

BLUE RESULTS GET THUMBS UP

The investment community has recognised Blue Financial Services' year end results which hit the media at the end of May.

- Earnings increased by 88% from R32 million to R60 million
- Earnings per share increased by 37% from 10.37 cents to 14.24 cents.

Our CEO, Dave van Niekerk, was interviewed on CNBC Africa and Summit TV, and stories appeared in *Business Day*, *Sake Rapport*, *Business Report*, *City Press*, *Financial Mail* and *Beeld's Sake24*.

Dave van Niekerk said on CNBC TV, "A lot more institutions are interested in investing in Blue, there is a great foreign interest in the business, although we've only done one roadshow. People like the Africa story, they like the continent, and the sub-prime issue has not affected us."

Key successes reported:

- Our loan book increased by 132% from R207 million to R482 million

On Blue's expansion drive, he pointed out that East Africa had huge expansion

prospects, including Rwanda. In West Africa, Nigeria is a powerhouse. He emphasised that though the South African business grew in the last financial year, it had dropped from 73% to 34% of Blue's total loan book, which highlighted Blue's incredible growth in the rest of Africa. Dealing with governments, he said, "We have a very strict policy on debt write-offs, and are very careful not to expose customers to too much debt, as we will take that loss."

tight system of credit scoring, face recognition and fingerprinting to handle fraud. Our partnership with one of the largest banks in Nigeria will also go far in getting local knowledge on board."

Does Blue have the capacity to take the Company to the next level? Dave says, "We have a strong team of executives, and the greatest and best technical systems. The recent results prove the commitment of each and every member of the Blue family. It's all systems go to deliver even better results in this current financial year."

"While Nigeria is a risk, we are aware of the potential pitfalls and will use a very

First small business loans granted

Kenneth Fisher, General Manager of Blue's Small Business Division, has signed up the Division's first two contracts with Pretoria businessman Oscar Rammutloa.

Oscar had his eye on two existing Multiserv franchises in Pretoria's central business district. Multiserv operates small kiosks located in shopping centres, and offers services such as key cutting, mending and telephone facilities.

Kenneth says, "Oscar knows he can increase the turnover dramatically and sees it as a magnificent opportunity to make profit. The existing businesses have been neglected, and he will buy new key cutting machines in order to boost performance. He is up for the challenge and ready to go. He is very grateful to Blue for funding him when no bank would do so."

Oscar Rammutloa shakes hands with Euné Engelbrecht, Blue Corporate Finance Executive and Kenneth Fisher, General Manager, Blue Small Business Division



Blue tents help San

By Anton Nel, Country Director, Namibia



In the foreground from left to right: Elliot Hiskia, Blue Namibia Director, Bernard Gariseb, hostel father, and Anton Nel, Country Director

For some time now, Blue Namibia has been supporting the San tribe at Vergenoeg farm in the Kalahari near Gobabis and the border. The Company donates food to this settlement every school term. The people living here stay in terrible conditions in the reserve, so Blue decided to donate tents

to lighten their difficulty. Blue Namibia is also in the process of donating mattresses to the local school. There are approximately 100 kids in the boarding school, with only 20 mattresses for them to sleep on. We will also help them establish a new community vegetable garden.

Wide awake staff get fraudster arrested

It seemed like an ordinary day in the Blue branch at Tom Jones Street, Benoni, South Africa – until a stranger attempted to get a loan using another customer's name. While Mr Monwabisi Phungula was happily at work at his job at Impala Platinum, someone else was trying to borrow money

on his account, using a fraudulently acquired ID and payslips.

The Blue staff spotted the irregularity, called the police, and the suspect was arrested. Mr Phungula knew nothing of the attempted fraud until Blue phoned to tell

him it had been prevented. He says, "If it was not for the staff of Blue Financial Services, I would have been owing R26 000 which I didn't have. To the whole staff of Blue Benoni Tom Jones Street, thank you very much!"



L to R: Staff at Tom Jones St. Benoni, Derricyh, Lindi, Veronica and Micheal

Message from the CEO

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

For those of you curious about our expansion into Nigeria, I am delighted to announce a powerful team of three executives, Jaco Coetzee, Basil Riddle (with more than 20 years' experience in the retail industry) and Frank Ajilore, joining us from Nigeria. This team will be setting up our Nigerian operation.

The first quarter of this year closed at the end of May, with very good results from Botswana. This is one of our oldest operations in Africa, and it's great to see them outperforming the young guns. Well done to Botswana staff for the long hours and commitment to Blue that made it possible.

I'd like to take the time to re-emphasise the Blue internal message of "achieving the impossible yesterday already". We

cannot allow the concept of "tomorrow is another day" to be part of our strategy. As you are aware, we have already in this year purchased a company in Zambia – Nedfin – which will make us the biggest micro-lender in Zambia. So we keep on achieving the impossible. Don't be left out.

We have currently got our Corporate Finance Team in three new potential countries, and will keep you informed in this regard. Remember our team commitment to double our loan book this year to over R1 billion. That's what we're all driving now.

I just want to reassure you of our commitment to you from the head office perspective. Let us know what help you need. It will take every one of us to make this target possible. I know that you all know how to do it. Good luck.

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 or newsletter@blue.co.za



Dear Editor,

Some tips on showing respect

Your competition last month set me thinking. A customer is the most important key player in business and needs to be handled with the highest priority. Elderly people deserve a special respect, depending on their culture. In Zambia we have about seven different cultures, and each has different ways of respecting older people. However, there is one way of making them all feel great and fully respected – for example when sitting, you stand up then greet them and bend your knee a bit, to show you have lowered yourself and that person is older. "Bashikulu" comes in when addressing an elderly man. For women, we call them "mama" – a sign of respect.

Those elderly women we consider friends we call "aunt". You always greet using the right hand. Greeting children, we pat them when we greet them and you have to show a friendly face. An offence is caused when you talk to them while you are standing, so you kneel down to their level and give them a listening ear.

Regards,
Nisbert Mwanachilenga
Approvals Officer, Zambia

Editor: Nisbert is the first person to respond to last month's competition. Other contributions are welcome, as this is an ongoing issue of great importance.

FAME training – everyone a winner

Blue FAME training in South Africa has been spectacular in its effectiveness. We trained 120 people in 5 days. Staff came from all over South Africa to attend the workshop. On the sixth day we trained the trainers. The Blue FAME support team will continue with training as staff and system changes take place.

All countrywide training was finished by Thursday at 12h00 and FAME went live on Monday. Even more stunning was the fact that the system was up and running with virtually no hiccups. All staff attending the training received their own FAME



T-shirt – a token of being part of the 100% successful FAME project.

THE MONTH IN REVIEW

- We have published our annual financial results.
- We concluded the Zambian acquisition of Nedfin, making us the largest micro-lender in Zambia.
- We rolled out FAME successfully in all South African branches.
- Shareholders voted on EMP's R10 million injection of funds. 99.9% of all shareholders who voted approved the deal.
- We received additional capital from Standard Chartered for our African operations.

Our hearts are with you, Onalethata Molefi

Our deepest sympathies go to Onalethata Molefi, Branch Manager in Botswana and his wife in their tragic loss on Friday 16th May when both his twins died during birth. He was supposed to still be on family responsibility leave on Wednesday night, 21 May 2008, but he came in

specifically to help Marthin de Kock set up the stall at the Boccim exhibition. Our hearts bleed for you, Onalethata, and for your wife in your tragic loss. Nothing can replace lost children, and we mourn with you and pray that God will bring you comfort in the time ahead.

An ancient tale on good business practises

By **Brett Marshall, Country Manager, Malawi**

The legend of Icarus is one of innovation which eventually led to disaster and death. Icarus escaped from his exile in Crete by flying over the sea, wearing a pair of wax wings designed and built by his father, who warned him not to fly too close to the sun. Overcome by the sublime feeling of flying, Icarus soared through the sky joyfully, and the sun melted his wings. Icarus fell into the sea and drowned.

Blue's young, rapidly growing and dynamic trans-national company is full of heroic stories and management is a combination of encouragements to entrepreneurial behaviour and very sharply defined limitations to authority. Growth is by geographical spread and new product development. Once Blue is established in a country, we secure our position there, become self-sustaining and look for acquisition opportunities. New products fit a broad definition of financial services far from our roots as a provider of high risk, high return loans to individuals. If the opportunity seems good, we boldly move into action.

The phenomenal success of Blue is directly attributable to this emergent strategy. There is no "bible" of growth and no holy cows in Blue. Resources are frequently re-directed to new and exciting challenges.

As our CEO says, "We do the impossible, yesterday already!" This brings us to the Icarus paradox. We may be so successful with a particular strategy, that we pursue the successful strategy recklessly into inappropriate risks that end in disaster. Can we be hypnotised by our own success? Could our culture make us believe that we can conquer any challenge simply by applying the previously successful methods? If the company relies more on culture than analysis to address challenges, resource allocation and power are permanently skewed. Pioneers could become escapist and fly too close to the sun.

Are all emergent strategy companies including Blue doomed? Not at all. The apex has seen the risks and taken steps to mitigate them – a compromise between emergent and intended outcome strategies, or logical incrementalism. This strategy knows what the future should be like, but does continuous environmental scanning. It has a core of planned management with a fringe of experimentation. The question is, how wide will that fringe become, how strong is the core, and how clear the vision? It is up to us in Exco to grow the company robustly at the fringe, to ensure a strong core on which to grow and to play a role in developing Blue's vision into the future.

Wedding bells

Congratulations to Beverley Pearce (now Venter) in Collections Department HO who got married on the 10th of May



Dedicated effort gets Blue stand erected in time

Blue Botswana took part in the Botswana Confederation of Commerce Industry and Manpower (BOCCIM) northern trade fair at the end of May, determined to showcase Blue in competition with numerous other banking sector exhibitors.

Marthin de Kock and Onalethata Molefi worked long and weary hours to make sure the Blue stand was erected and perfected in time, and they were well rewarded by the reactions of visitors to the stand. Specially delighted were a group of disabled children, who were all presented with sweets from Blue. "Thanks to Onalethata who went way beyond the call of duty, and to all our other staff, we did it," says Marthin.

There were more than 100 exhibitors at the fair. The theme was *Making SMME's Competent for Sustainable Economic Growth*. It was opened by the

Local Enterprise Authority, and a dinner was hosted by the Botswana Housing Corporation. There were also workshops, a fashion show and entertainment to draw the crowds. The fair provides a shop window for manufacturers, industrialists and service providers to showcase their products and meet new and potential clients, as well as network with the business community.



Botswanan visitors to Blue stall



Botswana disabled children at expo

Tanzania cares for orphans



Food for Yatima orphans

Once again, Blue Tanzania supported our orphans in Tanzania and brought some sort of relief to their grief. Blue supplied The Yatima Group Trust Fund with food for the month of May and June. "The 144 children living in this orphanage now go to sleep every night with full tummies. It's one small act that makes us feel better as human beings," says Stoffel Swanepoel, Country Manager, Tanzania.

Mother's Day gifts in Tanzania

Stoffel Swanepoel, Country Manager, Tanzania

Mother's Day was celebrated by all Blue branches in Tanzania. It was a joyous day for the mothers who applied for loans. The Blue team gave presents to our "mother" clients. This gesture brought a feeling of closeness and family into our offices. We think the mothers enjoyed the gesture too.



Mrs Hawa gets her gift from Johnson, Area Manager, when visiting the Dar-Es-Salaam branch

Blue Uganda reaches out on radio

By Jovent Kyalimpa, Marketing Coordinator, Uganda

May was another jam-packed month in Uganda with lots of activities. With local promotions running from mid-April to May, we had a plan to crown them in style – with a talk on finance on Bunyoro Broadcasting Services in Masindi (our first branch). We had lots of phone-ins on the radio programme, and were able to answer numerous questions and concerns, with

great success, judging by the number of walk-ins to our office the week that followed.

It was timely, as it helped us increase our publicity, having been preceded by month-long DJ mentions on four stations in Masindi and Hoima. It emphasised the relevance of radio communication, particularly in rural Uganda where people look to radio for their day to day "infotainment".

Uganda moves from start-up to full operations

By Jovent Kyalimpa, Marketing Coordinator, Uganda

In May, Blue Uganda opened two more branches in Mbarara and Jinja, increasing the Uganda footprint to nine branches. At last people in these two areas can access our services.

A managers' workshop was held at Tony Henderson's residence (Blue Lodge) in which serious tactical and operational issues were discussed. It was a warm experience, full of detailed plans on branch development and expansion, after which we celebrated with cocktails.

The month also marked the beginning of the restructuring process in our operations. As Blue's footprint stabilised in Uganda, there was need to rationalise operations and reduce overheads. So the satellites have been integrated into the main regional branches, and we hope that this will have a synergistic effect on our operations.

In the back office, deduction errors have been sorted out, and customer problems have reduced dramatically. Well done guys and keep it up.

We are tightening our belts for the opening of school term. Aluta continua!

DON'T MESS WITH TANZANIAN TRAFFIC

Deon Kruger and Gerrie Fourie of the Internal Audit Team visited Tanzania for two weeks in May. Their valuable contributions were much appreciated by Stoffel Swanepoel, Country Manager and his team. But one afternoon Stoffel was not feeling well and decided to put the driving skills of Deon to the test. Deon eagerly took up the challenge of Dar Es Salaam peak hour traffic.

Stoffel says, "We arrived at a robot that normally is out of order, where the road users are very impatient and don't comply with traffic regulations. Strangely, the robot was working, but, knowing the neighbourhood, I told Deon to ignore the robot and go. Deon refused. I insisted and, sadly for Deon, he then complied. To his great dismay, a Tanzanian traffic officer pulled us over, took his driver's licence and arrested Deon for ignoring the red traffic light. Deon was sweating like

a man in a sauna. We were taken to the nearest police station. After a long conversation with the policemen and officer in charge, Deon was released with a warning. Needless to say, neither Deon nor Gerrie volunteered to drive after that. The story brought a good laugh afterwards, and we know they will never forget Dar-Es-Salaam – or its traffic rules."



Zambia turns roofs Blue

There has been talk for some time of helping communities with roof repairs and maintenance. All Blue asks in exchange is to paint the said roof blue. Deon Verster, Country Manager in Zambia reports, "We have finally started with the Blue Roof Campaign in Zambia. Our very first target was Kabangwe Police Post just outside Lusaka.

The response from the officers was overwhelming. We have painted the main office, traffic office, jail and the toilet. Unfortunately they couldn't allow us to paint our logo on the roof, so we took the opportunity to install "Keep Zambia Clean" bins with our logo, and this has proved to be very popular. Our next target will be a dilapidated school in one of the towns."



Kabangwe post after painting



Zambia sign outside police post

Kenya's one hour turnaround scares competitors

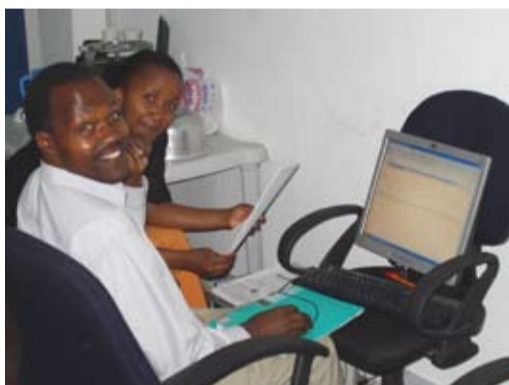
Blue in Kenya is growing rapidly, despite the recent political instability and relocation of the National Office. "A new and better National Office in the CBD of Nairobi is the start of our painting Kenya Blue," say the National Office staff. They add, "Soon, we hope to be among the top Blue countries in Africa."

Blue Kenya's rapid growth in the market has even scared away their fellow competitors. This is as a result of the one hour

service in loan processing, something that is the very opposite of the competitors. This is because generally, the minimum time set for processing and paying out is 24 hours.

Clients have told Blue staff, "We thought you were experimenting in the market, but now we see that you are serious contenders in this business." Now they are satisfied and confident to approach Blue offices for either emergency or long-term loans.

Kenya branches get professional



Kenya has recovered from the recent political upheavals with the redesign and refurbishment of Blue branches. Blue's National Office has moved to a new building, and Nairobi branch is set to move as well. Before the improvements, staff worked under difficult conditions. Here Gitonga Nkanata and Catharine Katumbi use a chair as a desk

Senekal – sleepless in Swaziland?

Blue Financial Services is in the process of opening the first Blue branch in Mbabane, Swaziland, and we hear that Blue's Johan Senekal, Country Manager for Swaziland has been losing sleep there. Apparently it's all due to the noisy roosters.

Authorities in Swaziland's capital have launched a crackdown on roosters amid a surge in chicken-breeding that is disturbing the sleep of residents, Bongani Dlamini told the Cape Times newspaper on May 22nd. Authorities will enforce a 40 year-old law that permits residents to keep up to 12 chickens with permission, but no roosters. He said, "We know our people have been hard hit by the skyrocketing food prices, but that does not

allow people to raise chickens without the approval of the council."

Dlamini was worried that the city was becoming a farm. He added, "We have found cocks to be troublesome, and they end up making lives miserable for residents. Artificial lights sometimes confuse them, leading to crowing in the middle of the night that disturbs people's sleep." In Mbabane you can raise up to 12 chickens in sheds once you have council approval, but cockerels are expressly prohibited.

Hope you got that, Johan. No roosters in the back yard of your first branch, please!

Zambian fraudster tries his luck and fails

It was a slow day on the 19th of May at Blue Ndola, when a clean-cut, nice looking man walked into the branch. The Branch Manager, Florence Mpemba, says, "We welcomed him as per our Blue tradition, made him feel at home, offered him a seat, and took his details. Immediately I had his documents in my hands I noticed a lot of irregularities.

"I didn't want to warn him of my suspicions, so I advised him that we would call him once his loan was ready, which he politely accepted then left. I phoned the DEBS office to confirm employment and

called the head of his school, only to hear that he had been dismissed and had a lot of arrears. It was also confirmed that information from the employer was different to the payslips we had in our hands. They advised us to report the issue to the Zambia Police. So far, one of the suspects is in custody pending trial, and we hear there are more people involved in this scam."

Deon Verster, Country Manager, Zambia says, "I am truly impressed with the way the fraudster was identified and handled. Congratulations, Florence!"

WARNING SIGNS – TAKE NOTE

- The texture of the paper was harder than usual payslips.
- The font type and size were wrong.
- The bank name was abbreviated.
- The branch was wrongly typed.
- The bank code was wrong.
- The accumulations were wrong.
- The totals were wrong, with a wrong net pay.
- The loan deductions remaining were inconsistent, month-on-month.
- The payslips were smaller than they are supposed to be.
- PAYE was written FAYE.

East Africa against the rest

Making your monthly target is the aim of every Blue country. Although East African countries (Uganda, Kenya, Tanzania) are the newest in the Blue stables, they are being challenged by the "old hands", their Southern neighbours, South Africa, Botswana, Zambia, Malawi, Lesotho and Namibia, to up their game.

To get into the competition spirit Derek de Villiers, Group Operations Executive, has devised a devilish trick. In order to boost performance, he has encouraged the East African countries to beat one of the other countries in sales. If any of the

East Africans beat their Southern cousins, they will get a bonus. The losing Southern country will pay the winning Eastern country's bonus out of their profits. And of course the losing Country Manager will have to buy the beers at the next Exco meeting.

Derek's friendly reminder is "If you don't make target, you won't be here to read the next *Blue Bulletin*. We'll put you in a country so far away that the newspaper will take three months to get to you!" Scary stuff. So while I'm quaking in my shoes, Derek says, "Let the games begin!"

BOTSWANA MAKES MAY MAGIC

Mothers are important

Mother's Day is an important celebration for women, so each branch held a lucky draw with a toiletry hamper prize. Each lucky mother was awarded her prize by the local Branch Manager. Regular customer, Granie Rebakwena Botumile won in Gaborone. Joyce Rautenbach, Gaborone Branch Manager says, "We had lots and lots of entries and the customers were very happy to join in. One customer suggested that next year we should offer a dinner for two! We're thinking about it."

Star performances in May

Lobatse and Molepolole were joint winning branches in Botswana in May, crowning a major coup where every branch reached their targets. Andre Heunes, Country Manager, says, "I would like to congratulate all the Branch Managers and their staff who reached May targets. I am really proud of all of you and thank you and all your staff for the hard work and extra effort and time you put in to achieve this. Well done to all of you!" Marthin de Kock, Assistant Country Manager added his praises and thanks, and has promised rewards for everyone who reached target. This follows on a competition among Botswana consultants in April. Their

incentive? A cellphone for top performer, Maitumelo Kaisara from Mahalapye branch.

Workers' Day celebrations

May Day in many countries is recognised as the day to celebrate workers. In Botswana, Blue arranged that each Branch Manager would have funds to organise a little get-together for staff, with drinks and snacks. Staff stayed after work to chat, relax and party after their branches closed. In Francistown, staff stayed till about 20h00 that evening.



Joyce showing the prize

Malawi's lucky old snake

It was late on a Thursday night. Well, late is a relative term and could well have had an altogether different meaning for Owen Banda, Credit Manager of Blue Malawi. But more about that later. It was late enough for a power failure to render the city very dark indeed.

And it was hungry time for the staff of HO Malawi. They were working late (that term again) as usual, and little moans from Blaze's stomach were beginning to irritate his co-workers. Eventually with a little encouragement by way of winks, nudges and one or two kicks, Blaze ventured over to his boss and laid the ultimate complaint, "We are hungry." Or maybe the ultimate complaint would be "We are all dying from exhaustion", but that that would never cut any ice with Owen, so hunger it was.

Now anyone who knows Mr. Banda would understand that he is highly unlikely to take a productive staff member, "off the line", so to speak. So he decided to go in pursuit of food for his people single-handedly. Mistake! "Come on", said Sandra Phiri, one of our two Approvals Officers and known to strike fear into the heart of any wayward consultant who might be silly enough to present her with an invalid contract. "Let me go with you!" But no, Owen was determined to do it alone, and save the overtime pay.

Owen is not a tall man. Derek de Villiers frequently loses sight of Owen when the man is right in front of him. But he has a

certain set to his jaw that could scare off most vertically enhanced Malawians, and armed with same, Owen sallied forth into the warm but very dark, late night.

Now the best way from our offices in Lilongwe to the nearest food supply is across the parking lot, through a patch of grass a meter or so wide, over a ditch, which requires a small but well timed jump, through another little patch of green Africa, and then onto the road. Not far, a matter of 50 meters. And the grass isn't particularly long; even Owen's head clears it comfortably. But there, lurking in the gap between the safety of the office and the warm tarmac, was a reptile. A snake. According to Owen this was a huge thing, thick and green, certainly a mamba of some kind. But whatever it was, our intrepid Credit Manager attained vertical status to rival the altitude of the average Air Malawi flight to Blantyre, and did horizontal justice to any Olympian long jumper. He missed the ditch by centimetres, fell, recovered and just avoided being taken out by a taxi sans lights.

Owen fortunately is not the late Mr. Banda, and was not even badly hurt. But the real question, according to Mwai, was later whispered into my ear. "How is the snake?" she asked.

My apologies to Mr. Banda and his colleagues if the above account is not exact. But certainly, as they say in those scary pictures, the story is based on fact.

Cashbuild winner delighted

By Doné Joubert, Regional Manager Mpumalanga, South Africa

Ms Phindile Ndzangu, a 28 year old clerk at SAPS, and an existing Blue client, approached our Malelane branch on the 25th of February this year to apply for a R2 860 loan to complete her new home in Kamhlushwa near Malelane, Mpumalanga.

The Blue consultant at Malelane pointed out that Blue had a specific product for such loans, and introduced her to the Cashbuild home improvement loan. With her approved loan, she then used the money at the local Cashbuild in Malelane to purchase the cement she needed for the floor of her new home, as well as glass for the windows and some finishes for the interior. Her name was also entered into the Cashbuild lucky draw, and to her delight, her name was drawn as the winning entry.

Winning R15 000 is a great blessing, and as you can see from her smile in the photograph, she is ecstatic about her new-found fortune.

Dave van Niekerk, Blue's CEO says, "A home is often the structure around which a family is built. A home is also an appreciating asset and can be further used to access funds needed for business ventures or other projects. We are delighted to hear about clients who improve their homes!"



Left to right: Lucas Nobela, Acting Branch Manager Blue Malelane, Doné Joubert, Regional Manager Mpumalanga, Musa Ndzwandwe, Cashbuild Malelane representative, Phindile Ndzangu, winner and her father, Mr J.E. Ndzunga

Blue reaches masses at Phoenix Fair, Durban



Blue made a big statement at the Phoenix Fair at Rydalvale sports grounds in Phoenix in May, where an estimated 100 000 people heard about Blue for the first time. This annual event provided fun and entertainment for all, and to add to the fun, Blue ran a treasure hunt competition with lovely prizes for the kids.

Fanie Swannepoel, who reported on the event, says, "We pulled loads of people to our stall and we showed that Blue puts a lot back into our community. The response we got out of this was incredible, and we told masses of people that we are here to finance all their needs! This event ran for two weekends, so we got follow-up interest the second weekend as we were in the frontline again. Thanks to staff at the

two Durban branches, Pinetown, and the rest of the team. Special thanks to Dion Naidoo, Dion Moodley, Cindy Naidoo, Sheralee Bodd, Themba Shoba, Belinda Matiwana, Anne-Marie Bigaignon – great teamwork, guys!"



Collecting success

The Malawi and RSA Africa Collections Teams have been battling with Malawi documentation. Working from crumpled faint printouts “that needed a magnifying glass” as Priscilla Adam, Collections Manager Africa put it, has made receipting collections extremely difficult. Alma Venter, team leader African Collections, encouraged Jones Gwiriza in Malawi to find a solution to this serious problem. “We were spending hours trying to do reconciliations from figures we could hardly read,” says Priscilla. Jones was delighted to report that he had accessed soft copies so the work could now be done electronically, saving hundreds of hours of unnecessary labour.

Jones says the support he has had from his team leader, Alma made it possible. He adds, “Thanks very much for the encour-

agements you always give me, you teach me what I don’t know and correct me when I make mistakes. This is an inspiration and I promise to leave no stone unturned in our striving to reach 100% collections. Let us keep the ship afloat and moving!”

“This is what Dave van Niekerk is talking about,” says Priscilla. “We are looking for problem solvers and innovators. Congratulations to Jones and Alma for their tenacity in solving the problem. We are putting them forward for Blue Star awards.”

Derek de Villiers, Group Operations Executive adds, “Well done to the Collections Team for doing a great supporting job. With teamwork like this we will go far.”

GET COMMISSION

Refer your family and friends to Blue for short-term insurance.

Contact +27 (0)12 990 8400 for more information.

Blue builds team to help entrepreneurs

Blue’s Small Business Development (SBD) Division is growing in order to better select and support small businesses that sign on with Blue. A Regional Loan Officer will be doing viability assessments of the loan applications received.

Kenneth Fisher, General Manager, says, “We will also have a Finance and Admin Assistant and a Legal Securities Officer handling all admin aspects of our funding.” Also joining the team is a Mentorship Manager, who will coordinate the mentorship programme, and a SBD Training Officer who will run courses, starting soon.

Kenneth says, “In order to mentor small businesses, we will offer after-care visits to our beneficiaries. Specialised consultants or retired executives with industry knowledge can be very helpful to new business owners. We will use members registered with “Business Partners”.

The mentor goes to the business once a month or once a quarter to offer guidance. In the case of a business that is struggling, the mentor can do salvage interventions. I would like to welcome Mabuse Hlalele as our Mentorship Manager. I know he will guide the mentorship programme with great skill.”

Blue Home Loans moves into property development

By Andre de Jager, Manager, Blue Home Loans

Properties for development for our section of the market have been difficult to come by in the recent past, so we considered the option of doing our own turnkey development. We have acquired the rights to a property of 171 hectares in Khutsong South Ext 1, near Carletonville, Northwest Province, where homes are desperately needed.

The Khutsong Resettlement Plan acknowledges the need for 21 000 houses

to be built in the immediate area. This property has the potential for 3 600 stands. Although it is still zoned as agricultural land, the company that owned the development rights has ceded those rights to us. We are now approaching professional teams to start with the first phase – the planning and environmental impact study, which is necessary for compliance on regulatory requirements. The benefit of this project is that we will be doing a complete turnkey development, cutting out the middle man to reduce costs to the home owners. Houses could be available at R250 000 to R270 000.

Don’t leave it to the last minute Get your marketing goodies well in advance

If you need marketing materials, don’t be caught short by leaving your orders to the last minute. All marketing stock is ordered for specific projects. This means there is no stock stored in case you happen to need it. So how do you get your marketing materials in time? It’s as easy as 1, 2, 3...

1. Work out what you have budget for, and plan your campaign at least a month in advance.

2. Go through your Regional Manager or Country Manager to order materials.
3. Production takes a minimum of two weeks, and courier time varies from country to country and region to region, with a minimum of three days to deliver – which means you could get your goodies three weeks from the time the order is placed.

How Blue’s CSI will work

By Elsabe Veldman, CSI Manager

I would sincerely like to thank all the staff who have put forward requests for corporate social investment support for their various causes. Just some notes of clarification:

- A CSI Committee has been established, their first order of business is to draft funding criteria, which will apply to all requests equally
- The criteria will be aligned to our CSI strategy
- We will not support political campaigns
- The committee will sit quarterly

- No preference will be given to any specific religion above another
- Allocation of funds will be based on the 80/20 principle. 80% will be spent on Corporate Social Investment and Responsibility projects and the remaining 20% on charity
- All requests, both internal and external, will need to be submitted in writing and adhere to the same criteria
- To avoid embarrassment, we kindly ask our staff not to commit any CSI funds projects in their communities, without following due process.

Be part of Blue’s CSI projects

As part of the Blue Roof Campaign, our Blue branches will be reaching out into our communities and identifying projects in line with our CSI strategy, budget and criteria, to support and get involved with.

In doing so we hope to build relationships of trust and long-term friendships, and open our hearts! Fill in the attached survey and forward it to your Branch

Manager who will batch the responses together, identify possible projects and submit them to CSI Head Office via the Regional Manager. Together with Elsabe and the Country Manager, they will coordinate the responses of all staff. We will try to align our community projects as closely as possible with the treasure chest of skills and talent you offer us!

Name: _____

Job title: _____

Branch: _____ Country: _____

• How would you like the world to be? _____

• What can you do personally to make the world a better place for yourself and others? What is your best skill? _____

• Do you work best with people your own age, people younger or older than yourself? _____

• Is there any specific issue or cause that really interests you or that you feel strongly about? _____

• Can you name a project or group in your community that works in the field you’re most interested in? What is its name? _____

Blue Stars

Head Office

Aleta Mongane: 2 stars – Teamwork
Jeanette Praeg: 3 stars – Best service, teamwork and initiative/innovation
Jeanne Smith: 2 stars – Best service and teamwork
Isabel Basson: 2 stars – Best service and teamwork
Angelique Roodt: 2 stars – Best service and teamwork
Sam Brink: 5 stars – Best service

South Africa

Sihle Zondo, Nozipho Mpungose, Quinella Barnes (Empangeni): 2 stars each – best service and teamwork
Tebogo Steyn (Rustenburg): 2 stars – Service excellence, teamwork, sales support and initiative/innovation
Marinda Griffen (Welkom): 2 stars – Service excellence, teamwork, sales support and initiative/innovation
Lindiwe Morena (Burgersfort): 2 stars – Best service, teamwork, sales support
Malatji Dipuo (Burgersfort): 2 stars – Best service and teamwork
Virginia Mofokeng (Benoni): 2 stars – Best service
Derick Lewis (Benoni): 3 stars – Best Service, teamwork and sales support
Cheryl Kgaswane (National Office): 2

stars – Best service
Donnevin Raath(National Office): 3 stars – Best service
Magauta Petlele(National Office): 2 stars – Best service

Botswana

Daphne Bakwadi: 3 stars – Teamwork
Mogae Moraukgomo: 3 stars – Teamwork

Lesotho

Hlompo Rantseli: 3 stars – Teamwork and sales support

Malawi

Sonia Mwalwanda (Lilongwe): 3 stars – Sales support and best service
Kumvana Mmaso (Blantyre): 3 stars – Service excellence, teamwork, sales support and initiative/innovation
Phillip Linyama (Karonga): 3 stars – Service excellence, teamwork, sales support and initiative/innovation
Susan Chimaliro (Mzuzu): 3 stars – Service excellence, teamwork, sales support and initiative/innovation
Felix Kampaundi (Lilongwe): 2 stars – Best service, teamwork and initiative/innovation
Yoweli Yalu (Blantyre): 5 stars – Service

excellence, teamwork, sales support and initiative/innovation

Grace Mkandawire (Mzuzu): 2 stars – Teamwork and initiative
Jones Gwiriza (Malawi): 2 stars – Teamwork
Harriet Saukira (Lilongwe): 2 stars – Best service, teamwork and initiative
Mercy Kamwambi (Mzuzu): 2 stars – Best service, teamwork and sales support
Justice Banda (Blantyre): 2 stars – Teamwork, sales support and initiative
Congratulations to the Country Manager – Brett Marshall for being nominated!

Uganda

Winnie Mpanja (National Office): 2 Stars – Best service, teamwork and sales support
Prossy Namara (Masaka): 3 Stars – Service excellence, teamwork, sales support and initiative/innovation
Michael Musasizi (National Office): 2 Stars – Sales support
Dicky Asea (Arua): 4 Stars – Service excellence, teamwork, sales support and initiative/innovation
David Nsereko (National Office): 3 Stars – Service excellence, teamwork, sales support and initiative/innovation

Irene Nakaggwe (Masaka): 4 Stars – Best service, teamwork and sales support
Martin Atuheire (Kabale): 5 Stars – Service excellence, teamwork, sales support and initiative/innovation
Congratulations to the Country Manager – Tony Henderson for being nominated!

Zambia

Mulako Muyatiwa (Kabwe): 2 stars – Service excellence, teamwork, sales support and initiative/innovation
Eric Malambo (Kabwe): 2 stars – Service excellence, teamwork, sales support and initiative/innovation
Gertrude Giwa (Chipata): 2 stars – Teamwork
Kangwa Nsuluka (Kabwe): 2 stars – Service excellence, teamwork, sales support and initiative/innovation
Lewis Sichivula (Mpika): 3 stars – Service excellence, teamwork and initiative/innovation
Maimbolwa Silumesi (Mongu): 2 stars – Teamwork
Njekwa Mumbuna (Mongu): 2 stars – Service excellence, teamwork and initiative/innovation

Training is a hot priority

Brand management tool training next

More training is planned for Blue staff. The next series of training courses will cover the web-based brand management tool, a purchasing tool devised for acquiring Blue marketing products, i.e. business cards, letter heads, etc. The Firehouse, Blue's public relations agency, is putting together a customised course for Blue. It will pilot in Gauteng with Charl Deacon and his staff.

Skills audit starts soon

Do you have training needs? The Training

Division will shortly be sending out a questionnaire by e-mail to everyone, to find out what training you have and what you need. They are devising a formal skills audit and a skills gap analysis of training needs in South Africa, and then escalating to our other countries. It's vital that we know exactly what skills we have in the company, and what skills training needs to be prioritised. To get more information on training, contact Durelle Jansen at durellej@blue.co.za.

Coming out to BAT

Have you heard about the Blue Advancement Training Programme known as BAT? It's more than cricket. It's more than any sport. It's an opportunity to reach greatness.

Each Blue Country Manager has been asked to identify an individual in his country who is one of the top performers. This person will be fast-tracked and trained for advancement in the company. Each applicant will go through a qualifying process in order to be selected. They will all come to South Africa for six months, and will attend a management course at the University of the Witwatersrand.

These chosen people will also spend time in different departments and different countries, learning in depth about Blue so they will end up with a wide, broad-based knowledge of the company. They will be part of an elite team and will be Dave van Niekerk's eyes and ears in each country.

Speak to your Country Manager if you would like to apply for this incredible opportunity. CVs, photos and motivations must be sent from each Country Manager. Terms and conditions will apply to the training. For more information, contact HR's Tanya Roberts at tanyar@blue.co.za.

Blue Wellness

What's your passion?

Everyone has a passion, an interest that matters so much that time stops for you when you do it. The question is, "Have you found your passion?" The Blue talent search is looking for people with passion who would like to take that passion further.

This fun questionnaire from Elsabe Veldman, our CSI Manager, will only take a few minutes of your time, but could help you find yours, and may even change the direction of your life!

How to tap into your passion and make a difference

Elsabe says, "Make some quiet time for yourself, curl up in your favourite spot with your favourite drink and a pen and notebook. Then ask yourself the following eight questions all about you, and write down your answers."

Ask yourself:

What drives me?
 When I lose track of time, what am I busy doing?
 What would I do if money was not a concern in my life?
 When I was young, what did I love doing?
 What did I want to be when I grew up?
 What would I regret not having done if my life was ending?
 What interest, passion or desire am I most afraid of admitting to myself and others?
 What's stopping me from moving forward with exploring my passion?

When you've completed the exercise, dream yourself living your passion. Enjoy. Remember, you need to think it before you can do it.

Share your passion to help make a difference

Now you have found your passion, please summarise that passion in 100 words or less, and send it to your manager as guidance for finding a project in your community that your branch could get involved with. Every branch will put together a draft CSI plan for their community, which will be incorporated into our Blue initiatives as far as possible. You can also send a copy to newsletter@blue.co.za and through *Blue Bulletin* you could find other staff who share your passion.

Get more info on finding your passion from Oprah's Angel Network on the web, or from *The Courage to Give* by Jackie Waldman or *Lifestyle Makeovers* by Cheryl Richardson.



Endurance wins Nicolle a place in the Nationals

Nicolle Vorster, PA to Wessel Smit, Blue's Legal Director, is passionate about horses, and even more passionate about riding endurance trials with her nine year old Anglo Arab gelding Al-Miduk Pizazz.

Nicolle and Pizazz have been partners for the last few years, and rode together in the Nationals in 2006 and 2007. They ride every weekend and at every other opportunity. It seemed, however, as if her aim to qualify for the 2008 National Endurance Championships was going to be thwarted as time after time they failed to qualify for very minor reasons this season.

"It's about endurance in more ways than one," Nicolle says. "The vet tests are incredibly finicky. To qualify we had to

ride 3 x 80 km within a time limit and satisfy the vets that he was strong enough to go the distance in the Nationals. The vet checks his heartbeat, and muscles and the slightest doubt will have you eliminated. The idea is that the horses should be fit enough for this gruelling event and will suffer no harm in doing it. Of course Pizazz is dying to do it. He just loves it. He just wants to go, and I have to rein him in!"

At their fifth attempt, Nicolle and Pizazz qualified in May, and will be riding in the Nationals on 8th, 9th and 10th July, in Blue colours. We know that everyone at Blue will be cheering them on.



Nicolle with Pizazz at Randfontein

Sandbox wisdom

"Jump right in or you might change your mind about swimming."

Cynthia Copeland Lewis in *Really important stuff my kids have taught me*



Beauty Junita Pillay is second princess

Congratulations to Junita Pillay of our Head Office Finance Team.

She was voted second princess in the Gauteng leg of the Miss India South Africa beauty competition. She will attend the finals in August in Durban with fourteen

other finalists from different parts of South Africa. Junita is not new to beauty pageants. She was crowned Miss Teen South Africa in 1998. Junita, we'll hold thumbs for you in August. Be sure to wear a blue sari!



Read your *Bulletin* and 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...

Send your answer to the Editor, *Blue Bulletin* at newsletter@blue.co.za or beckstein@icon.co.za or fax it to +27 (0)866 378 498. Closing date: 25th July 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.

What does Dave expect you to do, yesterday already?

Clues

- Blue home loans will rezone this land. (12)
- What materials must you order well in advance? (9)
- BOCCIM is the Confederation of Commerce, Industry and what? (8)
- Blue in this Zambian town foiled a fraud attempt. (5)
- Nedfin in Zambia is one of Blue's recent... (11)
- Bunyoro Broadcasting Services operates in this Ugandan town. (7)
- Orphan care organisation in Tanzania. (6)
- Phindile Ndzinga won R15 000 in this competition. (9)
- Country where legislation allows 12 chickens per resident but no roosters. (9)
- Which Blue African country is described as a "powerhouse"? (7)

