



PAINTING THE TOWN BLUE

By Rae Tekateka, Public Relations Officer: Africa

Blue Financial Services arrived in Mbabane on the 15th of July 2008 with a big bang. The much anticipated opening of the head office and flagship branch at Mbabane House took place amid much fanfare. The official opening was scheduled for the morning, but due to weather delays, our CEO and members of the South African media only arrived in Swaziland at midday. The eager public however could not be stopped, and with

such high demand the doors were opened before the ribbon cutting so that customers were not turned away.

By 10:00, the staff had their hands full with the branch packed to capacity. It was a true test of the team led by Branch Manager George Ngwenya, as it was all hands on deck. Over 500 customers walked through the doors that day.

As Dave arrived, the branch was promptly closed and the ribbon was cut as the branding was revealed to the public for

the very first time. Our non-executive directors, Zizwe Paul Vilane and Rev. Abednego Dlamini were in attendance, as well as prominent businessmen from Mbabane. The local media stayed for the festivities and attended the press briefing at the nearby Eden Guesthouse. Blue was featured in all the major newspapers in Swaziland that week as we truly painted the town Blue.

The evening saw the celebrations begin in earnest at a gala dinner held at the Old Barn venue in Mbabane. The launch was

well-attended and the keynote speech was given by none other than the Governor of the Central Bank of Swaziland, Gov. Martin Dlamini. Speeches were also given by CEO Dave van Niekerk as well as Country Manager Johan Senekal.

Fun was had by all as we celebrated the launch of our operations in Swaziland. This will no doubt be the first of many celebrations as our Swaziland operations grow from strength to strength.



Welcome Nedfin staff

Tanya Roberts, HR Manager, Paul Kruger, MIS Administrator, and the HR team had a hectic weekend in Zambia, meeting and chatting to all Zambia's Nedfin staff, to welcome them to the Blue family. They had a full session on Sunday when new staff learned about Blue's staff policies, birthday bonuses, Blue Star awards and how Blue operates. Paul Kruger talked about security and each staff member's responsibility for looking after his/her own branch.

After supper, each person had a one-on-one session with either Tanya or Deja

Kars, HR Consultant, to discuss their current jobs. They were reassured that the Blue family always has room for loyal and dedicated staff.

Tanya Roberts says, "It was wonderful to meet our new family members. When we left they were all wearing Blue buttons, waving copies of *Blue Bulletin*, and were very excited to have the broader picture of Blue and know about the career opportunities we have for people who are dedicated and committed. The Zambian team are optimistic and raring to go."

Blue now single biggest micro-financier in Zambia

Blue has acquired Zambian micro-lender Nedfin Ltd, increasing the combined branch network in Zambia from 12 to 20 branches. This effectively makes Blue the single biggest micro-financier in Zambia. Nedfin focussed on shorter-term loan products and was a cash generative business that had seen consistent growth in volumes and profitability in the last year.

This acquisition is part of Blue's longer term strategy to become the largest micro-financier in Africa.

Deon Verster, Country Manager Zambia, says, "The Nedfin model is a bit different from our current model, but we are looking forward to making a huge success of the entire operation. Anton Brewis will be joining our management team in Zambia to take charge of the Nedfin operation. Anton has vast experience in the cash operations industry. I would like to take this opportunity to welcome Anton to the team in Zambia, and we are looking forward to working with him."



Condolences on Zambia's loss

It is with great sadness that the entire Blue family extends condolences on the untimely passing of His Excellency President Levy Patrick Mwanawasa.

"Good men die, but death cannot kill their names"

From the CEO

By Dave van Niekerk, Blue Group CEO

Our quarterly Exco meeting brings together the top executives from every Blue country and division. This gives us the chance to bring up issues that need handling and hammer out solutions. Our B.A.S.E Exco weekend in July also gave us the chance to get to know our senior team members and find out more about their unique Blue experiences, and to meet their spouses and families. I certainly know you all a lot better now, thank you for being there.

Key issues that came out of the July Exco meeting were:

Service

We are faltering in the customer service delivery department. Part of our ethi-

cal service delivery is making sure that the customer is king. This covers all our branches in all our countries. We need to make sure our customers know they are the most important part of our business. We need to go the extra mile for them. Otherwise we are making a mockery of our slogan, "Every step with you, trust in Blue". Our help and support is part of our promise.

Products

Our branches don't all have access to all our products. We need to change this, so all our customers can be properly served. I want to see all our products available to all our customers. We talk about "every step". That includes every product a customer could want that we are able to supply.

Accurate data

We need completely accurate data. "Trust in Blue" – this means that every application completed must be filled in accurately, and that each staff member applies responsible lending practices. Data must be accurate. Anything less than absolute perfection will not be tolerated in the organisation. There is no room for errors in administrative routine tasks. At Blue we encourage people to think outside the box and find novel solutions, but routine administration must be done correctly every time. Admin mistakes are a result of incompetence and lack of care and there is no room in this organisation for people who don't care about the quality of their work.

Culture

Last, and most important, our company

culture. What do we stand for?

1. Commitment and loyalty to making Blue the best micro-lender in Africa.
2. Family values – building a family that look out for each other and each other's families.
3. Speed – we have a sense of urgency in delivery.
4. Discipline and professionalism – we take pride in doing the best job we personally can every day.
5. Sense of cohesion – we are a powerful team and we know it.
6. Continuous business improvement and change by management – things change fast at Blue and there is no chance to get bored.
7. Energy! This is what drives us forward. There should be a buzz, an excitement in every branch of Blue, because Blue is an exciting place to work. Make it so.

Out of the Blue comes the hunger to win

Extract from Renée Bonorchis' article in *MsManagement*, *Business Day* 17th July

"... It's been a long time since I came across a business with such passion and commitment. All companies will tell you that they have passion and commitment. They wouldn't be in business if they didn't. But most companies have long forgotten what it feels like to be hungry for success. And it's the hunger permeating Blue that impressed me. In Swaziland, Blue was opening up its twelfth country operation. In October last year, it was in seven countries. That is enormous growth and many may wonder if it isn't too fast, too soon. I mean, how do you even begin to hire and train the right staff to run all of these operations? But Blue is rather pleased with its reputation as a cowboy. Because cowboys work hard and sometimes they have the guts to get it right and beat the competition at its own game.

"Blue is in the business of micro-finance – small loans to lower income sectors of the population. And what we know of small loans is that they're big business. If you look at what we have learnt about social development, the 'fortune at the bottom of the pyramid', and the growth of certain financial markets in India, companies that successfully offer small loans in poor countries can do incredibly well. In Blue's case, it is also determined to thrash its competition and grow aggressively.

"That's all good, but you may wonder if right now, given the weakness in financial services globally, trying to expand across the continent is a good idea. But I believe, as does Blue, that if you can grow while others are taking a back seat, then you're in pole position for the upswing in a few years' time. Further, in times of economic stress, Blue reckons people need debt consolidation and small personal loans more than ever.

"What we do know, at least in SA, is that people have not saved their money in the good times. Now they have to pay school fees, maintain their houses, try to keep small businesses running and support their families. Blue can help with that, and not at vastly over-inflated rates. Small loans may be the perfect business to be in.

"But there's another reason why I would say that Blue is a company to watch, and it's more to do with gut feel than logic. Remember back in the 90's when Dimension Data (Didata) could do no wrong? The management team there – Jeremy Ord, Malcolm Rutherford, Richard Came – were the darlings of the stock exchange. Everybody wanted a piece of the action and many people made vast sums of cash investing in that company.

"Yes, it all fell apart, but for a while that management team had a winning combination. Even the *Financial Times* pointed it out – it noted that the top team really was a team. They spend inordinate amounts of time together working, playing golf, travelling. Their commitment to each other and their business was extreme. And it's not since those days that I've seen another company come close to that kind of attitude. Until I met Blue.

"For 10 years now, investors still sore about what happened to Didata's share price and reputation have been looking around forlornly for another Holy Grail.

"Well, I think we may have found it and this time it's not in the form of a tech company. It's this little financial services firm, Blue. It has the hallmark of a Didata just before the market went wild for it.

"Blue doesn't come without risk, but for those who have the stomach for it, it may be time to don that Stetson and get back on the horse."

The month in review

By Dave van Niekerk, CEO

1. The Swaziland launch broke all records of media coverage and brought hundreds of new customers into the office the first day. This sets a new standard of professionalism. My personal thanks to the whole Blue team that made the event such a huge success. Bravo guys!
2. The B.A.S.E (Blue Annual Strategic Exco) meeting allowed top Blue executives and their families to work and play together. It was a fruitful experience and helped build the Blue family. We also had a lot of fun.

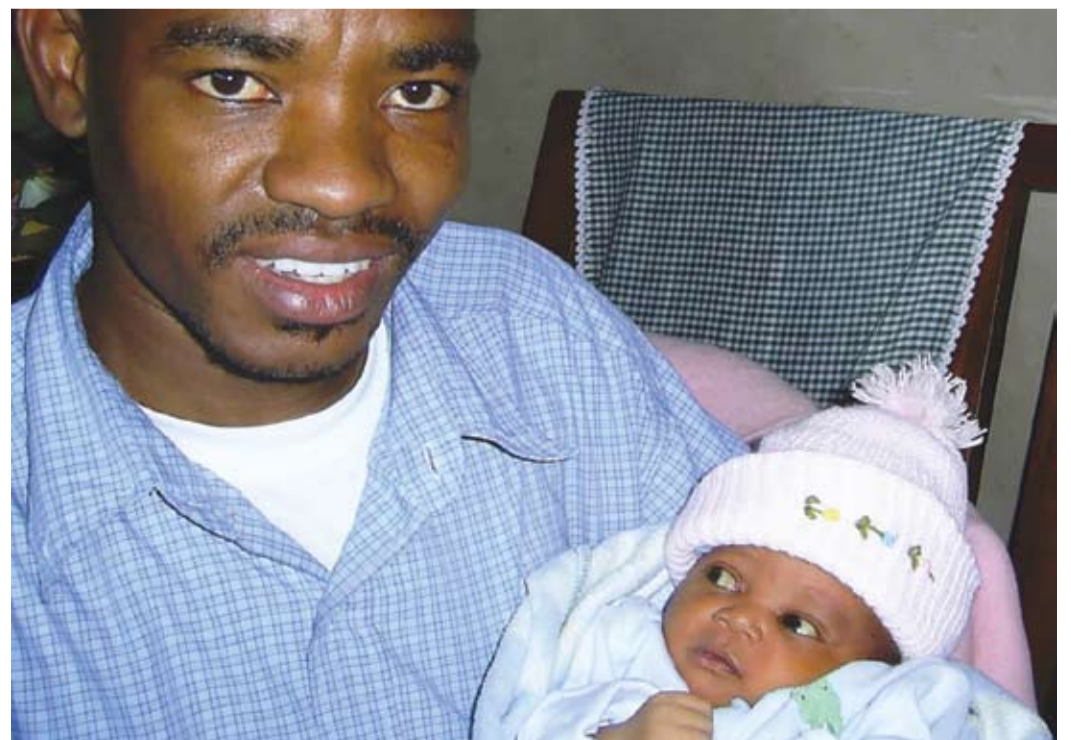
3. Nigeria's opening is on track and by the time you read this, we will be very close to launching in that country. This is a huge opportunity and holds unlimited potential.
4. In case you were not aware, the Zambian acquisition now makes Blue the largest lender in that country with 20 branches.
5. Blue in East Africa is doing its best to get up to speed to compete with our older, more established countries. Good luck with their East Africa Olympics.
6. We will be opening in Rwanda shortly, making it the twelfth Blue country.

NEW BABY IN LUSAKA

By Tukuza Lungu, HO, Zambia

It is with great pleasure that I formally announce the birth of Leticia Mwanachilenga, first-born daughter of Nisbert, Approvals Officer, Zambia and his wife Mercy. Leticia was born on 23 July

2008 at UTH, weighing 3.6 kg. The father has taken days off work to admire the cute blessing. When asked how the baby is, he had this to say: "The baby sucks too much, I am afraid the mother may lose weight!" and, "she was already sucking her thumb just a few hours after she was born."



Solwezi branch on fire

By Godfrey Ngula, Marketing and Sales Director, Zambia

Monday, 21st July 2008 will go down in Blue Zambia's history as probably the darkest hour since we began operations. We hope that there will be no more. Phone calls came in as early as 05:00 that our beautiful branch in Solwezi (north western province) was on fire! I received not less than fifteen such messages ranging from the branch manager to Deon, our Country Manager, even as he was being transported to the airport from Exco in SA. I scrounged fuel money from my wife,

jumped in the company bakkie and hit the road in my quest to travel the 600 km to Solwezi.

Carol Katawola, the Area Manager, was already on the slow bus with a dodgy starter motor, waiting for passengers to fill ten more seats. I rescued Carol from her double nightmare and off we drove to Solwezi to support our colleagues. The conversation on the way was gibberish and punctuated with cellphone calls from all and sundry to hurry up! Eight hours later we were greeted by a shocking scene

of burning offices which included our competitor Microfin and a medley of other shops in the same complex. Our adrenaline levels high, we swung into action in military style to calm down our staff's nerves and engage a damage control plan to resume business. We set up temporary camp in a half-burnt shop using borrowed furniture, posted notices to redirect our clients, engaged the local radio station in positive propaganda and gave loans to the tune of ZMK10 million, even as we sat in our makeshift branch. True Blue style and determination! Needless to say, Deon

and team arrived as reinforcements during the week and marvelled at the good spirits exhibited by all staff.

We received a lot of cooperation from the police, the Bank of Zambia and other interested parties. The investigations as to the source of the fire and losses are continuing and we have no doubt that the culprits will be brought to book sooner rather than later. The moral of this story is that we should always be ready in the Baden Powell (English Boy Scout pioneer) manner and die a little for Blue.



Country managers



Our country managers at B.A.S.E. end July, back L to R: Tony Henderson, Uganda; Andre Heunes, Botswana; Marthin De Kock, Botswana; Jaco Coetzee, Nigeria; Deon Verster, Zambia; Riaan De Wet, Tanzania; Pieter le Grange, Kenya; Frank Ajilore, Nigeria; Anton Nel, Namibia Front L to R: Johan Senekal, Swaziland; Brett Marshall, Malawi

Blue East Africa Olympics

In the spirit of the 2008 Olympics, Blue Kenya and Blue Uganda have set up an inter-country challenge from August to November, with prizes to be presented at the year-end function in the country of the winning branch.

It all started with a challenge from Kenya to Uganda. They said, "Our branches in Kenya would like to know if your branches are up for an inter-country challenge? We suggest that we have a joint 'score board' based on percentage of target achieved." Tony Henderson, Country Manager Uganda, agreed wholeheartedly, knowing that Uganda had reached all their targets for July.

On a weekly basis the scores of each branch in the countries involved are

circulated, so that people can see their ratings in the friendly challenge. Kenya is sponsoring gold, silver and bronze medals for every month, and the main winner at the end of November will win the overall prize, sponsored by Uganda. The prize will go to the branch that accumulates the most points over the months ahead. The objective – to put East Africa on the top of the Group's sales performers.

Their Olympic logo consists of only three circles – the Tanzanians have been invited to join and are still on their way. Apparently, they missed the plane. Go for it, East Africa!

BLUE IN ZAMBIA AT THE RIGHT TIME

By Godfrey Ngula, Sales & Marketing Director, Zambia

Zambia has a long history of good governance and support for good humanitarian causes since its independence from Britain on 24 October 1964. This is demonstrated by orderly elections and changes in government, consistent support for refugees and others seeking justice from troubled nations.

This land of 12 million people has an amazing amount of natural resources which is being prudently exploited for the good of the nation. Top on the agenda are human beings. Although there is a high rate of unemployment, the current leaders have put in place effective macro-economic policies that have started to bear fruit and employment is rising in the construction, mining, and tourism sectors, the favourite destination of direct foreign capital.

The education sector has been given a shot in the arm by liberalisation and a plethora of private schools and colleges have sprung up. This is in stark contrast to Zambia's first republic when the sector was dominated by government institutions. This development brings its own challenges, but literacy and numeracy levels are being raised to feed industries with appropriate manpower.

Zambians are full of humour and laugh at themselves even in times of tribulation. Visiting pub crawlers are most welcome to some of our unique "watering holes" where patrons drown copious amounts of the mosi-o-tunya (smoke that thunders) Mosi lager and crack jokes like "Just because you're tall doesn't make you walk tall!" Zambia also has abundant copper,

which accounts for at least 80% of our export earnings. We also have cobalt, zinc, lead, silver, vanadium, coal, platinum and some of the most precious stones in the world. I once visited India where I saw Zambian emeralds displayed at Agra (next to the world famous Taj Mahal) with inscriptions "Zambian emeralds". Suffice to say I walked tall, never mind the fact that I am actually vertically challenged.

In tourism, we have beautiful game parks like the Kafue and the Luangwa which boast world-class accommodation and a variety of wildlife. The Victoria Falls needs no introduction and several other amazing water features exist throughout the country.

Some people maintain that Zimbabwe's troubles are a blessing in disguise for Zambia. I say from an economics and business perspective that it is a huge opportunity cost. Once that country opens, our Gross National Product will jump from the current 6.5 % to 10% and Blue will be there! Come to Zambia and "Iseni mwimwene" (translated this means "see for yourself" in the local Bemba language).



Mafikeng – SA's July branch of month hits jackpot

By Christa Laubscher, Regional Manager: North West, SA

The little Mafikeng branch put the rest of South Africa to shame with a magnificent unrivalled performance in July. Mafikeng is a small town with a population of 150 000. Nevertheless, Mafikeng's results were 50% higher than the branch that came second and four times higher than the branch that came twentieth of the 150 SA branches.

Mafikeng's team of four people between them wrote 172 deals, of which 81 were written personally by Branch Manager

Victor Rantho. Victor is often at the branch till late at night, helping clients who can't get off during the day, who come to see him after work. Solomon did 49 deals, is dedicated and very loyal, always smiling and greeting the clients with sincerity. He is looking for clients to help every minute of the day. Maggie is always positive and gives her best. She closed 41 sales in July. She believes that growing oneself never stops and that hard work and dedication always pay off. Lerato, the new team member, is warmly welcomed by all. Congratulations and keep up the good work!



Back L to R: Victor Rantho, Solomon Front L to R: Maggie and Lerato

Blue Nigeria head office opens soon

By Frank Ajilore, Executive Director: Blue Nigeria

Blue in Nigeria is a gathering storm! Blue Intercontinental Micro-finance Bank (BIMFB) has the regulatory approval in principle and we have filed documents with CBN to secure a final approval to

commence business. The head office will be at 188 Herbert Macaulay Way, Lagos and we are currently hiring operation-level staff. Tanya Roberts, HR Manager has conducted a series of interviews, and we look forward to the new staff joining our operation soon.

Blue hamper makes winter better

Christa Laubscher, Regional Manager: North West

Winters are hard in North West Province, South Africa. So the North West winter promotion meant a lot to customers battered by the cold. The regional management made up a hamper for each branch. Clients who took out more than one loan during the month went into the draw. This was a huge success. The hampers contained goodies that you associate with winter like blankets, gloves, socks, Cup-

A-Soup, a scarf and a hot water bottle! As you know, a lot of our clients don't have electricity and the hot water bottle really did the trick. We also added a cup, hot chocolate and sweets... They loved it! At Blue Rustenburg, Boom Street, the winner was Mr OB Dithakgwe. He was so happy that he couldn't wait, and unpacked the whole hamper right there in the branch! His little daughter was with him when he won the hamper.

We will be doing this again.



Staff step out in Barberton

Doné Joubert, Regional Manager Mpumalanga & Eastern Cape

selves in the free cookies and cold drinks on offer.

Barberton is a small town in the heartland of Mpumalanga. Business is usually very slow in this little community, so Branch Manager Odette Porteous and her team took it upon themselves to promote the Blue brand by setting up a gazebo in the parking lot, not just for marketing, but to get to know the community. They all donned their Blue T shirts and spent the day chatting to passers-by. The Blue team members answered all kinds of financial questions as their visitors indulged them-

The result of this endeavour was a deeper entrenchment of the Blue brand in Barberton, as well as building friendship between consumers and businesses, so often forgotten in today's ratrace. Although the fuller financial rewards for their investment will certainly only be fully realised as time passes, the immediate reward was eight deals worth R59 000. I believe their time and effort was most certainly a resounding success and the benchmark for more to come.

Blue opens in Caprivi



The Governor of Caprivi (right) opens our new Blue branch

Blue Financial Services opened their doors on 1 August to the people of the Caprivi. Caprivi is a narrow strip of land in the far northeast of Namibia, about 400 km long. It's wet, tropical and full of rivers that sustain a large variety of animals and birds, particularly elephants, so it is excellent for game viewing. Katima Molilo is the small town serving the Caprivi's population, and it is here that Blue has opened its branch. Katima is a border post on the banks of the Zambezi River, with an airport, hospital, stores and attractive game lodges. Tourism is the main product of the area, now easy

to access because of the tarred Caprivi highway.

The Governor of the Caprivi Region, Mr Leonard Y Mwilima, extended his sincerest joy in this happy event. "We are very proud that Blue Financial Services came to invest in the Caprivi," he said. After cutting the blue ribbon and pronouncing Blue Financial Services in Katima officially open, he received a quick inside tour and explanation of how the offices will operate.

Boda boda – Uganda’s answer to the transport crisis

Tony Henderson, Uganda Country Manager

Blue staff in Uganda need to get around, so they know all about the boda boda (Border-to-border) – the notorious mean machines of Uganda. To a tourist they form part of the adventure and tourist attractions in the country. To an ordinary traveller and campus girl they are the quickest means to get to a destination and save on travelling time in the congested towns. To a motorist they are a nuisance, accident agents and evil on the road. Ask the elderly and the response is: “Save me from this death trap, I still need to enjoy the remaining days of my life.”

There are various theories pertaining to the origin of the boda boda in Uganda (or okada in Nigeria). The predominant one is that during the reign of Amin 1972-1979, there was a breakdown in trade and commerce in the country. Uganda’s relationship with Kenya was strained and thus there was a lack of essential commodities. The ever innovative traders on the Uganda/ Kenya border at that time invested heavily in smuggling to bridge the gap in trade. It was so lucrative that these smugglers could no longer carry the heavy loads on their heads, thus the need for alternative, convenient and cheap transport.

Eagle is Kenya’s leadership icon

By Peter Ochieng, Blue Chief Correspondent, Kenya

Near our office a sign says: “Venture where the eagles dare.” It made me think that the eagle is a perfect analogy for us – that wonderful power of flight that enables a bird to hang as if frozen in the sky, for long periods appearing to our sight immovable, or to sail and soar directly into the eye of the sun, seeming to rejoice in its strength of flight and to exult in the security and freedom of the upper air. Some believe leaders are born. Others believe that leaders are developed. We believe that by observing and studying this matchless bird you can pick up on leadership characteristics to help develop you and your network marketing team.

- The eagle shows vision: The eagle’s eyes can see great distances. He can also fly directly into the sun without being blinded. You, being the leader of your network marketing team, must have vision to guide and lead your team towards its goals. A big, focused vision will produce big results.
- Eagles never eat dead meat: They hunt for and kill their own food. You as a leader must go where the action is. You must go to hunt down and find lively people to grow your business.
- Eagles seek out storms: As storms approach, lesser birds head for cover, but the mighty eagle spreads its wings and

The boda boda were born in the border town of Malaba, first as bicycles, but as volumes and traffic increased, motorcycles were introduced.

They diversified from “aiding trade” to become commuter taxis from Malaba to all parts of the country. Today, they can be seen carrying corpses, live poultry, fresh meat, timber, fridges, stoves, lawnmowers and any other item that needs transporting including passengers. It’s not uncommon to see four people at a time on this mean machine.

Immediately when you approach their stage, they will all start their engines competing for the prospect and immediately rush towards you like hungry lions that have spotted prey. The riders will give you all sort of appealing names in a bid to catch your attention. Examples include daddy, mammy, uncle, manager, mulodi (tycoon), and sebo, etc. They have formed a solidarity association in various towns that loosely brings together over a million of them, and this has helped them to lobby government to waive the daily taxes that the local authorities had levied on them.

Trust the popularity of these wonder mean machines in Uganda, they provided trans-

with a great cry mounts upon the powerful updrafts, soaring to heights of glory. Eagles use the storm to lift them to these great heights. Leaders use storms (challenges) as tools for their development.

- Eagles love and care for their young: The eagle is known for its ferocity, yet no member of the bird family is more gentle and attentive to its young. At just the right time, the mother eagle begins to teach her eaglets how to fly. She gathers an eaglet onto her back, and spreading her wings, flies high. Suddenly she swoops out from under the eaglet and as it falls, it gradually learns what its wings are for until the mother catches it once again on her wings. The process is repeated. If the young is slow to learn or cowardly, she returns him to the nest, and begins to tear it apart, until there is nothing left for the eaglet to cling to. Then she nudges him off the cliff. Teach and train your organisation! Network marketing is about duplication!

“This is exactly what we are doing in Kenya with our eaglets – the branches,” says Country Manager Pieter Le Grange and adds, “This is precisely because in all these branches we have noticed in each unparalleled unique qualities – outstanding capabilities that we want to nurture to greater success.”

port to the president – Yoweri Museveni in 2001 when he was going for nominations at Kololo air strip.

They are probably the biggest means of transport in Uganda today. They are handy,

available anywhere, anytime, except when it rains. Has Blue partnered with these boda boda guys? Yep, at Blue we use them every day while on duty, despite the risks. Just shout “Boda!” and they’ll be there.



NAIROBI AND WEST EXCEL

By Peter Ochieng, Blue Chief Correspondent, Kenya

In the month of July we were bowled over by our metropolis branch Nairobi, which has done total sales matching the entire sales of all Kenyan branches in June and exceeding their value target by close to 100%. Peter Ochieng, Manager: Business Development and Investment Opportunities, says, “This is a sterling and spectacular performance. Kenyan branches are energised and motivated and in the coming months there will be very tight races between the branches to surpass the target. The challenge at National Office is to back branches up with sales drives to sustain the tempo.”

Community goes Blue

On a recent visit to the Nyanza and Western Provinces, National Ops Manager Zablon Kaka and Peter Ochieng reported a novel sales strategy. They saw boda boda (bicycle taxi) operators in Blue T-shirts drop clients at the branches and later beautiful ladies wearing similar Blue T-shirts distributing Blue brochures at automated teller machines (ATMs). They

also counted at least four people in the ATM queues wearing Blue T-shirts. Great strategy, guys!

Helping the homeless and the environment

Jesus said, “Foxes have holes and birds of the air have nests; but the Son of man has nowhere to lay his head.” (Matth. 8, 20). Blue Kenya feels impelled, by the example of our religious icons’ generous self-giving, to seek to do everything we can to help those living in conditions unworthy of their human dignity. Watch this space.



Mzuzu golf course not Blue or green

By Brett Marshall, Country Manager, Malawi

Two days after the visiting audit team of Gerrie Fourie (pronounced Jerry in Malawi) and Deon Kruger arrived, we went north and had reason to spend a night in the bustling metropolis of Mzuzu. The place of the bicycle taxis. Wonderful city (having recently been elevated to that status), but lousy golf course as we found out when we had a couple of hours left before sunset. The course has browns, not greens. That is literal guys, the part of the course where putting is the usual format of play is covered in oiled sand, not grass.

When we arrived we were surrounded by caddies and it was a mystery to me why the master insisted that we needed eight caddies for the three of us to play nine holes of golf. I soon found out. One caddie carries one bag, that makes three. One caddie carries the flag and since there is only one flag for the entire course he has

to run ahead to place the flag on the green, sorry, brown, on each hole ahead of the players. That makes four. The other four simply run ahead of the players to ensure that the locals, who constantly swarm over the course with an unnerving disregard for the potential suffering that a fast moving, small and very hard object can impose, do not pick up the golf balls. I felt sure that eventually one of these citizens would be struck, and so it came to pass.

The seventh hole on Mzuzu golf course is a par 5 dogleg to the right, smoky haze ahead and a squatter camp to the left so close that you can spit on the illegal power connections. There is movement of people all the time across the fairway, so teeing off is a bit like finding a gap in rush hour traffic in downtown Blantyre. Deon and I managed to tee off without incident and it was the turn of Gerrie. Well he had one of his fluid, graceful and very mean slaps of the ball that leaves the club face at a hundred kilometres an hour and never rise

more than a meter above the ground. And they depart from the intended direction of flight randomly. Now there happened to be one citizen pushing a bicycle and its load on the path leading from the camp towards the town, sorry city, who was in exactly the wrong place at precisely the wrong time. Thwak! In his back just about where his left kidney resides. The fellow was clearly uncertain of what had happened when he turned to look for the source of his discomfort. He grinned, turned back and started to walk off for a pace or two before stopping and doubling over in pain.

Various onlookers were apparently completely unperturbed by this turn of events. It should be mentioned that by now the very tall, and no doubt good looking, Gerrie had attracted a gallery that would have only slightly disappointed Tiger Woods on a practice round at Augusta. One of them ran off, recovered the ball and put it back on Gerrie's tee. It took a few minutes for all the excitement to settle

down, and the poor guy to move off. He must have been hurting badly and it surely would take days to recover, but he soldiered on, pushing his bicycle and its burden.

Gerrie, who was of course distressed and not sure of how he should behave under such circumstances in Africa, asked me. I naturally told him that unfortunately he would have to be penalised stroke and distance, but should tee off again quickly since the light was fading. He did. Well, and this is where you may begin to doubt the veracity of this story, the citizen and his bike had by this time moved about ten yards further up the path. Now I kid thee not, when the second ball struck the citizen, twenty people fell about themselves laughing. Happily it was the bike that received the blow this time and since the ball did not go out of bounds, Gerrie was able to play claim relief from the path and play the ball from the rough. Next time, I'll tell you how Deon almost brought Lilongwe to a standstill with a soccer ball!

Blue Roof Meadowlands

By Elsabe Veldman, CSI Manager

On Saturday 2nd August Blue staff from Head Office, Johannesburg and Hammanskraal pitched in to help kick-start one of our biggest Blue Roof projects to date, the Mawila Primary School in Meadowlands, Soweto. Volunteers Sam Brink, Anna-Marie Bigaignon, Michael Drummond, Elsabé Veldman, Christelle and Stefan Lourens, Hannes Meyer, Alta De Kock, Deja Kars and friend Venetia Fourie, Iggy van Niekerk and friend Retha, Yolanda Coetzee, Jan Jacobs, Joel Marotola, Derrick Lewis, Dickson, Petros Mogale, Goodman Dlepu, Thabang Matsimela, Violet Nkgadime, Michael Mkhari, John Mahlangu and Precious Ratema tackled the community school hall with gusto.

Alta and Christelle tackled chipping off of the old vinyl floor with an intensity rivaled by none. Deja and her friend Venetia hitched a lift onto the roof from Sam Brink (in odd shoes and socks). Anna-Marie, Jan and Joel seemed to be everywhere and made a big dent in the workload. Michael and Iggy spent the

morning scouring Soweto for gas for the braai. They finally came back and we managed to feed the then starving volunteers. Our Hammanskraal branch gave a much needed helping hand. Even three ladies from the Vuka Foundation and two staff members from the school pitched in to help. Mr Masinga, the School Principal popped in to say hello and joined us in a bite to eat.

It is a very big project, but we will continue painting and planting and training until it's done. The biggest gift of the day was the camaraderie, goodwill and getting to know each other in a whole new light!



How it felt, getting our hands dirty

Five hours of grafting, but a wonderful experience and a rewarding feeling to know that you have helped children in some way. I will definitely participate again. After scraping floors, clearing rubble and painting windowsills I didn't need any gym for the whole week. Saturday was all about teamwork and boy was it a successful day! A job well done to all who participated.

Alta de Kok, PA to Group Ops Exec

Driving round Soweto for a few hours trying to locate a gas cylinder felt like I

was part of the Amazing Race television programme, as I had to walk in between the houses in search of a little house where they actually sold gas. It was an amazing experience and I hope to be of help in the future.

Michael Drummond, Group Financial Manager: Special Projects, M & A

It was a nice day and keep up your good job that you're doing. I'm looking forward to more work with you.

Joel Thabiso Marotola, Insurance Administrator

LESOTHO STAFF GET TRAINING

By Casper Kruger, Country Manager, Lesotho

The Lesotho Collections Department and data capturers received training from Blue HO staff members, and they have benefited a great deal. Now they can retrieve information from Smartfin Central and can upgrade clients' data for refunds. Staff are excited with the training, and believe that more training sessions like this for all staff members are vital to company growth as they contribute to employee financial literacy and skills.

Warming hearts and hands

Since it's still a little cold in the Mountain



In the picture: Dino & Alma Blue Head Office; Mantha, Lesotho Collections Manager; Hlompho, Data Capturer

Kingdom, we are offering coffee to our clients as a good customer care practice to make our waiting clients feel more at home at Blue than at competitors' offices.

Hello and goodbye

Lesotho's staff members bade farewell, heartfelt thanks and good wishes to Riaan de Wet, who took on operating in Tanzania. They will miss him for his efficiency and effectiveness around the office. They also welcomed new Country Manager Casper Kruger who is willing and enthusiastic to work with and support new staff members.



In the picture: Cheerful Rethabile, Blue Consultant, assists her client Mrs. Api who is enjoying her cup of coffee

someone else.

Christelle Lourens, Investor Relations Officer

It was a wonderful experience seeing people who always sit at their desks going down on their knees and scraping the floor. The commitment and the dedication were very challenging. You people who didn't make it this round make sure you don't miss the next one, it's an experience to remember.

Hendry Mathebula, Agent: Call Centre

Try and support this – your time could make the world of difference to

Prize-winning tips from Uganda

Albert Taremwa, Branch Manager, Kabale, Uganda

Albert Taremwa's wide-ranging customer care suggestions have won him the ZAR250 prize in our June 2008 competition. His tips give us insight into culturally sensitive customer care in Uganda.

Customers are the core of any business, which means that all our respect and care must go to them. Here are some tips on the best way I handle different categories of customers:

1. When a customer enters my shop, with a smile on my face I say, "You are most welcome! Greetings to you! How may I be of any help to you?" All that with a smile, the customer feels at home and

even takes a decision to buy.

2. Customers desire the best service at a cheaper cost/price. When they tend to bargain, give them a listening ear and hear their suggestions. Put yourself in their shoes and feel the way they feel.

3. A customer is always right, so take whatever they say as though it means a lot to you as well.

4. Some customers want to identify themselves with your business, not even wanting to buy. Be friendly to them as you may also learn one or two things from them. Do not ever discriminate against customers, as they all have a value to your business. When a decision to enter your shop is made, then welcome them with both hands. Always

understand what a customer wants.

5. A big "thank you" and "come again" is very important after the customer is done in your shop. They will always give your shop the first priority before others, even if you don't have what they need. Guide them to where they can get it, if you don't provide that service.

6. Older people tend to think faster, so it's wise to first give audience and understand what they want. It's always better to serve them while standing or slightly bending as a sign of respect.

7. Women tend to be soft and therefore you need to go easy on them and handle them with care. A simple joke will do to get them smiling all the way.

8. Be kind to children, so they will always

run to your shop, and of course they will drive their elders straight to your shop as well.

9. Some customers find it easy to shake hands with you. Don't ignore them, you give the right hand and support it with the left hand to show respect and friendliness.

10. The worst thing you can do is look at a customer with a gloomy face, ignore their needs and talk rudely to them. You lose one customer, you lose eight and retain two you will have retained ten.

Basically that's how customers are best handled. You will be a friend of many if you are a friend of one.

Blue Wellness

How stressed are you?

Answer the questions below, and find out.

1. I feel very tired at the end of a working day.
2. I feel restless when I'm not busy with definite activities.
3. Delays annoy me.
4. I am continually rushing to finalise things.
5. Other people could describe me as nervous or sensitive.
6. I am often so busy that I cannot concentrate properly.
7. I have a problem working with people who work or talk slowly.
8. I don't have many supportive relationships.
9. I find it difficult to 'switch off' and often take work home.
10. I find it difficult to fall asleep.
11. I use cigarettes, alcohol and/or other substances to help me relax.
12. I often wake up at night and struggle to fall asleep again.

13. I suffer from one or more of these: indigestion, tension headaches, dizziness, muscle pain, skin rash, palpitations, sweaty palms.

14. My relationship with my loved one(s) is not as good as it used to be.

15. I sometimes feel unable to cope with my responsibilities.

How many "yes" answers did you give?

0-3: Your life is relatively calm and unstressed.

4-7: You are facing a little more stress than you are comfortable with.

8-11: You are beyond your manageable stress level and need to cut back.

12-15: Your stress level is way too high.

Unless you do something urgently to lessen the pressure on yourself, you are a prime candidate for one or more stress related illnesses.

Yes to Q13: It would be advisable to seek medical advice as well.

Adapted from Reach Africa Marketing's stress test, with thanks

Blue Stars

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

KENYA:

Victoria Wakio Kodi: ★★★ B,T,S
Pieter le Grange: ★★ B,T,I
Joshua Nyanchoka: ★★ B,T,S
Peter Ochieng: ★★★★★ B,T,S

MALAWI:

Owen Banda: ★★ B,S
Tapuma Khonyongwa: ★★ B,T,I
Felix Mkhata: ★★ B,T,S
Chifundo Chirwa: ★★ T,S,I
Yalu Yoweli: ★★ B,S,I

Justice Banda: ★★★ B,T,I
Susan Manda: ★★★★★ B,T,S,I

RSA:

Nabusio Mirriam Nhalpo: ★★★ B,S

RSA – National Office:

Palesa Megale: ★★★ B
Cheryl Kgaswane: ★★★ B
Donnevin Raath: ★★★★★ B,S

RSA – Head Office

Priscilla Adam: ★★ T,I
Agnes Phoofolo: ★★ B
Ester du Toit: ★★ I
Carike Strauss: ★★ B,I,T

Fame rollout for all Blue countries

By Sam Brink, IT Manager

After success in South Africa, the Blue Fame operating system now rolls out in Nigeria and Rwanda, and will be in Namibia in September. So be aware! Blue Fame is coming to your country soon! IT staff numbers are increasing to meet Blue's business requirements, and better improve your IT support. The finance team will get a new server to improve the back office financial procedures and make things run even faster in their frantic lives.

Internet access policy

Blue's internet access policy has been

updated, and all internet usage is being monitored. Just to remind you that the internet is only available for legitimate business information. Use for personal, illegitimate or illegal purposes will bring down disciplinary action on your head, so don't even think about it.

New telephone systems in SA

New phone systems in all SA branches will allow SA staff to phone an extension number to reach head office. This will cut telephone bills dramatically, and make your local branch more profitable!

Performance stats

Country performance against targets July 2008

Congratulations to Blue Zambia, jumping from third place in June to top position in July! Uganda has soared up from nowhere to second place, pushing SA down to third place, and Botswana has lost its well-held position on top of the log for two months to drop to fourth. We are looking forward to seeing how newcomer Swaziland does in its first month of operation, after crowds stormed the new office on opening day.

Zambia: 1st
Uganda: 2nd
South Africa: 3rd
Botswana: 4th
Lesotho: 5th
Kenya: 6th
Malawi: 7th
Namibia: 8th
Tanzania: 9th
Swaziland: Newcomer

Top branches

Congratulations to a new cohort of winning branches.
Botswana: Gaborone
Kenya: Nairobi
Lesotho: Mafeteng
Malawi: Lilongwe
Namibia: Oshakati
South Africa: Mafikeng
Tanzania: Dar-Es-Salaam
Uganda: Fort Portal
Zambia: Mansa



Blue Lesotho supports volleyball

164 children living at the SOS Children's Village received gifts from Blue Lesotho at the end of July. The gifts included four volleyballs and two volleyball nets on the day of their internal house volleyball tournaments and back-to-school farewell. Mr. R. Tšeuoa, SOS Project Manager said that SOS employees will now also enjoy financial services offered by Blue.

Blue Lesotho Admin Manager Anthonea Sekonyela said, "As Blue is still expanding in Lesotho, we will prioritise applications from orphans for all positions for which they qualify, to motivate and help them earn a living through their hard work so that they can achieve their goals." She added, "It's our policy to assist our community, as we cannot exist without them. We are planning to visit more schools to help students with school fees, uniforms

and books, as we are committed to helping poor children."

Blue Lesotho sponsors athletics marathon

Blue Lesotho also hosted a press conference regarding the sponsorship that they offer CADC Athletics Marathons. Anthonea said, "We started sponsoring this marathon in 2007, and are committed to doing so annually. We sponsor a 10 km marathon, registration fees for the first 50 participants and prizes to the winners. We want to help those in need to participate in sports. The community has supported us in business, so we would like to support them." Besides the Blue team, all media including Lesotho TV attended, as well as Mr. T. Khomari, (Senate member and Assistant to Sports Minister,) and Mr. Godfrey Kagante (Olympic Course Director).



Indoor cricket gets Blue boost

Gert Venter, Regional Manager, Western Cape

Blue's Bellville action cricket team, Evolution, currently playing in the Western Province, Boland Indoor Cricket Association's B league, is proud to show off their new match jerseys provided by their principal sponsor, Blue Financial

Services. We have a Blue staff member on the team – Grant Pretorius (back row, second from left) who is a consultant at Blue Bellville, Slaney Centre. Blue also erected a huge 4.5 metre banner in the Kuilsrivier Arena. The arena attracts almost 700 people a day and is proud to be associated with Blue.

BASE EXCO PICS



Blue competitions

Win Kenyan coffee!

Blue Kenya invites all readers to enter this fun quiz and stand the chance of winning a packet of pure Kenya coffee.

All entries to be sent to Irene at irenew@blueltd.co.ke. Deadline 25 September 2008.

Question 1: Name the world-renowned game reserve in Kenya which forms part of the yearly migration.

Question 2: The second largest city in Kenya is situated on an island. Name the city.

Question 3: Name the lake that borders Uganda and Kenya.

Win ZAR250 in our September competition

Putting the pigs into pens

A farmer puts six pigs into four pens. None of the pens are empty. None of the pens contain an uneven number of pigs. Question: How did he manage this?

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

CONGRATULATIONS TO OUR WINNERS!

The question? What does Dave expect you to do, yesterday already? The answer, of course, was the impossible. Lots of staff correctly answered the July competition and went into the lucky draw. Our lucky winner, Zamah Myeni of Blue Richards

Bay, SA, wins ZAR250. Your prize will be added to your September payslip. The winner of our June competition was Albert Taremwa, Blue Kabale, Uganda for his customer care tips (see page 7 this issue). He also won ZAR250.

