



Mean, lean and fighting fit

New Tanzanian cricket league a perfect start for talent promotion

The Tanzanian cricket fraternity and Blue witnessed a memorable moment in the development of the sport as the Tanzania Cricket Association (TCA) launched the new Blue Financial Services Advanced Players League (BFS APL) 2009 in Dar es Salaam in June.

The league, as TCA revealed, has been introduced to create local players' pathway to success and enhance the standard of the game at the national level so the country can achieve good results in the International Cricket Council (ICC) World League Division 4 onwards.

Blue is a proud sponsor of the players and looks forward to inspiring performances in the near future. ©

Without a base – a secure foundation – things fall apart. Although a base is neither the most visible nor the most glamorous, it forms the strength for everything else. It was with this in mind that the Blue Annual Strategic Exco (BASE) meeting took place over five days in May this year.

Exco, which stands for executive committee, pulls together various important and influential

solidifies goals and objectives. In addition, BASE finds solutions to challenges that will enable the strategy to play out as planned," says Dave van Niekerk, CEO of Blue. "Outcomes from the Exco are visible to employees in the actions and activities of the company, and communicated through reporting sessions, and three annual mini-Excos involving country managers and heads of departments."

It's back to basics to ensure Blue's people are metaphorically mean, lean and fighting fit.

role players from across the business – these include country managers and departmental heads, as well as other business critical roles. The combination of employees taking part in the meeting ensures that there is a diverse skills set to provide specific strengths and strategic insight. The meeting also allows for social interaction that accomplishes team and spirit building.

"Exco is in essence a think tank that discusses the organisations's strategy going forward and

"The reason for BASE being more extensive this year, is that we are currently operating in a tough global economic climate and, therefore, we took the literal military base camp definition of the word 'base' as our theme. That is, getting back to basics to ensure our people are metaphorically mean, lean and fighting fit to not only 'fight' out the current economic environment, but also to take advantage of it, so that we emerge stronger, better and larger than our competitors." ©



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Lesotho branch opening.

Message from the CEO “we are going back to BASICC’s”

At Blue - we are going back to BASICC’s

The recent Blue Annual Strategic Exco (BASE - see cover story) has set the tone for our organisation going forward, in line with the plan put together by the executive directors.

The large complement of leadership who attended BASE also provided the necessary input and walked away carrying the same objectives to communicate to their employees, and actively display these in the various areas of the business.

Our organisation’s growth and sustainability in the coming year rests on the following four pillars: by aggressively focusing on

- Sales;
- innovation;
- cost cutting; and
- collection.

Together we have termed these: Blue Aggressively focuses on Sales, Innovation, Costs and Collections – “BASICC’s” and it is this foundation which forms the base of our Group.

We have to get back to basics in these areas to take advantage of the current economic climate.

Aggressively: We have to aggressively as a company drive the sales, costs and collections in Blue to ensure we are able to weather the current economic climate.

Sales: Our focus on sales will entail aggressively promoting our products in all countries of operation. We have excellent products and our market must know this. For us to grow, the Blue brand and what we stand for must be top of mind and recognised by every consumer when they think about micro-finance. The same goes for our products.

On our sales we must focus on getting the shorter term – higher yield (more profitable) products sold.

Innovation: We will also need to think out of the box and apply innovative methods and products to satisfy our market’s needs. This means we must cultivate ground-breaking ways of serving our clients. When it comes to client satisfaction, we simply have to be the best.

Costs: Cost-cutting, is a natural phenomenon for any organisation operating today, therefore we must be aware of what we spend and find new ways of doing business. Our Group’s non-performing loan rates have, in general, been significantly less than the industry average. Nevertheless, we cannot rest on our laurels. We can be better and we can improve.

Collections: the company must improve its collection rate – we must collect all outstanding loans and ensure the loan quality of new loans make them fully collectable. The company as a whole must all focus on

improving collections – its everyone’s problem and must be everyone’s focus.

That said, I would like to emphasise the excellent progress we have made when it comes to our funding lines. We have enough funding and are poised for growth, and so can take advantage of the current economic climate. A lot of the more expensive funding inherited through the acquisition of Credit-U has now been settled.

By going back to BASICC’s Blue will have the necessary force to be the undeniable leaders in micro-finance.

In closing, I’d like to end with the words written by the author, Jim Rohn: “Success is neither magical nor mysterious. Success is the natural consequences of consistently applying the basic fundamentals.”

Dave

Dave van Niekerk



NEWSFLASH

Absa Bank has increased its stake in Blue from 16% to 21% making it the second largest shareholder in the Group. Blue also concluded a bridging agreement with Absa to the value of R120 million at prime linked rates. The facility will be used to grow the loan book until such time as negotiated international finance becomes available for draw down.

Best North West sales consultant awarded

Elsie Mkhabela (pictured below left), sales consultant at the Blue Rustenburg Nelson Mandela Drive branch, won the prize for best consultant during the month of May in the North West Region. Regional manager, Donnie van Tonder handed over her prize. ©



Why is life assurance important?

I’m Hilton Vallum. I have been in the life assurance industry since 1991, and ran my own brokerage for a period of 10 years prior to joining Blue Financial Services, on 1 September 2008, as head of Distribution Insurance South Africa.

The Insurance division is made up of sales and life assurance, medical aid, funeral cover and short-term insurance. We have contracts with all the leading life insurers and medical aid companies.

Our call centre has a dedicated and ed telesales team that market a funeral plan and 911 cover to the lower income segment. We also have a short-term insurance telesales team in the same call centre that markets a range of short-term insurance products to the lower income market.

We target the entry level market using sales agents who specialise in targeting work sites where they can approach the blue collar workers offering them a comprehensive, cost-effective range of life, funeral and savings products. We use our specialists/financial advisors to market a full range of life

assurance products to administrative employees and middle management up to executive level. We also do business assurance, and buy and sell assurance agreements.

We have designated specialists to market the medical aid business to our external clients and our internal clients – Blue’s employees. Ian Trollip has been appointed as the sales liaison specialist to take care of all Blue employees’ life assurance needs.

Fortunately my trauma cover and medical aid was in place and this enabled me to focus on my operation and recovery. Had they not been in place it would have been a disaster.

Life assurance – the good

There are many good reasons why life assurance is important, but I thought I would share my personal experience of having to deal with a life-threatening disease. Six years ago, at a routine check-up with my general practitioner (GP), the GP discovered I had a raised prostate specific antigen (PSA) – take note men. The GP was not too concerned but referred me to a specialist urologist. The urologist was also not too concerned as I was still a young (41),

healthy male, but decided to do a biopsy in any case, just to be sure.

What was supposed to be a routine check-up, turned into the fight for my life. I was diagnosed with prostate cancer. Having to deal with the news that immediate surgery was required to save my life was one thing – the appropriate cover was another.

Fortunately my trauma cover and medical aid was in place and this enabled me to focus on my operation and recovery. Had they not been in place, it would have been a disaster. The cost of the operation was in the region of R100 000, excluding all external materials and visits to the specialist. The lump sum trauma payout from Liberty was R100 000. Having the medical bills taken care of and the additional payout from Liberty, allowed me to recover with peace of mind.

I do not play down the blessing from above, but also believe it is my responsibility to take care of my cover so that it can take care of me when I need it. Make sure you are adequately covered. Contact me at hiltonv@blue.co.za for a chat or Ian at iant@blue.co.za for financial advice. ©

Read more about the Insurance division on page 4.

Skip a meal and help someone else eat for a night

The local South African radio station in the Vaal Triangle, 90.6fm, asked companies and the community to be part of the “Skip-A-Meal” initiative. Blue in the Vaal Triangle, which includes Vereeniging Voortrekker, Vereeniging Beaconsfield, Vanderbijlpark and Sasolburg, took part in this project. 90.6fm had a wish list of non-perishable and wholesome foods, and Blue employees contributed to assist with food for six non-governmental organisations: The U-Mephi project’s four Satellite Children’s Homes in the Vaal Triangle for maltreated and sexually abused children (Villa Lubet, Theo Wendt, Trentico, Deo Gratia), the Lochvaal Emfuleni Welfare house just outside Vanderbijlpark (gives housing to those who don’t have anywhere else to go) and also Huis Prinscilla that gives accommodation to terminal and bedridden patients.

The enthusiastic Blue employees had the following to say:

“I experienced this event as a double bonus. Firstly, it was the first project that we have done as a joint effort between the old Credit U and Blue branches, thus uniting us as a team in the new Blue structure. Secondly, as the new Blue team, we have once again been given the opportunity to contribute back into the community. My thanks to the Vaal team, and especially to Louis Marx from Vereeniging branch for facilitating this.” - Connie Muller

“It was a privilege to be part of this community project - I felt grateful and humbled that we could assist in a small way.” - Zita Retief.

“Even though we only contributed a little bit towards Skip-a-Meal; it was heart warming to know that there is somebody out there who would not go hungry one night. We are so use to go to bed after supper, we do not always think of the people who do not have food and have to go to bed without food. Hopefully we have contributed to making a difference in somebody’s life.” - Penelope Welgemoed

“I would just like to say well done to 90.6fm! You make me proud to be associated with a team who is willing to help people in need.” - Rozanne Venter

“It was great working together with my new team mates and to give something back to the community makes me proud to be associated with the Blue family”. - Louis Marx

Above photo from left:
Zita Retief – Blue Vanderbijlpark,
Rozanne Venter – Blue Sasolburg,
Marli – PR Officer for 90.6FM/VCR,
Connie Muller – RM West Rand Vaal,
Louis Marx – Blue Vereeniging Voortrekker Street



Blue cooks for the youth

As part of their social investment initiatives, the employees of Blue Lesotho decided to do something for the youth of their country. With only R1 068, they cooked a wonderful lunch of chicken and pap, a traditional porridge made from mielie-meal (ground maize), and filled the stomachs of more than 100 underprivileged children. In addition, they entertained the children until late in the afternoon. ©



Blue Lesotho employees become chefs for a day.



Community Advancement Training (CAT) candidates are flanked by Blue South Africa country director, Les Richardson (left), and Nutritional Foods business manager, Rudy Kruger.

Nutritional Foods sponsor CAT candidates

The training department at Blue believes that your education, training and development forms a critical part of your progress in life, so too does proper nutrition to ensure you function optimally. With this in mind, Blue’s training and development manager, Graham Burnett, approached Nutritional Foods – a South African producer of high protein and fortified powdered foodstuffs – to assist with a nutritional sponsorship for the Community Advancement Training (CAT) candidates.

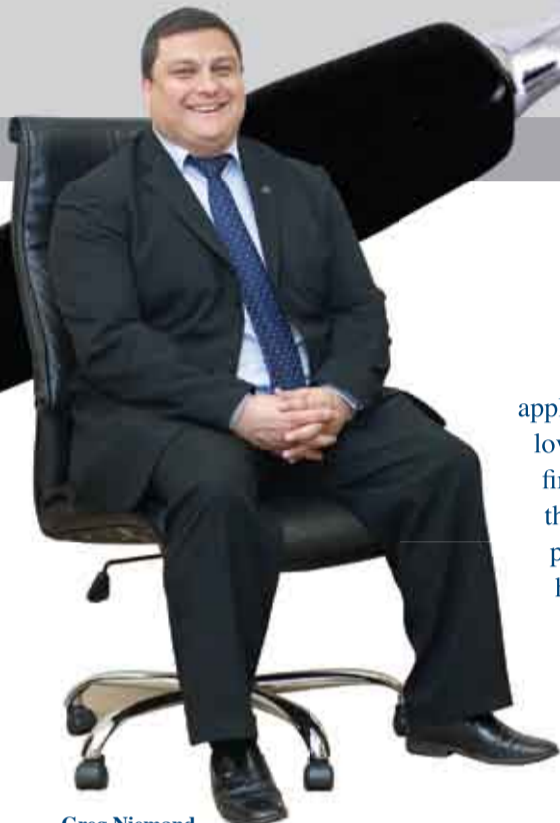
A function was held during May at Blue’s head office in Pretoria, South Africa, with the business development manager from Nutritional Foods, Rudy Kruger, the CAT candidates and members of the Blue management team from head office.

Each CAT candidate received a year’s supply of Imuniti porridge for themselves and their immediate family. The porridge has tremendous nutritional value, more so than porridges that are purchased off the supermarket shelves. The candidates expressed their sincere gratitude to Rudy and Nutritional Foods for their generous sponsorship. ©



FOCUS ON:

Insurance



Greg Niemand.

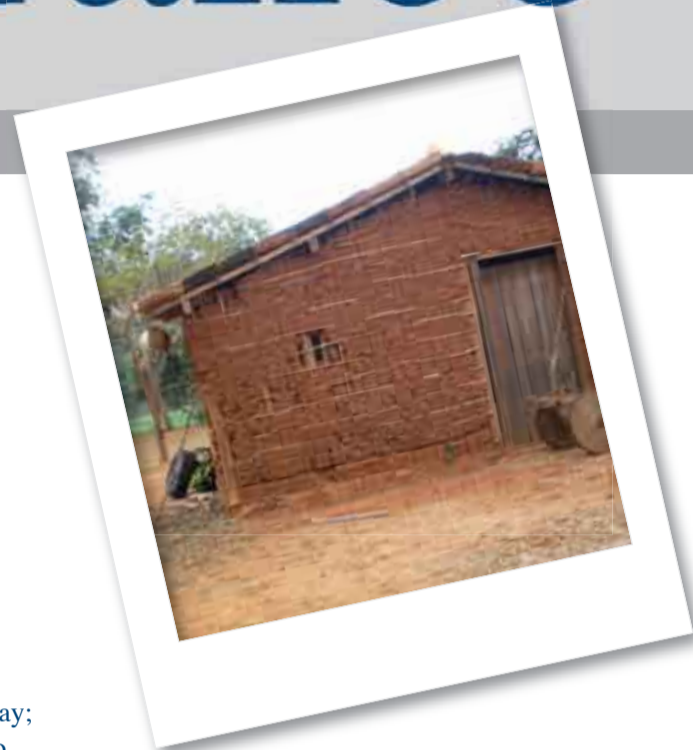
According to the Micro-insurance Centre, a poor person's property may be limited to a few animals and crops and a modest shelter, but the destruction of any of these may be a great blow to the family's economy.

apply for personal loans to bury their loved ones, management experienced first-hand the great financial pressure that affected the lives of lower income people when something unforeseen happens. This was all the more pronounced when a breadwinner fell ill or was injured, as not only medical expenses had to be incurred, but loss of income too. And so, Blue treaded into insurance by initially developing a standalone funeral scheme and, thereafter, other insurance products to mitigate risks for their clients.

Greg says, "We decided to be pro-active in our product design to provide insurance for our traditional client and initially got local

appropriate insurance products. The end result of the product is to return the client to the same living conditions as before the event." He adds that micro-insurance savings products may be used in the same way; however, the main aim is to generate wealth and thereby create sustainability.

"Using the above mechanisms individually and interconnected, Blue assists in the empowerment and creation of sustainability in the various countries and communities where insurance products are available," says Greg.



The two top reasons for low-income people not taking insurance are mostly that they are not affordable and people do not understand how insurance works. This is followed by a lack of adequate product information (features and benefits) and never thinking about taking insurance. Yet, for the vulnerable the risks of serious illness, loss of household property and loss of a family member is very real. "In the event of a risk, most people would opt for donations from friends, sell assets, or take loans from friends. In a random client study conducted by us, we found that only 6% of our target market has insurance policies," says Greg.

Blue Insurance Services is a division of Blue Financial Services. The division was established in 2007 and has grown from an initial employee complement of one to over 100 employees spread across several African countries.

The death of a bread-winner or a loved one has a significant impact on the financial resources of lower income earners. Even small sums insured can ensure some protection and peace of mind (and dignity) for a poor person.

"Blue is best known for its term loans on the micro-financing front, but what many people don't know is that we have ventured into insurance services (both life and short-term)," says Greg Niemand, head of International Insurance at Blue. When clients kept on approaching Blue to

underwriters to take the risk." Blue served as a broker for insurance and earned a commission for its troubles. "We play the role of composite broker (life and short-term insurance) in many countries where we use local insurance partners."

Greg explains that micro-insurance protection products are designed specifically for the protection of low income earners. "The aim is to assist with the recovery from the financial consequences of common risks, and this protection is in the form of affordable and

The HIV pandemic and the insurance sector

According to Greg, although the pandemic impacts all sectors of financial services, the insurance sector – including sales forces, administrators and customers, are all severely affected. That is because the impact affects distribution capacity, operational efficiency and the financial viability of the company. More significantly, this has a direct impact on the amount of claims. Products that contain cover in the event of funeral, dread disease, hospitalisation, employee benefits, and more are impacted severely as claims escalate. Actuarial reserving increases and,

therefore, the total cost of the product increases. Insurance companies are in general always under competitor pricing pressure and are forced to find alternatives to increasing total costs. They do this by reducing distribution or operational costs. This in turn leads to less sales or poorer service levels. Finding a balance is the real challenge.

The problems are compounded by anti-selection (deliberate concealment of poor health on application) where people seek life cover knowing that they are infected.



Blue uses various models in the different countries of operation to tap into our target market, namely:

- The broker model – Blue acts purely as distribution for off-the-shelf products from local or international providers.
- The provider model – Blue provides the

product design in conjunction with the providers. The providers are responsible for the underwriting and actuarial calculations – Blue is responsible for the product design and distribution.

- The full service model – Blue is in the process of setting up cell captive arrangements to design, price and distribute appropriate and

affordable products.

- The community based model – partnering with our Small Business Development division and Corporate Social Investment department, Blue Insurance will launch community specific products, tailor-made to the needs of the community.

“Blue is best known for our term loans on the micro-financing front, but what many people don’t know is that we have ventured into insurance services (both life and short-term).”

Blue has registered brokerages throughout Africa and already registered a fully licensed life insurance company in Zambia, Blue Assurance Services (Zambia). This company has a limited and traditional product range, which will be expanded over time. It currently underwrites the Blue credit life and funeral plan, and additional distribution channels have been recruited to focus on the corporate market.

The plan is to expand using the current micro-lending infrastructure to get to critical mass quicker. “We place our insurance sales teams inside existing micro-lending branches where we not only provide advice to walk-in clients, but also send our people out to look for potential insurance clients,” says Greg. Although work has begun, the company will officially be launched in July 2009.

Greg says Blue took over a management team from an existing insurer who was going through difficulties and recruited the whole experienced team. “We’ve now got local experience that knows the local terrain,” says Niemand.

Blue is in the process of designing micro-insurance and micro-health products

suitable for the under-served rural areas. “The key for us, as we take insurance to rural areas, is to get the lowest cost base in order for the people to afford the premiums,” says Greg. “Products have been selected to fit a generic scoping, however, this scope has been adapted to suit local and cultural differences in each country. Comprehensive research has been concluded per country to identify trends, competitor analysis, consumer education, market appetite, legislative restrictions and best product-to-market model and approach.”

“At present, funeral and death cover are the primary needs of rural Africa,” says Greg. However, in rural Africa there is a culture of burial societies and “stokvels”. Greg says the aim is to formalise those and offer them ways to safeguard their savings and assets. “We’ll convert a portion of the pool of funds to cater for insurance premiums and the balance to investment. The stokvels and

burial societies will be a huge opportunity for Blue once the numbers are there.”

“That is part of our corporate social investment by which we try to relieve the communities of the effects of the AIDS pandemic.”

“Our aim is to sell the most simplistic products that communities can afford in all areas of operation in the next two years, either as standalone products or those that can be attached to micro-loans,” concludes Greg. ©

Underwriting costs are also increased should the insurance company require HIV testing. In addition, if international protocols are followed the cost is increased with the inclusion of counselling and other related costs. Enforced testing could lead to lower demand.

A number of solutions have been attempted over the years including upfront testing, five-year retesting, loading, permanent exclusions, exclusions or loading up to certain ages, etc. The answer lies in appropriate product design, taking into account pricing versus affordability, segregating target market versus cross subsidisation, and volumes versus niche. In addition, the cost of testing, the client’s willingness to be tested, availability and time consuming constraints of testing facilities (clinics for Blue collar or rural clients), needs careful consideration.

The impact of HIV on the life insurance industry has implications for other financial services too. A prime example would be the credit life that the client purchases when being granted credit. The high likelihood of a claim means premiums have to be increased, making the overall loan agreement more expensive and, therefore, less affordable.

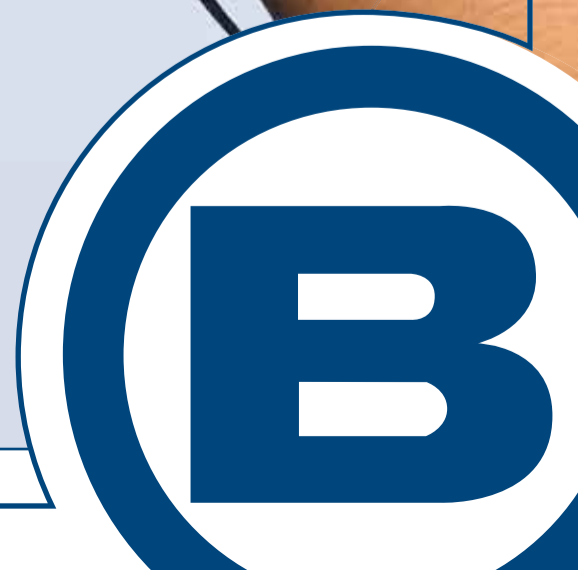
Blue has been able to negotiate a low rate (premium) with high free medical limits – meaning that our traditional micro-lending client is not required to undergo HIV testing. In the event of death or disability, their outstanding balance is settled, giving them peace of mind without the hassle of medical tests.

Our insurance products are designed (where Blue is the underwriter) or negotiated (where Blue is the broker) to

be appropriate and affordable. By and large, our clients need not undergo HIV testing (product/provider specific).

In addition, Blue offers a range of niche products that supply free testing and anti-retrovirals (ARVs) for non-consensual/accidental exposure.

As Blue, we are a market leader with our unique approach to this pandemic and insurance. ©



Sunshine in Africa

This section of our Blue newspaper is dedicated to the friendly, funny and fascinating stories that happen at our branches. We call them our 'feel good' stories.

Helping others feels great

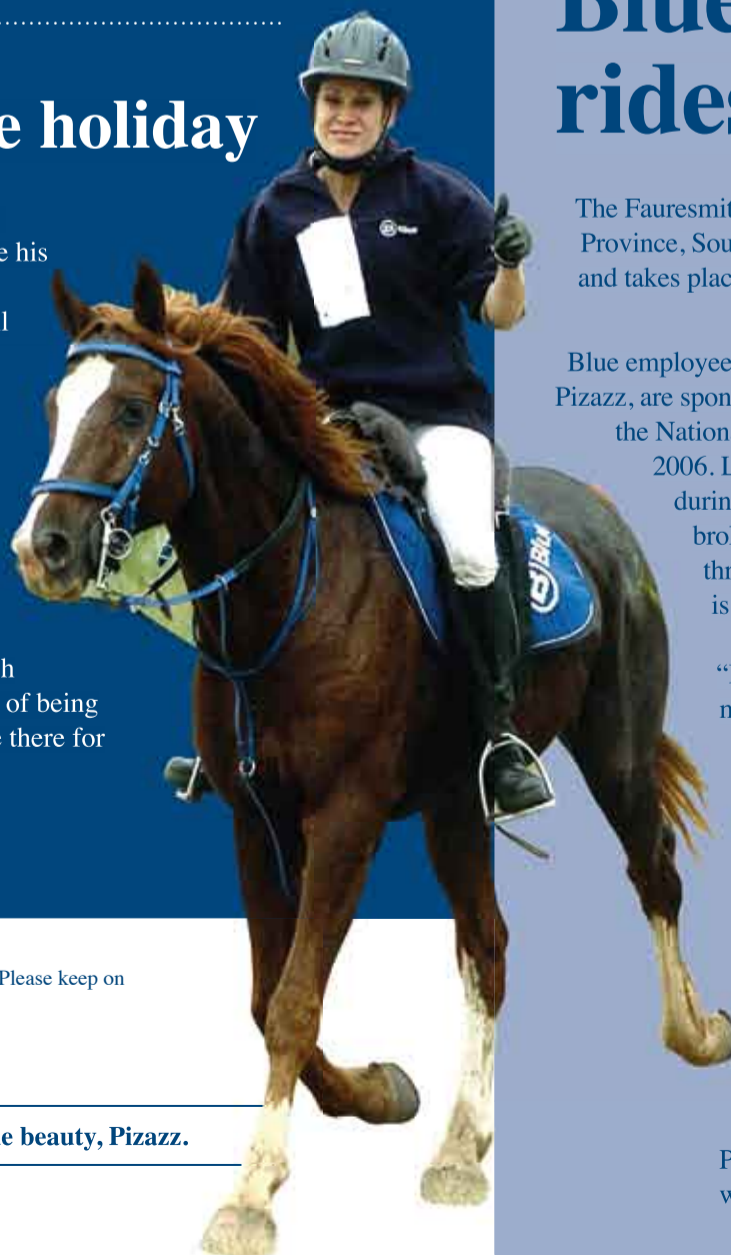
Client Godfrey Modise* wanted to apply for a personal loan, so I asked him to submit all the necessary documents, which he had with him. I checked his documents and pre-approved him, and he signed all the necessary papers, which I sent on to head office for final approval. Godfrey used to be a cash loan client, but came to Blue for a long term plan, which he could afford to pay on a monthly basis. Immediately after the money was transferred to his account I phoned him to let him know, and he was so happy and told me that it was the best news ever. Because of the great service that Blue gave him, he also applied for a cellphone contract, and received R800 airtime for free. I felt so happy too, knowing that I managed to make someone happy and fulfilled his dreams. That is the reason why I wake up very day to come to work, knowing that I can make a difference in someone's life. I just follow the mission and vision every day I come here!

Refilwe Mathibe - South Africa ©

Happy end to the holiday

When the recent school holidays came to end, James Kgobetsi* needed money to take his children, who had come to visit him for the holiday, home. To do this, he needed a small amount of money. He is a new client and heard about Blue on the radio and in the newspaper, and decided to experience Blue for himself. He was greeted by our friendly staff and was provided with the necessary information. He applied for the loan and got his money within a few days. He was very happy, and sent me an sms to thank me for the kindness and help, which we offered him. That really made me proud of being part of the Blue team, because we really are there for the nation. ©

Inno - Namibia.



Nicolle Vorster and her Blue beauty, Pizazz.

Blue Uganda helps launch campaign against child sacrifice

Child sacrifice, a ritualistic killing of children to please or appease natural beings, has become widespread in Ugandan society. It is against this tragic background that Blue Uganda has given their support to the Action for the Rights of Children (ARC), an organisation that has launched a campaign to fight against this horrendous act under the theme 'Your Eye is the best Weapon against Child Sacrifice'.

Other partners of the campaign include the Uganda Parliamentary Forum for Children (UPFC), Red Cross, Commission International, German Technical Services and Uganda Revenue Authority. The main objectives of each partner are to create awareness among the public about child sacrifice, advocate for government to come up with policies and laws regulating the conduct of traditional healers and practitioners (as they are the main culprits); and demystify beliefs surrounding human sacrifice by holding public dialogues on the subject through increasing public awareness and vigilance.

The two-week campaign including various media channels, started with a media briefing at the Parliamentary building where a press statement was delivered by the director of the ARC, Penny Kikwaya, in conjunction with the Blue team led by the country manager, Tony Henderson. Tony also handed over a cheque of UGX5 million to the ARC. The campaign culminated in a peaceful street march through the central business district of Kampala city to deliver a petition to the deputy speaker of Parliament. ©



Blue beauty rides again

The Fauresmith 200km endurance horse ride in the Free State Province, South Africa, is the biggest event of its kind in the world and takes place over three days annually in July.

Blue employee, Nicolle Vorster, from head office, and her horse, Pizazz, are sponsored by Blue, and horse and rider have taken part in the National Endurance Horse Riding Championships since 2006. Last year Nicolle and Pizazz experienced some drama during the event when Pizazz kicked Nicolle in the face, broke her nose and the horse got bad colic, but made it through. The good news for Nicolle and her Blue beauty is that they are both fit to take part once more.

"It is a tough event," says Nicolle. "During the event, many horses are withdrawn. But the really heartbreaking side of the race happens on the final day after the finish. After 20 minutes (to allow the horses to cool down and their pulses to return to normal), rider and horse undergo a health check. This, as some competitors point out, is a bit like a Comrades Marathon runner getting a full physical at the end of their 90km odyssey, and being told they didn't finish because they pulled a muscle! There are tears of relief for those who pass and tears of frustration for those who don't," she adds.

"I would like to thank Blue for all the support Pizazz and I have received over the years, and which we are still receiving," says Nicolle. ©

BLUE SOCIETY

Lesotho turns Blue

The Hlotse branch opening in the Leribe region of Lesotho took place on 12 June. The opening was attended by the district administrator of Leribe, Mr Makoai; Blue Lesotho's non-executive director, Mr Phaki; Lesotho Exell Petroleum's managing director, Mr Mokete; Blue's Group operational manager, Mr Kruger; Blue's roaming country manager, Mr Coetzee; and administration manager for Blue Lesotho, Ms Sekonyela. Music and dancers from Thento entertained the guests while the master of ceremonies, Mr Tale from Harvest FM radio, kept the audience interested with competitions and up-to-the-minute information about Blue.

Blue T-shirts, caps and pens were handed out as prizes for best dancers, best group performers and correct answers given to the "about Blue" questions.

Just after lunch the official opening ribbon was cut, and the office declared open by Mr Phaki. The VIPs and invited guests were treated to a formal finger lunch. The audience, which had gathered outside the office, was treated to juice and fresh fruit, which really caught them by surprise. ©



Blue Stars

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

- Botswana**
 Edward Othusitse ★★★★★ B,T
 Bonolo Modidi ★★ B,T,S
 Moseki Oganne ★★ B,S,I
 Kenny Monare ★★★★★ B,T,S
 Keanole Kelotshegetse ★★★★★ T
 Tirelo Makgolo ★★ B,T,S,I
 Tswanelo Mogotsi ★★ B,T
 Mpho Motshegake ★★★★★ B,T

- Kenya**
 Philip Muturi ★★★★★ B,T,I
 Rawlings Thuo ★★★★★ B,T,I
 Joseph Nkanatha ★★ B,T,S,I

- Lesotho**
 Anthonea Sekonyela ★★★★★ B,T,S,I

- RSA**
 Rebecca Ngema ★★★★★ B,T,S,I
 Joan Harmse ★★★★★ B
 Alida Engelbrecht ★★★★★ B

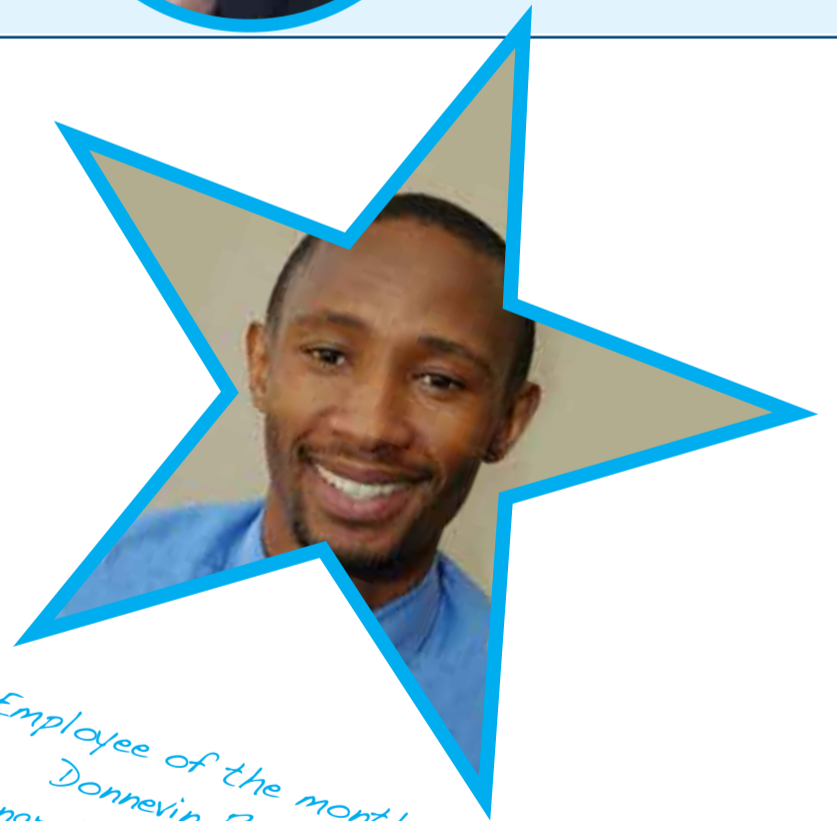
- RSA NO**
 Willem Prinsloo ★★ B,S

- Palse Megale ★★ B,S
 Nonhlanhla Kungoane ★★ B,S
 Tessa Wyers ★★★★★ B,S,I
 Donnevin Raath ★★★★★ B,S,I
 Jacques-Pierre van Niekerk ★★ T,I
 Beverly Anne Venter ★★ T,I

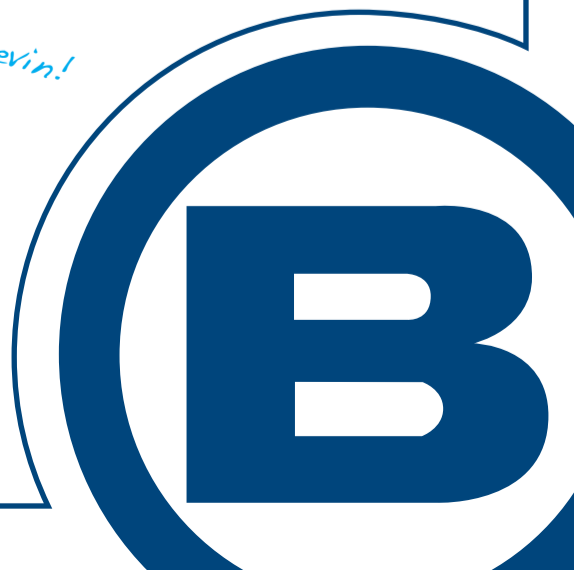
- RSA HO**
 Chriselda Mokone ★★ T
 Mpho Marema ★★ T
 Sylvester King ★★ B
 Carol Sithole ★★ B
 Louis Bloemhof ★★★★★ T
 Wayne Moodley ★★★★★ T
 Jacqui Masoga ★★★★★ B,S,I
 Manie Nel ★★ B
 Dino Latchmiah ★★★★★ B,T,S

- Uganda**
 Coutis Muhenda ★★★★★ B,T,S
 Benkya Wilson ★★★★★ B,T,S

EMPLOYEE OF THE MONTH
 Donnevin Raath, sales manager: Call Centre.



*Employee of the month:
 Donnevin Raath.
 Congratulations Donnevin!*



Linking people, learning and performance

Blue's training and development manager, Graham Burnett, was part of a 12-person delegation sent from the Banking Sector Education and Training Authority (Bankseta) to attend the prestigious American Society for Training and Development annual conference in Washington DC over the period 31 May to 3 June. The attending delegates were representatives from Bankseta, the four major South African banks (Absa, Nedbank, FNB and Standard Bank), the Reserve Bank, a Union and Board member representative, and Graham, who represented the micro-finance industry.

"Delegates from countries as far as Taiwan, Mexico, Russia, the Netherlands and Australia attended this annual conference. There was a lot of representation from Europe and the USA, which gave us an opportunity to network and do benchmarking," says Graham.

The focus of the conference was on training and development. There were over 300 sessions conducted over the four-day period, which included a variety of lectures, case studies, experiential learning and e-learning in the following fields:

- Performance improvement
- Learning as a business strategy
- Career planning and talent management
- Leadership and management development

- Designing and delivering learning
- Measurement, evaluation and return on investment
- Facilitating organisational change
- E-learning
- Personal and professional development

"Many of the sessions were interactive and maximum participation was encouraged. Training in South Africa and in Africa as a whole is at times on par with the rest of the world, and we should not feel inferior for the standard of training that is provided on our continent," says Graham.

He adds that there was not much time or opportunity for extensive sightseeing as most of the time was spent attending the different sessions at the conference.

"A clear message that came out of the conference was that organisations need to invest in the development of their employees to ensure sustainability and an efficient, effective and competent work force," says Graham. ©

"A clear message that came out of the conference was that organisations need to invest in the development of their employees to ensure sustainability and an efficient, effective and competent work force."



Representatives from Bankseta, SASBO, Standard Bank, Absa, Reserve Bank, First Rand, African Bank, Nedbank and Blue attended the ASTD conference in Washington DC.

From Blue staff to Blue staff – thank you!

BLUE LETTERS

We'd like to say thank you to Palesa Megale and Nonhlanhla Kungoane in the Fame support department at Blue for being so helpful and always going the extra mile for us. You are simply the best! Keep it up, and remember you are the reason why our clients are so happy.

From all of us at the Kempton Park Wolff Street branch ©

About being a Blue ambassador

During April, I joined managers from other financial institutions for the Bankseta Junior and Middle Management course. Wow! What an atmosphere. I really felt honoured to introduce myself and colleagues to other delegates that I'm from Blue Financial Services - it felt so great. The cherry on top was when they called their top performer from last year to address us. Guess who? Blue's very own Ishara Satyakaprash, who is my area manager from the East Rand in

Gauteng, South Africa. It was such a great feeling and somehow a confirmation that the East Rand is the best. Unfortunately our regional manager, Herklas Visser, could not attend to see that all the hard work he had instilled in us, did not go to waste. I am very positive that the East Rand will produce another star this year.

Frans Matsimela - South Africa ©



From left, Blue Swaziland employees Siso Dlamini, Johan Senekal, and George Ngwenya.

Swaziland wins best exhibitor award

Blue Swaziland recently took part in an exhibition displaying Blue Financial Services' products alongside other banks and financial institutions in Swaziland.

"We won the best exhibitor award on the day," says a delighted George Ngwenya, Mbabane branch manager. ©

