



## BLUE EXPANDS ITS FOOTPRINT

Blue aims to be the biggest micro-lender in Africa, and is fast achieving that goal. Our first Rwandan office in Kigali was launched with an info briefing session for senior dignitaries, including Ephraim Turahirwa of the National Bank of Rwanda, Francis Gatere, Director General of RIEPA (Rwanda Investment and Export Promotion Agency), Vincent Karega, Minister of State in charge of industry and investment in the Ministry of Trade and Industry and Dr Jean Francois Ruhashyankiko, Senior Economic Adviser to the Minister of Finance and Economic Planning. The international media also attended the launch and included CNBC Africa, *Financial Mail* and *Finance Week*, as well as a number of local press and radio representatives.

Rwanda is even smaller than Lesotho, yet it houses more than 10 million people. "This means that a large section of the

population can be reached through a relatively small number of branches. We are currently doing viability studies in eight towns throughout Rwanda," says Grant Chittenden, our Financial Director.

Tony Henderson will be Country Manager for both Uganda and Rwanda, and an assistant country manager will be appointed soon.

The Rwandan government is strongly committed to economic recovery and attracting foreign investment. It has embraced an expansionary fiscal policy to reduce poverty by improving education, infrastructure, and pursuing market-orientated reforms, though energy shortages and lack of transportation hamper growth. Blue is delighted to be able to assist Rwandan people with financial services which are often the key to economic resurgence.



The Blue team in Rwanda at the Kigali briefing session.

## Blue dazzles at Mombasa show

Kenya's Mombasa branch held the Blue flag high when they exhibited at the recent ASK (Agriculture Society of Kenya) Mombasa Show. The theme of the show was *Empowering people through growth in agri-business*, and more than 874 international and local companies exhibited their products and services at this massive exhibition. Thousands of local and even international visitors made their way through the stands. Since it was school holidays, busses filled with teachers also visited the show, giving Blue the perfect opportunity to speak to some of our potential clients.

Exhibitors included big car brands from Japan and Germany, as well as the well-known American Hummer. Kenyan Wildlife Services and local farmers also exhibited their livestock. With so many competing stands, Blue Kenya made sure that they had the most eye-catching stand at the show, and we were definitely the best organised micro-lender, easily competing with large international banks.

Our stand was such a huge success, that one of our local competitors arranged to move his stand next to ours. Unfortunately for him, his plan did not work, and visi-

tors to the show simply walked past to our stand. "Our deep Blue T-shirts won the hearts of many. Masses of people started streaming to the branch trying to get one. Next time we will do our best to have stock to hand out as gifts and prizes," says Evans Maobe, Mombasa Branch Manager.

According to Evans, Blue's agents were "highly motivated" when Country Manager, Pieter le Grange visited the stand on the third day of the show, followed shortly thereafter by the President. *The Standard* newspaper took pictures while Pieter was standing next to the President.

"During the show Blue was also invited on at least three occasions by Pwani FM, a local radio station, to promote our products and services," says Evans.

"As well as the masses of people who saw our display, we also spoke directly to 741 people and generated 992 leads in six days. We plan to convert at least half into clients. This event gave us the opportunity as exhibitors to parade our products, exchange ideas and seal some business deals, besides educating the showgoers," Evan notes.

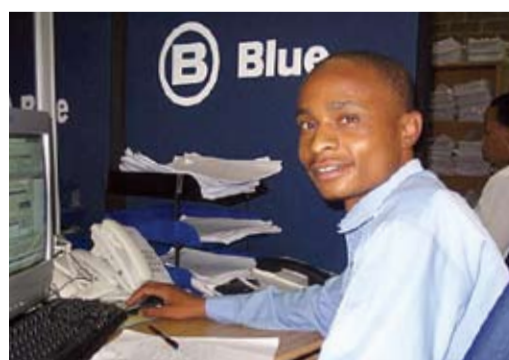
## BOTSWANA DATA CAPTURERS WORK THROUGH THE NIGHT

By Marthin de Kock, Asst Country Manager, Botswana

It's wonderful to hear of the dedication of Blue Botswana data capturers Boitumelo Ramaphoi, Mogae Moruakgomo and Daphne Bakwadi. These three staff members worked almost through the night five times in a week – twice till after 04:00, twice till 03:30 and once till 02:30 in the morning. We had record days of production in Botswana that week, and they needed to capture all the applications to make sure that they were included in our monthly Botswana target.

Dave van Niekerk, Blue CEO had this to say, "The staff at grassroots sometimes display more commitment than senior staff.

Please give them bonuses and credit in the *Blue Bulletin* to let everyone know that we appreciate and reward dedication. This is the Blue spirit." Botswana management will make sure that these magnificent staff members are well rewarded, and we salute them for their remarkable performance.



Mogae Moruakgomo working through the night

## Proof that family comes first

At Blue we pride ourselves in being one big family. This recently became a reality for our Area Manager in Grootfontein, Namibia, Magda Theron and her family when a whopping R34 942 was raised for her daughter Loura. 13 year-old Loura suffers from Leukaemia, a blood cancer, and urgently needed to go for more tests in Cape Town.

With the tests costing R33 000, Magda turned to Blue for assistance. Instead of giving her a loan, Tanya Roberts, HR Manager, turned to the Blue family for help, and the R34 942 was raised within a day. "That really lightened up my day. The e-mails with donations just flooded in, and sometimes it's the staff who are really struggling who put their hands in their pockets. We were all bowled over by Blue people's generosity," says Tanya.

Magda and the rest of her family were overwhelmed with the response. According to Magda, "Blue is the best family to be in. Know that our blood is running blue! Thank you again." Everyone at Blue wished Loura and her family all the best for the tests and further treatment of her disease.



# Message from our CEO

By **Dave van Niekerk**, Blue Financial Services Group CEO

By the time you read this, Blue will already have opened in our two new countries, Rwanda and Nigeria, and will have progressed with our new Credit U acquisition. The Blue group now operates in 12 countries with 270 branches employing 2 600 people. It's encouraging to note that most departments have beefed up their resources and ability to deliver. We are constantly seeing new dynamic individuals joining the Blue team and embracing our values.

In other developments, Blue's Annual Report has been printed and I encourage you all to view this on our website. Hard copies are available from Investor Relations. As committed members of the team, you need to understand the message we are giving to the outside world.

In most countries, our growth continues, and our ability to surpass our targets and budgets is being demonstrated time and

time again. A case in point is the superlative effort by Botswana staff who set the benchmark very high for other countries to emulate (see the story on our front page).

One thing I would like to stress to all our people, especially the Credit U team that has joined us, is that we constantly get commended on the force of nature that seems to be the energy and drive that the Blue team demonstrate. Truly time and time again we show that we can achieve what others would consider impossible. I am exceptionally proud of the achievements and dedication that our executive management team and all the people within Blue have demonstrated to date, and I encourage you all to continue. We are just getting started. The sky is the limit. Be the best you can be. That will help make the whole Blue team the best we can be.

To the newcomers, you need to know that dedication and hard work are what we value at Blue. We do not hold your hand at Blue. We create the environment to allow you to excel. Use it wisely.

## Letters to the Editor

**Do you have something to say? Share your comments in our letters column. We won't use your name if you don't want us to, so take the opportunity to speak out. Send your letter to the Editor at [beckstein@icon.co.za](mailto:beckstein@icon.co.za) or [newsletter@blue.co.za](mailto:newsletter@blue.co.za)**



Dear Editor,

On Wednesday the 13th of August 2008, I stood in for my branch manager who was in Lusaka to attend a conference for branch managers. During this very short time I interacted with many people and indeed learnt a lot of things from the Blue "family". I received a lot of encouragement from everyone. It was a time when I felt so close to the members of the family. I may not have made it in certain areas, but all these were stepping stones to a

better performance. All in all on behalf of Mpika branch and indeed on my own behalf, I wish to register my gratitude and not forgetting my branch manager, Dorothy, who kept a close look at whatever was happening at the branch in her absence. I'm very proud to be part of the Blue "family".

Kind regards,  
**Lee Matebesi, Consultant, Blue Mpika branch, Zambia**

## NEW ARRIVAL



Congratulations to Beverley Venter, Collections Department RSA, on the birth of her baby girl, Jennifer Lee in August.

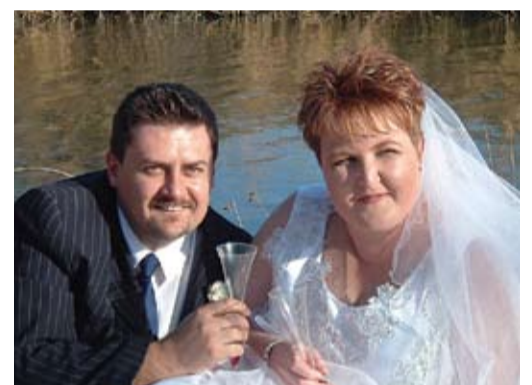
## The month in review

- Blue launched business operations in Rwanda and Nigeria.
- Blue's share price hit a R7 high.
- Blue execs visited the Dutch development bank FMD.
- Blue has new shareholders, including HSBC and Mango Capital as a result of the Credit U acquisition.
- Blue staff top more than 2 500.
- Blue's Annual Report has been released.
- Blue's AGM was held on 22nd September 2008.
- Blue's legal team gets another lawyer.
- Blue launches a pension and provident fund lending division.
- Blue has a new Investor Relations team.
- Blue has a new Corporate Finance team.
- Blue's Marketing Division employed a new 2IC.
- The Blue BAT training programme officially started.
- A new building has been acquired for the new integrated Blue/ Credit U head office.
- Blue's acquisition of the FAME project reached a new level. Blue developers transferred to CT to work on FAME.

## Wonderful weddings

**South Africa**  
By **Christa Laubscher, Regional Manager Northwest**

Blue's Vereeniging branch manager Louis Marx used Women's Day (9th Aug) to marry Yolande van Zyl – after falling for her at an internet café. It was a wonderful wedding, with lots of excitement and laughter. Their wedding transport was a 1949 Morris – the oldest one registered in South Africa. Congratulations from the Northwest team and all of Blue. Enjoy this wonderful experience of joint lives. Don't ever forget what brought you together, love and respect each other always.



Louis Marx and his wife Yolande

**Botswana**  
By **Marthin de Kock, Botswana Assistant Country Manager**

Blue Botswana national office consultant Mpho Motshegare recently married Teboga Motshegare in a traditional ceremony that lasted over two weekends, a wedding with the groom's family one weekend and the next weekend with the bride's family. Congratulations to the bridal couple. We all wish them a long and happy life together.



Mpho Motshegare at her wedding

## Collections sow seeds for spring

Head Office staff have been invited to collect money for seeds for the Soweto Blue Roof project school vegetable garden. Motivated by the call, Priscilla Adam and the Collection team collected R290

for seeds within a day. Priscilla says, "I thought if we all gave R10 it would make a difference. So everyone in our division gave what they could, and the R290 bought plenty of packets of seeds!"



The Collections Team with their seed contributions

# Botswana fair breaks records

By Andre Heunes, Country Manager, Botswana

Botswana's Consumer Fair is the biggest in Botswana and runs for a whole week every August, drawing people from all over the country who travel great distances to attend. This year, Blue's stand received a lot of compliments on its appearance and professionalism compared to the stands of our competitors.

In fact, it looked so good that we won second prize in the financial section, beat-

ing organisations like Stanbic, Standard Chartered and Barclays Bank. Many people visited our stand to get more information on all the products we offer in Botswana, and our staff were ready and eager to assist them.

The huge interest shown at the fair was great for business, and we have been breaking records in processing the massive amount of contracts granted this month.

Right: Consultants helping customers at the Botswana Consumer Fair



# Uganda reaches new heights Getting Rwanda ready

By Jovent Kyalimpa, Uganda correspondent

The magnificent Mountains of the Moon are one of the most spectacular features of Uganda. So Uganda's achievement in August can be likened to reaching the top mountains. Blue's Uganda operations made an outstanding performance during August, making them a strong competitor in the East African Olympics between

our countries there. The East African Olympics was Kenya's brainchild, and keeps Uganda, Tanzania and Kenya on their toes.

To celebrate their achievements, Blue staff partied till all hours of the night, with Country Manager, Tony Henderson playing DJ. Uganda staff is motivated to reach all the goals they set for themselves.



Uganda team celebrates

# Hearing aid for Thabo

Thabo Joalekenako from Lesotho can finally hear again thanks to Blue's management team. Thabo has been suffering from serious hearing difficulties for some time now, which has been affecting his ability to work and interact with others. Blue's management heard of Thabo's plight, and set things in motion for him to go for hearing tests and get a hearing aid.

Thabo has been able to hear properly again since August, and immediately took the time to give back to others who are less fortunate than him. He nominated two Lesotho schools for the Blue Roof Campaign.

In his letter of thanks to the Blue management and staff Thabo says, "I cannot even express how much I appreciate what you have done. I would love some day to go to Pretoria head office and personally pass my gratitude. I would like to specifically thank the following people for keeping

their word towards assisting regarding this: Mr Dave van Niekerk, CEO, Mr Jaco Coetzee, Nigeria, Mr Riaan de Wet, Tanzania, Mr Casper Kruger, Lesotho. Thank you."



Thabo Joalekenako with his hearing aid. Standing: Lesotho Admin Manager, Anthonea Sekonyela

In order to get Rwanda's first branch up and running, staff from Head Office went north to help with training, equipment and administration. Liesle Stols says, "We all piled in to help, we cleaned, scrubbed, bought stationery and got involved with training. It was hard work but masses of fun. The staff love their uniform, which looks very Blue and very smart." The team included Christo Klopper, Anton Nel, Tony Henderson, Christopher Mulder, Durelle Jansen, Liesle Stols, Cheryl Kgaswane and Gideon Slabber.



Liesle Stols and Ismael Given setting up the Rwanda branch

# A Blue wife in Tanzania

Magdaleen de Wet, wife of Country Manager Riaan de Wet, tells it like it is...

"It was a cold morning in the middle of June in Lesotho when Riaan phoned me and told me we were moving to Tanzania. I was extremely excited and immediately went onto the internet to do some research. All I found was sunny weather, sea and the best of all that we would be minutes away from Zanzibar.

"We had been in Lesotho for just over a month when we received the news of my husband's transfer, so the packing started all over again. Shortly after Riaan received the news, he started travelling to Tanzania and I had to arrange the removal quotes, permits for the dogs to go over and all our million injections for East Africa. This is quite a task if you still have a 19 month old baby that keeps you busy.

"Time flew by with all the things that had to be done, and in a blink of an eye it was the day of my and our son's departure into the unknown. The reality of the whole African experience hit me the night before the flight. I was taking my 19 month old baby into a strange tropical country. Were there proper medical facilities? Would he have friends? How are the schools? Those who have children will understand what goes through a mother's head. It's amazing how one's mind can run away from you if you are going into the unknown. I pictured us living in an old run-down house amongst people who could barely speak English, never mind Afrikaans, our home language.

"Well, I have been in Tanzania for a month now, and it is amazing. Our son is in a great school and has made a lot of friends already. There are probably more South Africans in Dar-Es-Salaam than in South Africa, and everybody looks after each other. The weather is great all year round and the beaches are white, but there is a small downside to everything. You have to buy your water here and shop at five different shops to get all the groceries that you need, but it makes it fun, it gives you that opportunity to explore your surroundings and see things you would never have seen in SA. Lastly we live in a beautiful house and the one thing that I can say to any new expat wife is that Blue definitely looks after their people.

"New expats be assured, Blue's slogan is true whether you are a client or an employee's wife – Every step with you, trust in Blue."



# Building relationships her passion

For Tania van Rooyen, Credit U's CRM and Marketing Executive, building relationships with clients and staff are a core part of the business. To illustrate its importance, Credit U's Marketing Division has a special Customer Relationship Management (CRM) strategy at their one-stop call centre.

"We look after clients as soon as they call in. The call centre answers their questions, updates their addresses and looks after all the needs of those who phone in. Our out-bound call centre goes even further – they get lists from IT of new loans, and give each customer a welcome call, making them part of our family, and telling them how glad we are that they have signed up with us. We also share guidelines on wise spending, debt consolidation, and ask why they took out the loan and what they want to do with it. In this way we pick up entrepreneurs or people in trouble or with special requirements and can assist them better."

Tania's life passion is to help customers and go the extra mile. This includes adding value with each monthly statement sent out. "We include advertising from one or other of our business divisions or tips and advice on how to manage money matters – things like 'This is what you can do with the money'. We try to be as supportive of customers as we can."

Other marketing outreach programmes include a management road show every three months to every Credit U branch. Staff often get attachments or inserts with their payslips. One novel insert was a fortune cookie for each staff member (We hope the fortunes were all happy ones). Tania says, "Look after your people out there and your product will do well." Staff also got little gifts with sassy slogans when the company changed from Kagisano to Credit U earlier this year. Tania's experience with name changes will come in very handy over the coming months during Credit U's re-branding as Blue.



Tania van Rooyen, left, with Nisha Maharaj, a Credit U senior exec.

## Northwest Vitamin C Day



Christa Laubscher (centre) hands out brochures and oranges with Issabel Managa (far right)

SA's branches in the Northwest Province recently held a Vitamin C Day during which they distributed flyers and free oranges. Christa Laubscher, Regional Manager Northwest says, "In Vereeniging, we had a competition going with African Bank. They also distributed flyers, but we added the Vitamin C twist to it. You see it is human nature that when you get a little something free, you are more willing to listen to the person giving you the flyer. The client gets involved in a conversation with the person giving them the flyer

and the orange. Needless to say, African Bank flyer distributors were not up for the challenge and they left, so we took over the whole street, handing out oranges and flyers left, right and centre!" The delight was clearly visible on the faces of all.

According to Christa, the Fatima branch in Rustenburg had numerous new clients entering the branch to find out about Blue's products. "This shows you that a smile, a chat and a little gift of fruit can make a huge difference," she says.

# MUSINA DAY CARE CENTRE GETS BLUE HELP

By Elsabé Veldman, Manager: Corporate Social Investment

On 5 September, the revamped and much improved Lerato Crèche next to Beit Bridge border post was officially re-launched, with Blue's support, by Councillor Maphanwana of Musina amidst searing heat and dust. Joyous singing could be heard as the community, parents, teachers and children celebrated Blue's help and commitment.

The crèche was started by the community and is run by volunteers who look after 28-40 children every day, without remuneration. Blue has renovated and upgraded the facility, provided carpeting, office furniture and a computer, bright, cheerful curtains, mattresses, fluffy blue blankets for the children's afternoon naps and educational toys.

As part of the spring celebrations, Blue planted a tree in their garden and donated a blue gardening set, complete with watering can and vegetable seeds for the crèche garden. The total value of the upgrade and donations is R20 000. Elsabe Vermaak, Regional Manager Limpopo says, "How wonderful to be part of a project uplifting such an important part of our community – our future leaders! We want to educate, nurture and equip them to become the role models of tomorrow."

The Musina City Council has "opened their arms wide for Blue", and now refers to us as B Blue Ribbon Financial Services. Patricia Muedi, Branch Manager, gave a money wise talk to a very receptive audience. Well done Musina.



Left to right: Sanna Tshivhase, principal at Lerato crèche, Elsabe Veldman and Elsabe Vermaak with some of the Lerato children

## Helping Lerato - Musina staff talk about helping at Lerato Crèche

**Alida Engelbrecht:** "Giving back to the community is something that I always wanted to be part of, and Blue gave us the tools to do this today! The re-launch of Lerato Crèche was a wonderful experience. The intensity of Lerato's staff and parents and the children's gratitude is a priceless reward for the time invested in the project and made the hard work fun. There is nothing more satisfying than this. We are honoured to have Lerato as part of the big Blue family now."

**Dudu Khoza:** "This was a day to be remembered always. Blue has played a vital role in the community. The parents were very excited and they appreciated the good job done by Blue. They said this they will always remember. It's the first time this happened in their lives. Blue chose the right place for this community project,

because this crèche is very important to the community. It no longer had anything and it was looking horrible, but Blue changed everything – even toys, blankets, etc. were sponsored by Blue. They appreciated it. Thanks to Blue!"

**Patricia Muedi:** "Today was special to all the people staying at Rwanda and Skoonplaas, especially for the parents and their children attending Lerato Crèche. People were very happy, dancing and singing the whole day. I gave a short talk on *What is money?* This talk was about saving money for their kids to further their studies, how to manage their money, how to budget and equip themselves for a better life. I briefed them about our products and couldn't believe the response I got. I enjoyed it very much!"

# Botswana winners in June, July

By Marthin de Kock, Botswana Assistant Country Manager

In Botswana we award monthly incentive prizes for the top consultants. In June our winner was Maitumelo Kaisara from Mahalapye branch, who won a Hi-Fi set. With her are Branch Manager and Botswana's BAT candidate, Badisha Balathwa (left) and the July winner Kaneetswe Mokobela from Francistown (right), who won a TV set.



# Pretoria Show a huge success

By Charl Deacon, Assistant Country Manager, South Africa

Exhibiting at shows is always exciting, and this year's Pretoria Show in South Africa was no exception. The Pretoria Show is a huge historical annual event organised by the Tshwane Business and Agricultural Corporation. This year the show celebrated its 69th year of operation, and 720 commercial companies exhibited there, including Blue.

Pretoria staff took the opportunity to focus on the new cellular product, as well as

home improvement loans. A competition in which cellphones were up for grabs ensured that the crowds gathered at the Blue stand and the team got 513 leads during the show. "The competition also helped to get the public more involved in our branches and products," says the team.

The competition winner was announced at the end of the show, and was very pleased with her prize. The SA team is looking forward to a surge in cellphone and home improvement sales after the show.



A smiling Mrs Zubeda Ishaq and her sons are delighted with the cellphone prize



Staff at the show: Back L to R Karabo Teffo, Daphney Sithole. Front L to R Jonnie Mahlangu, Michael Mkari.

# Middelburg customer calls Dave to say thanks

By Doné Joubert, Regional Manager Mpumalanga & Eastern Cape

It was only by chance that the Middelburg branch learned how happy their customer, Phillip Nkosi was. He was so delighted that he went directly to Blue's CEO, Dave van Niekerk, to tell him of his delight.

Phillip visited Blue's offices in Middelburg towards the end of July. He desperately needed money to help his mother who was going through a tough period. At the same time he was hoping to consolidate some of his existing debt and hopefully reduce his monthly instalments, thereby bettering his cash flow. Phillip had been to a number of lending institutions prior to us, all telling him that they could

only help him with a portion of the R15 000 he needed.

When he arrived at our Middelburg branch he was greeted by friendly consultant Mirriam Nhlapo. After ensuring that he qualified, Mirriam had the pleasure of informing Phillip that he would receive the full R15 000. This was fantastic news for Phillip who, with Blue's assistance, could assist his mother in her hour of need, as well as settle the remainder of his very expensive debts with other lenders. This new consolidated loan is saving Phillip R1 000 a month, so it turns out we did our bit in making this family's life better. This is a job well done. Congratulations on your outstanding work Mirriam.

# BLUE HELPS CLEAN UP MBABANE

Blue's commitment to community involvement was clearly demonstrated in August when Swaziland Country Manager, Johan Senekal and a team of 20 went to work in the streets and river at Mbabane in preparation of the 40/40 celebrations in early September. The 40/40 celebrations acknowledge the king's 40th birthday, and the 40th anniversary of Swaziland's independence.

Johan says, "I supplied six pairs of gumboots, including some for myself, and we started early in the morning. This has been

a huge task." Mbabane local council provided gloves and plastic bags and arranged food at lunchtime. Blue supplied T-shirts and caps and paid transport costs. The local papers were there and they gave Blue coverage with articles and pictures. Blue was the only private company involved in the cleanup. "This was quite a shock to me," says Johan. He adds, "This cleanup project has been a huge success and I am delighted that we are getting involved in the community so soon after opening in Swaziland."



The Swaziland team

# REAL FIREWORKS IN MALAWI

By Brett Marshall, Country Manager, Malawi

On the night of 28 August Blue Malawi's new national office launch lit up Lilongwe with a dazzling display of social glitter, scintillating speeches and a fireworks shower the likes of which have never before been seen in the capital. Traffic on Kamuzu Procession Way came to a stop, and the 70 or so distinguished guests gasped. Waiters served superb mini meals and champagne flowed whilst mightily impressed people of great importance were generous, even gushing, in their praise of Blue and what our company had done for the people of Malawi.

The South African High Commissioner to Malawi, her Excellency Ntshadi Tsheole, spoke at length about Blue as a financial institution helping to repair the damage to South Africa's reputation after the disgraceful events of the recent past where xenophobia created havoc for many Malawians living in SA. She was lavish in her praise of Blue as an institution that brought hope to the people of this country who for too long have lived in poverty.

The Minister of Industry, Trade and Private Sector Development, the Honourable Henry Mussa spoke of Blue being in partnership with government in uplifting the lives of Malawians of all walks of life. He was generous in his praise of Blue as a beacon of hope, and urged Blue to move into support for SMEs

as soon as possible. He spoke of the country manager as if they were old friends and praised the staff of Blue for their hard work in making the company great.

After cutting the ribbon and unveiling a plaque, the minister, and indeed all guests, were thrilled by a three minute display of fireworks that almost had the traffic outside of our offices in a tangle. First the minister and then the country manager were interviewed by TV, radio and the press. After that the drinks flowed and everyone had a jolly good time.

My thanks go to all the staff of Blue Malawi who put in extra effort above and beyond their normal duties to make the evening a success. It was a spiffing occasion, and you can be proud of yourselves! Press cuttings and TV images will be circulated in due course.



## Biltong, DVDs, cakes and scrap metal...

### All great businesses to finance

Blue's Small Business Division has moved into the big league. By 5 September the division had approved R9.6 million worth of small business loans in South Africa, giving funding support to 26 small businesses, 10 existing businesses with proven track records and 16 new businesses.

A typical example of franchise funding is the award-winning Boesmanland Biltong franchise, started by the Theron family in the Western Cape in 1998, now boasting a network of 40 outlets. Blue is funding six different sites in Johannesburg, Pretoria, Polokwane, and Durban.

A clever business with a novel approach was started by two young guys with a knack for sniffing out a gap in the market. They started DVD hire shops in containers at taxi ranks and private houses in the townships. Their projected growth has been beaten by actual turnover as there is a high demand there for DVDs. The security is being taken care of by taxi owners and house occupants, who really appreciate having the service. Defaulters have not been a problem.

In Klerksdorp, Thiko Scrap Metal has been running for three years and has built

up assets of over a quarter of a million rand. Owner Mxolisi Thiko has funded all previous growth through earnings. Now he is looking for heavy duty trucks, a weighbridge and a front-end loader to take his business to the next level. Mxolisi is a pillar in his community and in addition to providing many jobs, he also spends around R500 to R600 a day in a feeding scheme for poor people.

In Swaziland, Blue's first business loan has been approved for an entrepreneur who wants to expand production at her successful 10 year-old cake-baking business with equipment worth R190 000. Blue SBD now has a regional loans officer in Mbabane and is looking forward to serving many more small businesses in Swaziland.

The next area targeted for development is Nigeria, and plans are in place for SBD funding and training shortly. A contract has also been signed with Business Partners Mentors, believed to be the best mentors in South Africa, to assist our SMME funded clients.

## Blue helps with crime watch in Soweto

Blue's adopted school, Mawila Primary in Meadowlands, Soweto, boasts an active group of ladies involved in crime prevention. Their crime watch group had an urgent need for training and support. Blue has donated Blue-branded reflective bibs and torches for their night-time patrols. Even more exciting, one of Blue's staff members has taken on the group as his own personal project. Paul Kruger, MIS

Manager, visited the school and saw the ladies' urgent needs. Having vast experience in security and crime-fighting, he offered to adopt the crime watch ladies' group himself, to assist them with strategies and training. "They will be Ninja Ladies when I have finished with them!" he says. He will be doing a needs analysis of the project, and will work out strategies to improve their morale and success rate.

## Donation to abused women's shelter

Head Office Staff delved deep into their pockets (and cupboards) to donate items to the Beth Shan Women's Shelter in Pretoria. "Thanks to their generous donations, we were able to hand over a stock of used clothing, books and magazines, as well as a double-bed mattress and baby crib (from Jason Sheddon in Corporate Finance)," says Elsabé Veldman, CSI Manager. The donation is worth more than R6 000, and was received with immense gratitude by the women at Beth Shan.



Left to right: Kagiso Nteta from Blue HR, Annatjie McSherry, Innocentia, a social worker, Margie Stafford and Elsabe Veldman with some of the donations

## Home-grown CSI ad

By Elsabé Veldman, CSI Manager

Thabang Matsimela, the Johannesburg South Regional Manager was recently appointed as Mr Blue, and is being groomed to be our roving ambassador. Mr Blue will represent Blue to our customers, and will be used as a strong educational and marketing tool for the Group.

Our Mr Blue was recently used in the new CSI advertisement, to symbolise

Blue helping our customers every step of the way. He holds hands with little Kgomotso Molefe, from Mawila Primary, Meadowlands and the hill in front of them symbolises life's struggle. The ad was shot before dawn. It will appear, together with an editorial about Blue, in *One Africa, One Voice*, a publication which goes to all member countries of the Pan African Parliament plus funders, stakeholders and black management companies.

The road to a brighter future starts today...

Blue Financial Services leads the way to financial freedom with a range of customised product solutions and business integrity. As important, is the Group's giving back to the communities it serves through sustainable education and empowerment initiatives. We believe in long-term partnerships ensuring long-term financial freedom.

**Blue**  
Financial Services

Every step with you, trust in Blue

www.blue.co.za

The new CSI advert

## Legal who's who at Blue

Blue has been growing in leaps and bounds in our pursuit of being the leading financial service provider for our chosen market on the African continent. To keep abreast with our growth, the Legal Department has expanded significantly, each attorney handling specific functions.

As head of the Legal Department, Wessel has a growing team. Reynier van der Westhuizen, Company Secretary guards the company documents and compliance with company legislation. He also advises the various boards of directors relating to corporate governance. Neville Strydom, Risk and Compliance, manages our risks in a scientific and organised fashion, documenting and investigating possible impacts and managing procedures to mitigate these risks. Neville also ensures compliance with all applicable legislation, is librarian and has custody of the laws of the various countries. Lezanne Du Preez, Legal Assistant, is responsible for standard

agreements such as leasing, rental, service providing and other general agreements. She also advises on their impacts, and drafts and vets agreements to protect Blue's interests. Neville and Lezanne also oversee standard agreements.

Alwyn Scholtz, Commercial Agreements, is a newcomer to the department. "As we grow we are entering into more and more complex agreements aimed at securing funding and/or managing relationships with key partners. These agreements are vital to the success of Blue and require specialised attention. With more than ten years' experience as a commercial attorney in one of the leading law firms in South Africa, Alwyn is perfectly suited for this function," says Wessel.

Wessel and his team strive to improve their department on a daily basis, in order to enhance their service delivery.

## Bats invade Blue countries

**B.A.T**  
THE WAY FORWARD

Nine Blue countries have selected their BAT participants (BAT meaning Blue Advanced Training), and the elite team started training on 18 August after a meeting with Dave van Niekerk, Blue CEO. The course involves management studies at the University of Witwatersrand's Business School, and visits to the different Blue countries where they are taken through different Blue departments and are exposed to all aspects of Blue's services.

The participants are Badisa Balathwa from Botswana, Kaka Muleli from Kenya, Manthatisi Matsoso from Lesotho, Sonya Mwaluranda from Malawi, Sharlene Pillay from South Africa, Ally Jamal from Tanzania, Peter Mugogo from Uganda and Tukuza Lungu from Zambia. Sammy

Sobramooney from Namibia has fallen ill, but will resume his training soon.

"It has been exciting how the whole BAT programme encouraged me," says Peter, while Manthatisi says, "I want to tell you this is a formidable team." Tukuza thinks the practical emphasis is good. "It's about how you apply different concepts in working units. It's all about understanding and applying." Ally says, "I thank God that I am here. Thanks Blue for this opportunity. We are a wonderful team, like brothers." Sharlene says, "I have never met a group so dedicated and passionate about a project." And Kaka says, "I'm very grateful to Blue. I am seeing things in other countries that can be implemented in mine."



Back L to R: Badisa, Kaka, Durelle Jansen (Blue trainer), Tukuza, Charl Deacon (Asst Country Manager, SA), Ally, Peter. Front: Sonya, Sharlene, Manthatisi

## Blue Stars

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

### Malawi:

Susan Manda: ★★★★★ B, T, S, I  
Justice Banda: ★★ B, T, S, I  
Amos Banda: ★★ B, T, S  
Yoweli Yalu: ★★ B, T, S, I  
Mary Mwanupila: ★★ T  
Kaujelly Mpira: ★★ T  
Mayamiko Manda: ★★ B, T, I  
Harriet Saukira: ★★ B, T, S

### Uganda:

Kyamufumba Lawrence: ★★ B, T, S, I  
Deborah Kasule: ★★ B, T, S  
Martin Muwumba: ★★ B, T, I  
Albert Taremwa: ★★ T, S, I

### Zambia:

Brian Katunda: ★★ B, T, S  
Eric Malambo: ★★ B, T, S, I  
Geoffrey Mwenya: ★★ T, S  
Benua Katoka: ★★ B, T, S, I  
Godfrey Ngula: ★★ B, T, S, I

### Kenya:

Elizer Mutai: ★★ T  
Boniface Musyoka: ★★ B  
Gitonga Nkanata: ★★ B, T, S, I

### RSA:

Rebecca Nkosingiphile: ★★ B, T, S, I  
Louis Marx: ★★ B, T, S, I  
Adel van der Mescht: ★★ B, T, S, I  
Daleen Marais: ★★ B, T, S, I  
Paulina Khubani: ★★ B, T, S, I  
Elisa Mazanzani: ★★ B, T, S  
Boetie Badenhorst: ★★ B, T, S  
Magdeline Sejake: ★★ B, T, S  
Rosina Taukohong: ★★ B, T, S, I  
Tebogo Steyn: ★★ B, T, S, I

### RSA – National Office:

Gerda du Preez: ★★ B, T, S, I

### Head Office

Tanya Oelofse: ★★ B, T, S  
Rae Tekateka: ★★ B, T, S, I  
Johan van Niekerk: ★★ B, T, S, I  
Carla du Plessis: ★★ B, T, I

## Training on just about everything

At Credit U, training is of fundamental importance. Graham Burnett, Credit U's Training & Development Manager under Linda Germishuys, HR Exec, is committed to the company's training programme. *Blue Bulletin* found out more about why training is so important to him.

Graham has four trainers working under him, and all training is conducted in English. His favourite training programmes are Conflict Management and the Leadership Programme, which is open to anyone in supervisory or management positions at Credit U – supervisors, team leaders, branch managers and department heads. "They get nominated in order to attend," he says. "We send out e-mails to all staff and can accommodate 16 people at a time on the two-day course."

Graham, in tracksuit and superman T-shirt, was hot off the course, having put the team through some physical fitness as well as

management skills. Graham was in the military and runs a tight ship, though he leavens it with loads of charm and lots of help to his learners.

"We have a host of other training courses on soft skills – decision-making and problem solving, goal setting, customer care and communication, fraud, sales, marketing, industrial relations, Microsoft Office, head office orientation, conflict management, public speaking, speaking under pressure, presentation skills, time management, team motivation and team building," says Graham.

Graham is passionate about training and writes many of the courses himself. He has also worked with Cornerstone who present Blue's learnership programme. Graham's trainers are equally fired up, so there are some good times ahead in terms of training.



Graham (right) with his latest course graduates

## Performance stats

### How did our Blue countries perform?

New baby Swaziland takes the prize and is top of the performance against target log. Uganda is holding its second place very convincingly, and Botswana has sneaked up from 4th place to 3rd. Congratulations to our top three countries.  
Swaziland  
Uganda  
Botswana

Botswana: Gaborone  
Kenya: Mombasa  
Lesotho: Maseru I  
Malawi: Lilongwe  
Namibia: Katima  
RSA: Empangeni  
Tanzania: Dar-Es-Salaam  
Uganda: Fort Portal  
Zambia: Mansa

### Branches of the month for August

Gaborone continues to be king in Botswana, and new branch Katima shows the rest of Namibia how it's done! Empangeni has stolen the flag from Mafikeng in SA, but a number of branches remain top in their countries. We can see who the leaders are! Well done to you all.



# Spring madness at HO

With spring in the air, Head Office staff took the opportunity to get a little wacky. SA celebrated Casual Day on 5 September, and Blue personnel took the opportunity to wear the craziest outfits they could think of, with a hint of blue included of course! Anything from doctors to fairies and hippies could be seen parading the Blue hallways.

Casual Day was implemented in South Africa to raise funds for the less fortunate, and tickets are sold annually to employees all over the country. Blue took this initiative a step further by requesting that personnel also bring a packet of vegetable seeds which would be donated to some of our CSI projects.

Most departments made a team effort, since prizes were awarded to the best dressed. The winning individual was Anna-Marie Bigaignon of the small HO branch who dressed as a domestic worker.

The winning teams were:

**1st place** – Support/Maintenance dressed

as hospital staff

**2nd place** – Africa Collections dressed as hippies

**3rd place** – Finance dressed as the Smurfs.

After the winners were announced, everyone enjoyed a light lunch, while taking in some welcome sunlight after the winter.



The Support team dressed as doctors



Andre de Jager and his Collection hippies



The Finance smurfs won third prize



Anna-Marie Bigaignon won the individual prize

## Blue staff run Spar Women's Challenge road race

A record-breaking team of 31 Blue sports-women in Pretoria got together to run the Spar Women's Challenge on 30th August. The Spar Women's Challenge is amongst the biggest road races in South Africa. More than 13 000 women took part in the 10 km Challenge, and the 5 km Fun Run. Samantha Reyneke, Greenstart Credit Controller, organised the event with the help of Jean Hendrick and Natasha Grobler who organised transport for some of the staff, as well as arranging the gazebos and the funds for the Powerade and Energy Bars.

Samantha says, "We all completed the 5 km fun run and got medals. The HR ladies had little blue devil's horns in their hair

and Blue HR written on their cheeks. The day was amazing. We were all keen to go for gold, but there were too many ladies in the way!"



The Blue team with their medals after the Fun Run

## Win ZAR250!

All the answers to this quiz are in this issue of *Blue Bulletin*. Fill in the answers horizontally to get the word running downwards in the coloured block that answers this question....

**What do you advise borrowers with many high-interest loans to do?**

Send your answer to the editor, *Blue Bulletin* at [newsletter@blue.co.za](mailto:newsletter@blue.co.za) or [beckstein@icon.co.za](mailto:beckstein@icon.co.za) or fax it to +27 (0) 866 378 498. **Closing date: 25th October 2008.** All correct entries will go into the lucky draw. The winner will be paid in the currency of their country at the current rate of exchange.

**Answer these questions to find the missing word**

1. Blue is helping with crime \_\_\_\_\_ in Soweto (5)

- Prize won by a lucky lady at the Pretoria Show (9)
- Big companies in Botswana want to \_\_\_\_\_ the SOS Charity Golf Day (7)
- The SA branch that helped Lerato Crèche in Limpopo Province (6)
- Surname of SA High Commissioner to Malawi (7)
- The country where Johan Senekal and team cleared streets and rivers of rubbish (9)
- The organisation joining Blue in SA (6,1)
- Blue opened here in August (6)
- Botswana staff members showed this when working through the night (10)
- Scrap metal business named after the owner (5)
- Mombasa was the winning branch in this country in August (5)

## Botswana supports charity golf day

**Andre Heunes, Botswana Country Director**

The Botswana SOS Children's Village holds an annual Golf Day at Phakalane Golf Estate as a fund-raiser, and Blue was a keen sponsor of the 7th hole (a short par 3). The Botswana team also added an extra prize for a hole in one. This event is one of the biggest golf days on the Botswana

golfing calendar, and all the big companies in Botswana want to be sponsors. Because of our involvement with the Botswana SOS Village where we sponsor one of their homes every month, we get sponsorship preference for the golf day. It was a great day and very valuable exposure for Blue in Botswana.

## CONGRATULATIONS TO OUR WINNER!

The largest response ever to our August competition brought a huge pile of correct answers, which all went into the lucky draw. The winner was Mwai Nyrongo of Blantyre, Malawi. Congratulations, Mwai, your prize has been added to your

September salary. The answer to the six glass trick was of course to move glass two and pour the contents into the empty glass five, giving you three empty glasses on the left and three full glasses on the right.

