



## bursts onto the scene



efficient instant cash solutions. Coupled with Blue's proven track record, clients will no longer find themselves cash strapped without any reliable institution to help them. We aim to stand apart from the rest and become the industry standard. Current and future clients can look forward to a more professional service and cash in 20 minutes."

Blue cashXpress operates through eight branches across the country, including three in Lusaka and one in Kitwe. The Group plans to expand this business to more areas ensuring that clients all over the country can access this service.

Paulo says that Blue cashXpress will also be launched in Namibia, South Africa and Mauritius in 2009. "Ultimately, we will have a Blue cashXpress branch in all Blue countries. There are very few companies that provide this product in Africa, because it is labour intensive and considered risky.

However, Blue – typically as the pioneers – has the business model and strategy to be the leading instant cash loan service provider in Africa," adds Paulo.

"We have always seen great potential in our business here in Zambia. This new venture is the next step in ensuring that we meet the needs of our clients. Our employees are on hand to assist those who need access to funds quickly from a trusted source" says Deon. ©

**B**lue Financial Services Limited (Blue or the Group) has launched a new brand called Blue cashXpress in Kitwe, Zambia. The pioneering brand is aimed at short-term cash-based loans to individuals, delivered in an ethical and professional manner.

Blue cashXpress is another innovative business arm of the Group that offers cash on the spot. It was conceptualised and developed to meet the ever-changing needs of clients. "We established ourselves as Blue Financial Services (Z) Limited in Lusaka in 2005, and today, our Blue brand is well

known throughout Zambia as a leader in providing responsible financial services. Since our acquisition of Nedfin Zambia last year, we have been hard at work to improve the systems and procedures we inherited. The result is Blue cashXpress," says country director, Deon Verster.

According to Deon, all existing Nedfin clients will automatically become Blue cashXpress clients. Every single client will be contacted by Blue cashXpress and repayments of outstanding loans will continue. "As a new addition to the Group, Blue cashXpress operates according to the

same strict principles, and nothing will be sacrificed in terms of the superior service levels and ethical lending practices that one has come to expect from the Group. Furthermore, employees have undergone intensive training to ensure that they adhere to the high standards of service expected of Blue employees."

Paulo Andrade is the general manager for the Blue cashXpress business arm and responsible for growing the new business division. He says, "Blue cashXpress aims to provide reliable and



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Blue's business results.

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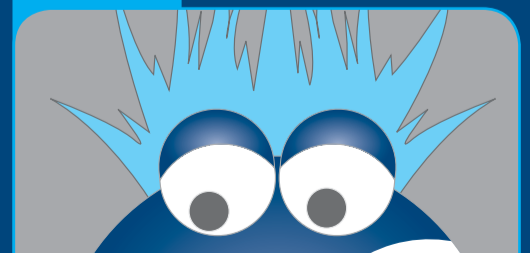
Feel good stories.

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SMME graduation.

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Interview with Blue-y.

# Message from the CEO



## EXCITING NEWS!

On 21 May 2009, we released our reviewed preliminary results for the year ended 28 February 2009, and the Group boasts massive growth in the face of the economic downturn. *(Read more in the article below.)* This is an amazing achievement! Some of the highlights include:

- Loan book increased by 200% from R482 million to R1,45 billion.
- Operating income up by 161% from R282 million to R736,3 million.
- Earnings of R118,9 million up 93%.
- Long-term borrowings increased from R385 million to R828 million.

In light of the current state of the global economy, we will continue to practise prudence in our expansion plans. Our footprint on the African continent has already expanded to 300 branches in 14 African countries, namely: Botswana, Kenya, Lesotho, Malawi, South Africa, Tanzania, Uganda, Zambia, Namibia, Rwanda, Swaziland, Nigeria, Cameroon and Mauritius.

The global market also dictates that we:

- Build a bigger loan book.
- Take more responsibility for and improve collections.
- Cut costs.

This means that we must operate with a leaner, meaner team who goes out and achieves the impossible – yesterday already.

Our emphasis on the enhancement of our business processes, operating systems and communication platforms is a significant driver behind our expansion plans. Our investment in information communication technology infrastructure over the past 12 months, has allowed us to centrally maintain strong corporate governance and risk management practices.

Blue is the first company in South Africa to get ICASA approval for a private electronic network across the continent, allowing our in-house debtors management system to have a centralised credit control.

We remain well positioned to maintain our strong growth path through expansion into new geographies, in addition to organic

growth across our existing operations.

The directors believe that the acquisition of Credit U has brought critical mass to Blue's South African operations, and the enlarged branch network creates significant potential for growth in the local market.

Similarly, the Nigerian operation, whilst still new, holds significant potential, which is currently being unlocked by the rapid expansion of branches and kiosks. We will exercise prudence in our expansion plans given the current economic climate.

Without the vision, hard work and dedication of the senior executives, management and all employees, it would not have been possible to have such good results. Remember, there are two types of people in life: Those that feel life owes them and wait for it – or the type of people we have – we go out and get it. Life rewards those that give it their very best. ☺

Thank you,

*Dave*

Dave van Niekerk

## Blue's business results reveal massive growth in the face of the economic downturn

Blue's results for the year ended 28 February 2009 shows increase in earnings from R61,7 million in 2008 to R118 million. The Group achieved headline earnings totalling R67 million, up from the 2008 financial year which came in at R52 million. The balance sheet was given a considerable boost as the loan book increased by 201%, from R481,9 million to R1,45 billion, to which organic growth contributed R700 million.

The Group's long-term borrowings increased from R385 million to R828 million.

The largest portion of this was used to fund the growth in the loan book. Even though the Nigerian operation is relatively new, it holds significant potential, which is currently being tapped into by the rapid expansion of new branches. The sale of an interest in the Nigerian operation assisted Blue in making an R80 million profit net of capital gains tax. The Group also deemed it appropriate to impair Goodwill on the Kenyan and South African operations to the value of R28 million.

Blue CEO, Dave van Niekerk, attributes these excellent results to growth and expansion in Africa, the establishment of Nigeria and the acquisition of Nedfin in Zambia. "The acquisition of Credit U has brought critical mass to Blue's South African operation and the enlarged branch network creates significant potential for growth in the local market," says Dave.

Dave highlights, "In light of the current state of the global economy, we will continue to practise prudence in our expansion plans." Blue's footprint on the African continent has already expanded to 300 branches in 14 African countries namely, Botswana, Kenya, Lesotho, Malawi, South Africa, Tanzania, Uganda, Zambia, Namibia, Rwanda, Swaziland, Nigeria, Cameroon and Mauritius.

Even in the face of the international economic crises, Blue remains well positioned to maintain its strong growth path by substantial organic growth from its existing larger distribution network.

However, Blue wasn't totally immune to the volatility related to the global economic downturn. The Group incurred a foreign exchange loss of R46 million due to the rand's volatility against the US dollar. Much of this loss has been recovered since the year-end thanks to the rand's rapid recovery. However, Blue is in the process of implementing a hedging strategy to counter the effects of the global economic crisis and to ensure that a repetition of the adjustment to earnings does not occur.

Another loss incurred, was related to the cost of transferring shares to junior and middle level employees, under the equity-based employee compensations scheme. This resulted in an after tax loss of R10,7 million

in the current year. Blue is confident that this minimal loss will be recovered shortly. The shares were actually created at listing for the employees, and the company, therefore, did not really incur a R10 million expense.

The Group's emphasis on the enhancement of its business processes, operating systems and communication platforms is a significant driver behind its expansion plans. Blue's investment in information communication technology infrastructure over the past 12 months allows it to centrally maintain strong corporate governance and risk management practices. Blue is the first company in South Africa to get ICASA approval for a private electronic network across the continent, allowing its in-house debtors management system to have a centralised credit control.

As the foundation of its business model, Blue borrows long and lends short. It has already secured approximately R500 million in wholesale funding in the face of negative economic circumstances. Dave emphasises, "I am confident that we will continue to meet our funding requirements for further growth in the loan book across the various countries Blue operates in. It is important to remember that much of the Group's existing funding lines are payable over a seven to 10 year period."

He adds that the Group's own view on its operational profit is higher than the IFRS stated numbers, and that the Board is

comfortable that there was a substantial growth in operational profit, which was impacted by Forex and employee shares. If the Group had not taken the shares or Forex knock, then the headline earnings would have been even higher at around R120 million.

In conclusion, KPMG, the Group's independent auditors, have reviewed the financial statements for the year ended 28 February 2009 and have expressed an unmodified review conclusion on these financial statements. ☺



# Sunshine in Africa

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



## Saving a life

On Saturday, 4 April at 13:15, client Sam Sathekge\* walked into the branch. He was in a state of disarray. He could hardly talk at first and made me suspicious. I told him I was about to close and if he wants to apply I would need three months' bank statements, a pay-slip and an identification document. But, he hesitated to give me the documents and just kept staring at me unable to talk. I repeated, "Sir, can I help you?", only for

him to tell me that his sister had passed away the night before, and he is the only one in the family who is working and that his sister did not have a funeral cover.

The client said everyone was depending on him at home to make a plan for the burial, which was going to be at the home lands and he begged me to qualify him. Only then did he reach for his documents. Unfortunately the client only had an old pay-slip and I told him that if he brought me the latest one he would qualify for R8000, a cellphone contract, and I insisted that he covers his family with

Assupol, for history not to repeat itself. The client left and said he would bring me the pay-slip the next day.

But he never came...until Thursday afternoon, 16 April, with his pay-slip in hand. He said he had borrowed money from friends who had now turned against him and were threatening his life, and that they had giving him the weekend to find their money otherwise they would take further actions. I processed the application and submitted it the next day.

On Monday when I came to work, my client Sam was the first thing on my mind, and I immediately checked the system.

The R8000 loan had paid out! I phoned Sam and he could not believe it. He was so grateful, and said I had saved his life. This was truly a feel good story for me, thanks to Blue.

*Thembi Ndlovu: Benoni Rothsay Street branch. ☺*

## Creating a better future

Johanna Moyo\* started borrowing money from us in 2003 and is still a loyal customer. Whenever she is short of cash she thinks of Blue. To date she has taken out 49 loans from Blue and has paid up 47. I was inspired by this lady. She wanted to start a new business and so came to our branch to apply for a term loan and use the money as a deposit on a minibus.

Johanna says that her life has changed a lot now, as she's getting more than R13 600 per week in this business, and so is thinking of buying another minibus. She also has two children of which one went to study for a tertiary education with the money she borrowed from Blue.

She took out another loan this month to pay for the school fees of her second child. Each and every loan she took wasn't for fun or just to have extra cash, the purpose of all the loans she applied for has been to better her children's future. I believe that if we did not have good client service, she would not come back as frequently. Better client service, better advice and better understanding of your client's needs creates a good relationship with your client.

*Sonti Makaringe: Benoni Voortrekker branch. ☺*

## More happy clients

I had a client Lara de Swardt\* who applied for a loan and a cellphone. When the phone was activated she received R800 worth of airtime and the following day she received an additional R200 worth of airtime. She was so happy as she never thought that she would one day have R1000 worth of airtime.

A few Saturday's ago I helped the client Gina Jones\*. She applied for a loan and a cellphone too. She applied for R5000 to add to funds she already had, to buy a new car as she has been struggling with transport since her car was stolen. She thought the money would be paid maybe by the end of the week, but she already received the money on the Tuesday. Another happy client!

Furthermore, in March, I had a client Catherine Mathemba\* who applied for a cellphone. She's one of our loyal customers. The day after receiving the phone she phoned me to tell me that she received R1000 airtime and was very upset about this as she thought she had to pay the R1000 instalment. I told her it was a promotion we were running and she was so excited she sent a new client to me for a loan.

*Isabella Badila: Boksburg branch. ☺*



## Blue bond product makes client smile

**T** I launched at all our branches during the last part of 2008. Anel Schoeman\* approached me and informed me that she had inherited a property.

**As there was no bond on this property I put up a lead to the bond centre, because Anel required funds to settle some of her debts. As this is a new product, I had to provide her with a variety of information about what to do and where to get info of the title deed.**

**I was previously an estate agent. I did not hear anything and completely forgot about the lead, when I - out of the blue - received a message from my regional manager, congratulating me on the deal.**

**A bond of R130 000 was approved by Nedbank to assist Anel. This really made me feel good, as I had made another client happy.**

*Cassie Klopper: Welkom branch. ☺*

\*Names changed to keep the identities of our clients confidential. Stories not published in this edition will be published in subsequent editions of the Blue Bulletin. Please keep on sending us you heartwarming and entertaining stories.

## Call for cell gets friendly answer

Betty Mbatha\* visited our Welkom branch to enquire about a mobile contract. She wanted to give her boyfriend a phone for his birthday and I convinced her to take our product. Within two days the handset arrived, and when I phoned her to collect the phone, she expressed her happiness with my fast and friendly service. I am convinced that she will return in the

future for other needs as a result of my service to her.

*Yvonne Kulu: Welkom branch. ☺*



# Small business owners graduate

## SMME

Students of Blue's small, medium and micro enterprise (SMME) course, graduated in style at the end of May. The theme was "a glimpse at the future", and students had to wear clothing that showed how they saw themselves in five years' time.

Kenneth Fisher, general manager of the Small Business Development division, started the function with a quote by Arie Pencovici: "Graduation is only a concept. In real life, every day you graduate."



Blue's general manager for Small Business Development, Kenneth Fisher, and Yolanda Coetzee congratulate another successful SMME graduate.



Student of the year, Samantha Potgieter (right), with SMME trainer, Yolanda Coetzee.

Graduation is a process that goes on until the last day of your life. If you can grasp that, you'll make a difference."

Graduates were welcomed on a red carpet at The Werf in Pretoria, South Africa. As they entered the venue their "future" titles and envisioned achievements were read out by the master of ceremonies. Samantha Potgieter, owner of an Edu Babe franchise, was chosen as the student of the year as it was felt that her dedication and usage of the skills provided by the training division set her apart from her peers.

Blue SMME provides training and funds to viable new businesses as well as to recognised franchise businesses including Multisave, King Pie, the Brazen Head, Placecol, etc.

The Department currently operates in South Africa, Swaziland, Botswana, Lesotho and Nigeria, and is actively investigating expanding into the other countries of operation. ©



Guest speaker Anton van Tonder from Hops & Beans addresses the graduates. The Small Business Development Division has trained 201 students to date. The May graduation saw 34 students receiving their certificates.



Students wore clothing that showed how they saw themselves in the future.

# Sport @ Blue



**CONGRATULATIONS!**  
 Congratulations to the Blue cricket team who moved up three leagues from the last season and were awarded silver medals! Standing at the back (from left) are Blue employees: Hannes (Izak) Meyer, Eugene van Tonder, Gerhard (WK) Combrink, Herman Klopper, Gustaf Wessels, and Iggie van Niekerk; and (front from left) Neville Strydom, Cules Kolbe, and Shaun Meyer.



Blue Botswana sponsors the Office of the President's soccer team. The team won their league, which is a league between all the Government departments in Botswana.

## Blue receives USD15 million from an international development fund

Blue has concluded a USD15 million, seven year senior unsecured debt facility from the Organisation of the Petroleum Exporting Countries (Opec) Fund for International Development (OFID).

The loan will be hedged to mitigate exposure to exchange rate fluctuations and will be used to fund Blue's consumer finance book in most of the Group's operations across 14 African countries, specifically concentrating on loans for general consumer lending activities, small businesses and home improvement.

OFID is the development finance agency established in January 1976 by the member states of Opec to promote South-South cooperation by extending development assistance to other, non-Opec developing countries.

This funding announcement follows on the recently announced R130 million local currency facility obtained from AAA-rated Dutch entrepreneurial development bank, the Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden (FMO), which brings the capital raised by Blue this year to over half a billion rand. ©



Blue's chief executive officer, Dave van Niekerk (left), and the director-general of OFID, Suleiman Jasir Al-Herbish.

## Blue celebrates Easter

The Easter Bunny has already hopped in and out of Africa - but the outcome of the Blue Easter campaigns and employees' compassion are still felt.

The productive Bunny was spotted in Lilongwe where Blue Malawi held an Easter promotion during the April Easter weekend. Special pamphlets were designed by the marketing department in South Africa and printed for Malawi. "We only had a day and a half to get the pamphlets printed! Unfortunately one supplier failed us, but we managed to print 600 in time," says country manager, Mike Hodkiss.

Malawi purchased 600 Easter eggs and attached these to the pamphlets. Lilongwe head office and branch employees positioned themselves at high-density traffic areas in town - the traffic lights at Kamuzu Procession (which is located near the Blue branch and head office) and Wildlife Sanctuary (which is located within the vicinity of government officials and ministers), and disrupted traffic for a while, but it was all in good spirit and fun, while highlighting Blue.

**Easter eggs for the orphans of Uganda**  
 Sharing the spirit of Easter, and an abundance of Easter eggs, were the employees of Blue Uganda. Blue employees - Jovent Kyalimpa, Harriet Nakalamba, Minshi Nsuluka, Sheila Turyahabwe, Winnie Mpanja, Debbie Kasule, and David Nsereko - visited 50 orphans at their home in Kireka, a Kampala suburb in Uganda. "Lots of goodies were delivered to the children, who were eagerly waiting for us together with their 'mother' Peninah Kikwaya, who is the founder and director of

the home. The function was covered by journalists from the New Vision and Monitor newspapers," says Jovent - who coordinated the event.

He adds, "There was great excitement as the team approached the home. The children chanted with singing and dancing, and the goodies included a 50kg bag of sugar and rice, juices, assorted biscuits, as well as Easter eggs. There was heaps of fun as Sheila from the credit department, and David our transport officer, led the children in singing and dancing to bring the true spirit and feeling of happiness to the day. "One of the children gave a vote of thanks and appreciation, which moved the employees of Blue Employee Benefits.



Peninah wound up the day by thanking Blue and appreciating Blue for their 'big heart', and of thinking about the disadvantaged children who would have missed out on such joy, because they do not have parents to provide for them."©



# Blue poetry corner

Vote for your favourite poem on this page.

E-mail the number of your choice to [taniah@blue.co.za](mailto:taniah@blue.co.za) before 15 June 2009.

## No. 1

### A woman

Failure to honour her is to demolish in the morning  
the house where we are to sleep at night  
Let us honour her by praising her:  
What is the world without you  
For you are so beautiful  
You are more beautiful than the lily by the  
mountain side  
You are like a shining star in the dark  
You are like sunshine in the rain  
You are more precious than a diamond ring  
You are my true leader of hope, my strength  
You are a homemaker, my soulfood  
For your absence makes my heart wonder  
And my day without you  
is like a day without sunshine...

A woman, my mother  
A woman, my sister  
A woman, my soulmate, my mentor, my inspiration  
A woman...mother-goddess of the earth.

Connie Mosenene: Lesotho

## No. 2

### Working for Blue

Roses are Red  
Violets are Blue  
I'm so excited  
To be working for Blue  
Believe me it's true  
From Mariska at Credit U

It's always cool  
To sit by a pool  
with nothing to do  
but to think of you  
I wonder if it's true  
What they say about Blue  
That their service is so great  
It's almost too good to be true.

Mariska Bosch: South Africa

## No. 3

### The inspired values

Trust in Blue  
Since we look after you  
We direct you with much care  
Until you get what we offer  
All this is called,

### Best service levels.

Trust in Blue  
We offer what is right to you  
The product that you can afford  
We advise, help you on how you can get  
This right product  
All this is called,

### Lending responsibly.

Trust in Blue  
Since we do our job correctly  
We do it with expertise  
With competency and efficiency  
That gives you assurance of getting  
That financial help  
All this is called,

### Unparalleled professionalism.

Trust in Blue  
We are integrated  
Just to make sure you get what you deserve  
Our work is complementary and you get satisfaction  
Since we work together  
We call this sprit as,

### Embracing teamwork.

Trust in Blue  
The name that reflects our work  
We are every step with you  
I urge to trust in Blue.

Felix Kampaundi: Malawi

## No. 4

### Blue national anthem

Are you stranded that you can not fix up things?  
Trust in Blue life is good;  
What do you want in life that you can not make now?  
Thanks to God - Blue will do.  
Come to think of what future dreams you have got,  
Share with Blue - see them real;  
We meet needs, which others have dared no try,  
Come to Blue, big brother of Africa.

Boniface M. Mativo: Kenya

## No. 5

### Saggies bewe die gees van 'n kind

Die dood ...'n kreed van noot  
'n Geboorte van 'n nuwe loot  
Hartseer, smart en trane  
Die bou van nuwe lewensbane

Sterker en sterker waai die wind  
Meer en meer bewe die gees van 'n kind  
Baie om voor dankbaar te wees  
Is daar iets wat ek in die gebeure moet lees?

Stil koue donker nag  
Woorde van my moeder tog so sag  
Kom vannag terug in my drome  
Dan staan ons by die lang bome

Hande ferm en stewig op die wiel  
Hier nog 'n vry siel  
Blou oë wat spottend deur my kyk  
Ek onthou hoe het hy die dag by die deur gelyk

'n Koffie om vriendskapbande op te bou  
Hy het ook al harde bene gekou  
Ek staar na 'n geel roos  
Hy het my altyd laat bloos

Here help my vas te staan teen die wind  
Want saggies bewe die gees van 'n kind  
Here help my om vrede te vind  
Dat ek my nie aan die doderyk bind.

Joan Harmse: South Africa

## No. 6

### Gone are the days

Gone are the days when I used to cry like a baby with  
no one coming to wipe off tears from my face  
Praying and shouting for help endlessly

Gone are the days when everything seemed all  
impossible and could not see the light ...  
When I had no hope for the future and wished to sing  
the storm is over.....  
But how could I, how could I when I was so hopeless

Gone are the days when I used to struggle to make  
ends meet and went to bed with an almost empty  
stomach  
And wished to have true friends who loved me dearly  
for who I am not what I am  
The gone days are when I wished to smile and laugh  
truly from deep within and take off the mask of false  
pretense portraying happiness whilst I was dead  
inside

Gone are my lonely days and nights when I wished to  
have a man of true sentiments and stroll hand-in-hand  
like sweet sixteens in love

Those are the gone days now  
For today the sun is shining on me  
For today I am smiling  
And today I am singing the storm is over.

Connie Mosenene: Lesotho

# BLUE SOCIETY

Scenes from the cashXpress launch in Zambia.



34 SMME students graduated this month.



Group human resources executive, Tanya Roberts, achieved 100% in her first FAME test.

## Blue Stars

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

### Kenya

Catherine Katumbi ★★★★★ B

### Namibia

Isolde Dietrich ★★ T,S  
 Elize Jansen ★★★★★ B  
 Junaety Kazumberere ★★ T  
 Beatha Muhimba ★★ B,I  
 Melissa Resandt ★★ B,S  
 Corene Klasen ★★★★★ B,T,S

### Nigeria

Jerome Houkpepin ★★★★★ B,T,S  
 Josphine Toxobie ★★★★★ B,T,S  
 Ele Omudie ★★★★★ B,T,S  
 William Ugbochi ★★★★★ B,T,S  
 Felix Sedare ★★★★★ B,T,S

### RSA

Cecil Ruiters ★★ T,I  
 Jacqueline Selowa ★★★★★ B  
 Kobus de Bruin ★★★★★ B,T,S,I  
 Marinda Griffen ★★★★★ B,T  
 Amelia Sefatsa ★★★★★ B,T  
 Somikazi Bacela ★★★★★ B,T  
 Lynette Niemann ★★★★★ B,T

### RSA NO

Violet Mathe ★★★★★ B,S,I  
 Thabang Mohafa ★★★★★ B,S

### RSA HO

Shaun Meyer ★★ B  
 Catherine Mokgabodi ★★★★★ B,T  
 Nathan Moodley ★★ B  
 Nicky Jooste ★★ B

Betty Seema ★★ T  
 Patrick Lekhuleni ★★ T,I  
 Jessica Kekana ★★ B  
 Rochelle Slabbert ★★ B  
 Ina van Staden ★★★★★ B,T,I  
 Natasha Grobler ★★★★★ B,T,I  
 Liezle Stols ★★ B  
 William Grimes ★★ T  
 Chantelle Smith ★★ T  
 Jacques-Pierre van Niekerk ★★ T  
 Stiaan Dreyer ★★★★★ B,T,S  
 Chris Moreland ★★★★★ B,T,S

### Swaziland

Innocent Siskhosana ★★ B

**EMPLOYEE OF THE MONTH - Dale Botha - well done Dale!**



Dale Botha is our Employee of the month. Congratulations Dale!





The Blue Bulletin tracked down Blue-y to find out more about our new employee.

Hello Blue-y. Firstly, welcome to Blue. We are sure you are going to enjoy yourself. There is so much we'd like to know about you - please could you answer a few questions for us.

1. When did you start at Blue?  
I was conceptualised on a lovely summer's day by internal communication manager, Tania Hoon, and brought to life by Blue's graphic designer, Marc Barclay (Marc - you're like my main man). My life officially started on 5 May 2009 - I think you humans call it a birthday (so please remember next year - big party - oh and I love cake!).

2. What are your main responsibilities at Blue?  
Looking after you - the employee, bringing important information to you, such as health tips, working tips, money tips...tips, tips, tips!

3. What do you hope to achieve?  
To make the workplace a lot of fun...and I will try to keep the stress levels down.

5. Who has had the greatest influence on you?

You! What I hear, what I see, the environment at Blue is amazing.

8. What is your favourite book, movie, and music?  
Monsters Inc. is my all time favourite. I will definitely host our own Idols at Blue, because international Idols are not as great as I believe talent is in Blue. Book? Hmm, the Annual Report looks like something I could enjoy!

9. If you could be or do anything else - what?

Marc will sue me...but hey, give me a smile or at least some funky clothes...I am naked, dude!

10. What do you like most about your job?

Most...to impress the employees with my wit and funny sayings. @

Have you seen our new educational cartoon about responsible lending? Here it is!



## New Blue website goes live



Our corporate website - [www.blue.co.za](http://www.blue.co.za) - has been redesigned and given the look and feel of our other corporate communication channels.

The new interface boasts an extended investor centre that now houses additional information for our stakeholders. Furthermore, our success stories are highlighted on the home page and given an authentic feel by publishing documentary-style movie clips alongside these stories. The next phase entails adding an even greater element of two-way communication to the site by incorporating a blog for visitors to voice their opinion about micro-finance.

The eventual aim is that each country of operation has a site entirely focused on their business, success stories and news. Go check it out! @