derrick Hlatshwayo	National Office	★★	B,T

From Corporate Domestic to Data Capturer

Martha Naikoba's hard work finally pays off

Commitment, dedication, hard work and honesty are the reasons why Martha has risen through the ranks since December 2007. Martha 'Park', as she is fondly called by staffmembers at the Uganda national office, started working as a corporate domestic at Blue. Prior to that, Martha had completed her high school education, but unfortunately there was no money to further her dream of university, forcing her to look for an income, and that's when an opportunity unveiled itself at Blue.

In February 2008, Martha was fully engaged at Blue as a corporate domestic, and with this role came the challenges of having to be the first in office to clean, prepare the staff coffee, ensure that all the necessary refreshments were available for the Monday Morning Coffee Club and look after the country manager's refreshment requirements. With her positive attitude and willingness to help, her duties expanded to include taking care of all postal requirements, delivering utility payments, and managing upcountry parcels to and from the bus stations. On top of all of that, she was always amongst the last to leave after the evening cleaning, a task that she performed diligently.

She became well known in the building, and was regularly nominated as a Blue Star for best service and going the extra mile. Despite working behind the scenes, with time she got to know Blue's core business, and developed a passion for customer service and front office desk (reception) management, so much so that from time to time she would stand in for the receptionist and would ably handle client's queries, and the switchboard. Bit by bit she learned how to use a computer and applications such as

MSWord and MExcel. She also learned Credit Ease, and taught herself FAME, knowing that one day she would be a data capturer. All this was achieved on top of her enrolling at an international institute for a diploma in Human Resource Management. For Martha, there were no limitations in life and she always believed in herself.

When a vacancy for a data capturer was advertised and the normal due process was followed, the interviewing panel could not find a suitable candidate for this position. The country manager, Mr Tony Henderson, took a special interest and asked if there was a reason why Martha could not be considered. After a discussion, the country manager and management team decided that she deserved to be given the opportunity. It was established that she had acquired the necessary IT skills to perform this role to the company's expectations, plus it was part of the Blue culture to encourage and nurture staff development.

She was duly appointed as a data capturer on the 1st of June 2010, thus becoming part of the Credit Department. Her hard work and commitment had indeed paid off. For the purposes of filing this story, I asked her about what her future and her reply was, "I will be the Human Resources Manager for Blue Uganda in the not too distant future." Being the Martha we know, we firmly believe that one day her dream will come true.

Indeed, Martha 'Park' Naikoba lives Blue's values – Best service levels, Unparalleled professionalism, and embracing team work. By Kyalimpa Jovent ©



TB Treatment



TB and HIV

People infected with HIV (the virus that causes AIDS) are more likely to get sick with other infections and diseases than uninfected people. TB is one of these diseases. TB is one of the leading causes of death among people infected with HIV and accounts for an estimated 13% of AIDS deaths worldwide. Therefore, anyone who tests positive for HIV should be tested for TB, and vice versa.

If you are HIV+ and contract TB (or any other opportunistic disease) you should have your CD4 count checked. The CD4 (soldier cell) count measures how strong your immune system is. This will help your doctor decide if you need to start HAART (Highly Active Anti-retroviral Treatment).

If your CD4 count is above 200 the clinic or doctor will first treat the TB disease for 6 - 8 months. Once the treatment has been completed another CD4 count will be taken to see if you need to start HAART.

If your CD4 count is below 200 then you will be started on TB treatment. After 2 months you will be given HAART to take with your TB treatment. Remember TB treatment is taken only for a specified amount of time, but HAART needs to be taken for the rest of your life.

If your CD4 count is below 50, you will start TB treatment. After about 2 weeks you will start HAART. If you are already on HAART you might have to change your medication as some ARV's cannot be taken with the TB medications.

Multi-drug resistant TB (MDR TB)

Not taking your medication for the prescribed time means that the TB germ you are carrying could become resistant to the medication usually prescribed for TB. This would mean you now have MDR TB. This is a lot more serious than normal TB as the treatment is more expensive, it takes longer to treat and is more difficult to treat. Treatment for MDR TB is at least 18 months. If you pass MDR TB on to other people the usual treatment will not work for them either and they will also have to take medication for 18 months.

Children and TB

It is very easy for children under the age of 10 to contract TB. Children are more at risk because their immune systems are not fully developed.

How to prevent TB in children

All babies should be immunised against TB immediately after they are born. This immunisation is called BCG. Any child who has come into contact with someone who has TB should be taken to the clinic immediately to be checked. They may be given a preventative medicine to take for 6 months. This will help make sure they do not get TB.

Signs of TB in Children

The signs of TB in children are not the same as in adults. If your child has any of the following symptoms they must be taken to the clinic or doctor to check for TB:

- Child does not gain weight normally
- Flu or cold that takes a long time to get better
- Abnormal swellings or lumps in the neck
- Fever
- Shortness of breath

Severe forms of TB

TB Meningitis – TB of the lining of the brain. The child may have a fever, may be irritable and cry a lot. He or she may also have a stiff neck, vomit and become sleepy.

Miliary TB – TB in all parts of the body. It is called miliary

because the millions of tiny spots that form in the lungs are the size of millet, the small round seeds in bird food. Miliary TB may lead to death or permanent disability.

Living with TB

Eat healthily

- Fruit and vegetables - help to fight sickness
- Beans, lentils, meat, chicken, fish, milk and eggs – build the body and keep you strong
- Maas or yoghurt – help your body digest food
- Brown bread, brown rice, pap and samp – give you energy to grow
- Butter, oil, peanut butter and nuts – give you energy (Add to your porridge or other foods)

You do not have to have lots of money to eat healthily, remember beans and lentils are inexpensive and as good for you as meat. You can grow your own vegetables – they are actually healthier than shop bought vegetables.

Loss of Weight

A lot of people with TB lose weight, mainly due to loss of appetite. If you have been losing weight you should:

- Exercise regularly
- Eat a lot of energy foods such as pap, rice and potatoes
- Eat a lot of protein foods such as beans, eggs, milk and fish
- Don't stop eating even if you don't feel like eating
Try not to take medications that will make you vomit or cause diarrhoea

TB and the workplace

People that have been on medication for a few days do not pass on TB as easily to other people. However you should only go back to work once you have been on medication for at least 2 weeks.

You must still continue to take your medication for the prescribed length of time even if you are back at work. Maybe you could ask a work buddy to help you remember your medication. If your work is very physical you might have to request light duties for a short time.

It is against the law to fire an employee because he or she has TB.

Know your Rights and Responsibilities

- You have the right to privacy and confidentiality. Nobody needs to know about your illness if you do not want them to
- You have the right to be treated with respect
- You have the right to know what is being done to you at the clinic
- You have the right to sick leave if you have TB or any other illness
- You have the right to information regarding your treatment
- You have the responsibility to take your medication daily as prescribed
- You have the responsibility to make sure those around you are protected
- You have the responsibility to make sure you take good care of yourself ☺

Why is it important to take medication for TB every day for the entire treatment period?

Even if you feel better after taking TB medication for a short time, you can remain infected if you stop taking the drugs before all the germs have been killed. If you stop taking the medicines too early, some of the TB germs in your lungs will survive the attack by the TB medication and become resistant to TB treatment. So, even though you might start to feel well again, stopping the medication too early will make the TB come back and you will feel sick again. However, this time the TB will be much more difficult to treat. Even worse, the people you infect will have the same drug-resistant strain. Treatment of drug-resistant TB is much longer, much more expensive, and much more toxic to the patient's body than the treatment of the non-drug-resistant TB disease.

6 – 8 Months is a long time!

Many people want to take their medication properly but find they get 'medicine fatigue'. This simply means they become tired of taking the medication everyday especially when they start feeling much better. Therefore it's a good idea to ask somebody to help you take your medicine. The person who will help you is called a DOTS supporter. DOTS stands for Directly Observed Treatment Short-course, and is an internationally recognized health care management system that works. Ask your clinic or doctor about getting help taking your medicine. Alternatively you could ask someone you trust (they must be staying close to you) to help you take your medicine. Your supporter would then keep your medication and give it to you at the correct time every day. Your supporter will also encourage you to carry on with the treatment even when you get tired of it or start to forget to take it.

Can traditional medicine be used to cure TB?

Many people go to traditional healers when they are not well. However, it is still important to take the TB medication from the hospital, clinic or doctor even if you go to a traditional healer.