



FOCUSING ON THE MOST IMPORTANT TASKS

The final quarter of 2010 brings with it important new goals and challenges for Blue. Our strategy to return Blue to profitability requires a focused and co-operative effort by the whole group. To illustrate how we can achieve top performance efficiency by working together and focusing on the most important task at hand, consider the successful pack-hunting behaviour of a pride of lions.

An African analogy – lion, buffalo and warthog

It is only when a pride of lions wants to hunt buffalos that the entire pride participates with each one having a designated task or function. If any pride member fails to perform their task, it places the entire pride at risk.

Individual action, such as some members of the pride deciding that it is easier to go after a warthog, may jeopardize the whole hunt because the buffalo is a big, cunning, strong and highly dangerous adversary fully capable of killing a single lion or lioness if it is not working together with the whole pride.

As with the hunting strategies of lions, in handling workplace tasks there are strategic issues which need to be addressed as a group in order to help us achieve our strategic objectives.

We are all part of the hunt

What is important to understand it that we all need to pull together to achieve our overall goals. Every member of the organization is part of the buffalo hunt here, and everyone needs to be aware of the strategy and remain fully focused on what we need to do to achieve our objectives, or there is a risk of being diverted from the main task. We should never let the lower-priority issues - the warthogs - get in the way of achieving targets.

Key issues for Blue

The key issues we are facing in order to restore Blue to profitability are:

- 1. Launching new lending:**
 - The initial focus will be in Namibia, Botswana and Zambia in October; and
 - Shortly thereafter in South Africa with exciting add-on products.
 - We are further planning several different initiatives for the other countries and we will let you know more about these shortly.
- 2. Improving collections on our books.**

We have already made the turn with the SA book and require a concentrated focus on the other African operations.
- 3. Cutting costs.**

We have the cash costs down to just below R24M. We still need to cut a further R4M from our cost structure. I want to re-emphasise the need for all to assist with this.
- 4. Creating focus on our activities across Africa.**

To assist with creating focus, we are considering dividing our African footprint into five separate regions. The new regions are defined as follows:

 - Southern Africa (South Africa, Lesotho and Swaziland)
 - Central Africa cluster 1 (Namibia and Botswana)
 - Central Africa cluster 2 (Zambia and Malawi)
 - East Africa (Rwanda, Uganda, Kenya and Tanzania)
 - West Africa (Nigeria and Ghana).

I would appreciate any comments that you may have in regard to this.

5. Core Values.

We need to complete the process of re-alignment with the new core values that should permeate through all we do. Human Resources will let you know about the initiatives we will be putting in place to do this shortly.

Deloitte Best Company To Work For 2010 survey

This month Mayibuye Group has been voted second in the Financial Services category of the 2010 Deloitte Best Companies To Work For survey, up from fourth place in 2009, and we are very proud to have risen to sixth place overall with our peers in the small business category. We are committed to making ongoing improvements in this area as part of our culture of development and growth. As such in November we will be conducting an internal survey for all Blue staff to assess how you feel about working at Blue, with the intention of addressing problem areas and recognising successes. ©

Johan Meiring.



In this issue:

In the News:
Nigeria celebrates



SMME Success Story



Wellness Corner: Breast Cancer



Competition Time

Celebrating our colourful African heritage

Every year, Mayibuye holds a children's card drawing competition to encourage us all to get into the spirit of the festive season, regardless of our religious beliefs. The competition was originally started in 2007 for the children of the orphanages that Mayibuye supports through our Turning Dreams Into Reality CSI programme. Following the success of the drive in its first year, and seeing the hope it inspired in children of all ages, we decided to extend a separate annual competition to the children of Mayibuye staff members as well. The best drawings are used as the designs for the cards that we send out to our clients, staff and friends of Mayibuye during the December holidays. Each year the contest – with prizes for the top designs – attracts strong competition and is very well supported.

Mayibuye would like to extend a warm invitation to all the children of Blue staff across the continent, to submit their coloured drawings that show how they celebrate the festive season.

The HR Team has supplied by email the templates that must be used when submitting the entries. Each department head and branch manager is responsible for making the necessary copies of the templates, distributing them to the staff members for their children, and for returning the entries to HR.

The rules are as follows:

- All staff members' children up to age, 14 are invited to draw coloured pictures showing what 'celebrating our African heritage over the festive season means to them.'
- The designated templates must be used when submitting the entries. The following detail must please be printed in the places provided:
 - Name of employee
 - Name of child - first name and surname
 - Age of child
 - Branch name
 - Country from which the entry comes
- Either felt-tip pens or crayons must be used to draw the picture. The picture must please be drawn within the borders on the template provided.
- The competition closure date is Friday 12th November 2010 when all original entries have to be with Mayibuye Human Resources in Randburg, South Africa. Please note that in RSA the original cards have to be with HR at Head Office on 10th November 2010. For the rest of Africa the original cards must be couriered from the National Office to the Blue Head office no later than 5th November 2010. ©

Previous winning entries can be seen below:



Season's Greetings!
 Another year of stimulating challenges and spectacular changes is now drawing close to its end - and close to the holiday season of well-deserved relaxation, rejuvenation and reflection on everything we value in our work, in our families and in our lives.

Wishing you and your loved ones a wonderful, refreshing and joyful festive season.

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Blue Nigeria celebrates the country's independence by uniting in colour

Blue Intercontinental Microfinance Bank Nigeria (BIMFB) celebrated with Nigeria on her Golden Jubilee (50 years) Anniversary of Independence by uniting in colour. The country was granted full independence from the United Kingdom on 1 October 1960.

The Blue branches in Nigeria actively participated in the Independence Day celebrations by dressing in the colours of the Nigerian flag. The flag of Nigeria was designed in 1959 and first officially hoisted at the Independence day ceremony on 1

October 1960, when the Union Jack (flag of the United Kingdom of Great Britain and Northern Ireland) was lowered for the Nigeria flag to take its place on the flagpole. The green bands represent the forests and abundant natural wealth of Nigeria while the white band represents peace.

All Nigerian citizens rejoiced as they celebrated the 50th Anniversary of Independence.



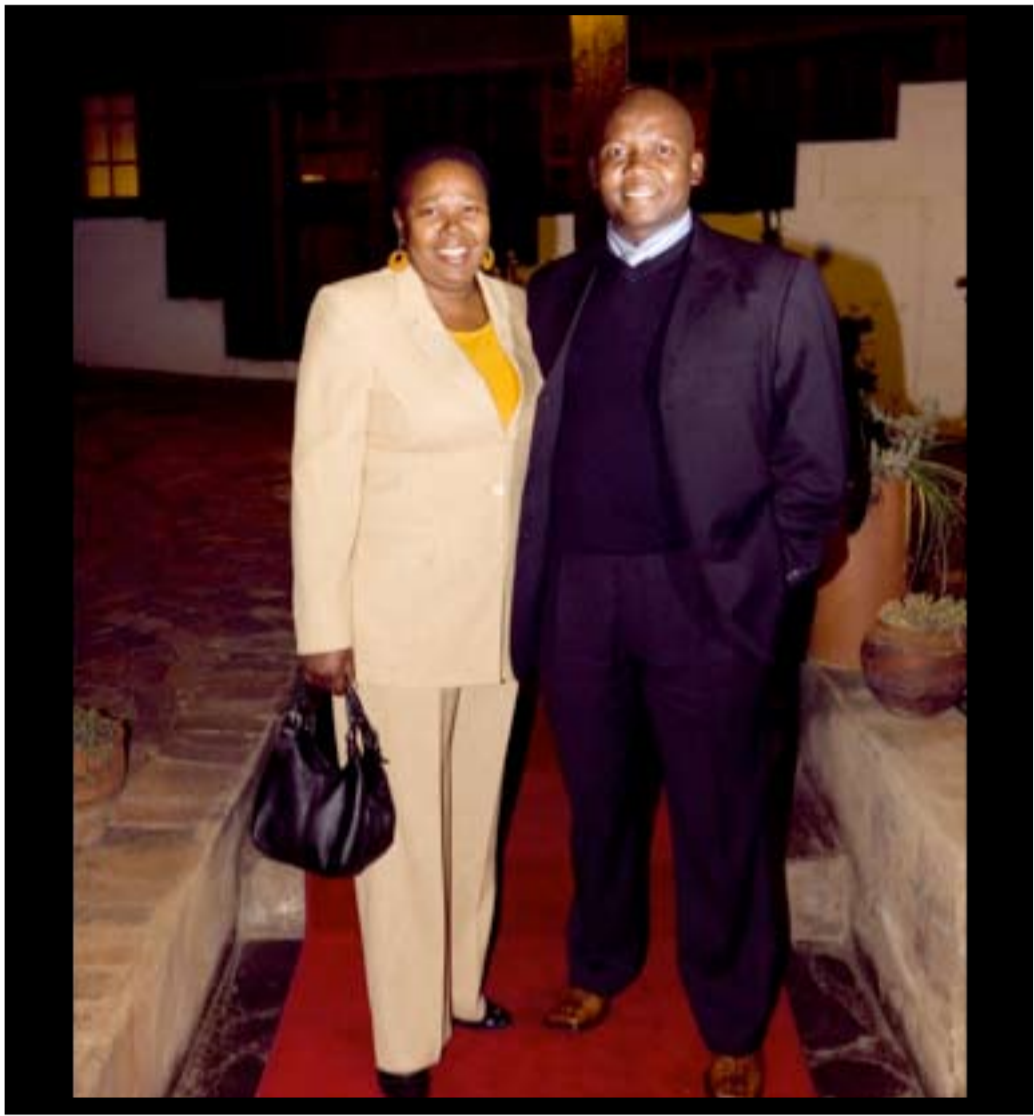
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SMME Success: Multiserv in Moirivier, Potchefstroom

My name is Isaac Sekgaphane. My wife and I opened a Multiserv franchise store in Potchefstroom in September 2008. This was made possible after we successfully applied for an SMME loan from Blue Financial Services. At the beginning it was difficult as this new Multiserv store in the new Moirivier Shopping Centre had to establish itself in the market in and around Potchefstroom. I literally had to introduce Multiserv to other businesses by using leaflets in this new shopping centre and on the walk to the taxi ranks to market the store.

In spite of all these initial efforts the turnover of the store was less than forecast, which got me worried because I was faced with Blue's loan to repay. The initial turnover was between R3,000 and R5,000, way below the projected sales of R21,000.

It was after I attended Blue's Simply Successful Selling course that I began to develop ideas. I suddenly realized that the majority of my customers were ladies from the local Afrikaans speaking community and because I can speak the language very well I began to use Afrikaans more and more whenever I interacted with my customers. Soon word got around and the number of customers kept increasing, along with the turnover that was beginning to shoot up. We now gross between R35,000 and R55,000 per

month, which covers my costs and expenses and leaves me with a comfortable net profit.

Recently a new customer (property developer) brought in 5 pairs of shoes and requested that we replace all these shoes' synthetic soles with leather ones. He also asked us to make him a suit cover out of kudu leather, which he supplied. Although these requests were outside our core business, which is shoe repairs, we passed the test with flying colours and now the customer never stops talking about us – he even sent a congratulatory note to the Multiserv Head Office highlighting our exceptional effort. This transaction also pushed our sales up significantly and Multiserv recognized us by nominating us as a finalist in their stores competition.

In addition to this new turn of events, regular visits not only from the franchisor but also from Blue's aftercare section provide valuable business tips and give constant encouragement, which is very useful because running your own business can be a "lonely business" if you have no one to turn to for advice and feedback.

From this two years of experience in my business, I have learnt that as a business man, or woman, you should know your customers, spend more time in your business and have a "can do attitude". ☺



Country	Employee	Branch	Stars	Category
RSA Mobile	Anet Weber	Head Office	****	B,T,S,I
	Liezel Venter	Head Office	**	B,T
	Annelize Hall	Head Office	**	T,I
	Vasa Sastri	Head Office	**	B,T
	Bradley Maree	Head Office	*	B
BFS HO	Christina Mahlangu	Collections Call Centre	**	B,I
	Cherise Ross	CRM	****	B,T,S,I
	Deo Lewis	CRM	*	B
	Connie Rampa	CRM	*	B
	Helmut Schling	IT	****	B,T,S,I
	Connie Kollner	Payroll	****	B,T,I,P
	Speelman Masimela	Building and Office	****	B,T,I,P
	Victor Matodzi	Driver	****	B,T,I,P
	Lucky Mantengu	Driver	****	B,T,I,P
	Gilbert Tshichonga	Building and Office	****	B,T,I,P
	Patric Lekhuleni	Building and Office	****	B,T,I,P
	Ryan Soloman	Building and Office	****	B,T,I,P
	Ina van Staden	Building and Office	****	B,T,I,P
	Tinus Coetzee	Training and Development	***	B,T,I
	Wayne Ross	Training and Development	***	B,T,I
Durelle Jansen	Training and Development	***	B,T,I	
Annette Venter	Training and Development	***	B,T,I	
Congratulations to Marthin de Kock for being nominated!				

Tanzania	Flora Mariki	Dodoma	***	T,S,I
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Best service	-	B
Teamwork	-	T
Sales support	-	S
Initiative/innovation	-	I
Persistence/positivity	-	P



BREAST CANCER

October was International Breast Cancer Awareness Month. The chance of a woman having invasive breast cancer some time during her life is 1 in 8. The chance of dying from breast cancer is about 1 in 35.

WHAT IS BREAST CANCER?

Breast cancer is a general term for different types of cancer that develop from breast tissue cells. When abnormal cells divide in an uncontrolled manner, they can form a mass of extra tissue, or tumour, which can be benign or malignant.

Benign tumour cells do not spread to other parts of the body, can usually be removed and do not recur.

Malignant (cancerous) tumour cells can invade nearby tissues and break away from the primary tumour to form secondary tumours (metastases) elsewhere in the body.

TYPES OF BREAST CANCER

Breast cancer is also categorised as invasive (infiltrating) or non-invasive (in situ). Invasive cancer can grow directly into other parts of the body, or travel in blood or lymph. Non-invasive cancers may become invasive and usually do not spread, unless they have an invasive component.

As more women have regular mammograms, doctors are detecting more "non-invasive" or pre-cancerous conditions before they become full-blown cancers.

WHAT CAUSES BREAST CANCER AND WHO IS AT RISK?

The cause is unknown and may include several genetic, environmental, nutritional and hormonal factors.

As more women have mammograms and with improved detection and treatment options, the rate of death from all types of breast cancer has decreased; however, breast cancer is still the most common cancer in women.

SIGNS AND SYMPTOMS OF BREAST CANCER

Symptoms are not obvious in the early stages. Any woman should seek advice if she notices any change in her breast.

LATER SYMPTOMS MAY INCLUDE:

- Breast lumps: these are usually painless, but some cause a prickly sensation

- Change in nipple appearance: the shape or the skin may change
- Unusual nipple discharge: especially stained with blood
- Change in the skin of the breast
- A lump or swelling under the arm

HOW IS BREAST CANCER DIAGNOSED?

This is based on the 'triple assessment'.

1. The physician will take a history and examine the patient.
2. The radiologist will do a mammogram and/or an ultrasound.
3. The cells of the lump may then be sampled using a fine needle or by taking a core of tissue.

If all of the above suggest the lump is not malignant, the lump may be watched and followed up. If one of the tests casts any doubt, the lump should be removed.

CAN BREAST CANCER BE PREVENTED?

At the moment breast cancer cannot be prevented, but it can be diagnosed much earlier than before.

HOW IS BREAST CANCER TREATED?

The treatment of breast cancer depends on the clinical stage of the cancer, the pathological type, as well as the patient's age and wishes.

In general:

- Stage 1 disease is treated locally, usually with surgery removing only the tumor and surrounding tissue. There is a growing tendency to give patients hormonal therapy even when the disease is in such early stages.
- Stage 2 disease is usually treated by surgery first and then systemic treatment (chemotherapy and hormonal therapy) afterwards.
- Stage 3 disease is increasingly treated with systemic treatment first to 'downstage' the disease and with surgery afterwards.
- Stage 4 disease is usually treated systemically, although radiotherapy may be used.

Originally, radical mastectomy was done as a standard procedure. It entailed removing the breast, underarm lymph nodes and chest muscles under the breast. Because of disfigurement and side effects, and because modified radical mastectomy has proved equally effective, radical mastectomy is now rarely done. Modified radical mastectomy entails removal of the breast tissue, the fascia on top of the muscle and the lymph nodes. It is less disfiguring and may be done to achieve a flat chest wall or may be done through the nipple to allow immediate reconstruction.

Adapted from <http://www.health24.com/medical>

BREAST
CANCER
month

Remember:

**IF YOU NOTE ANY CHANGE IN YOUR BREAST,
YOU SHOULD GO TO YOUR DOCTOR IMMEDIATELY.**