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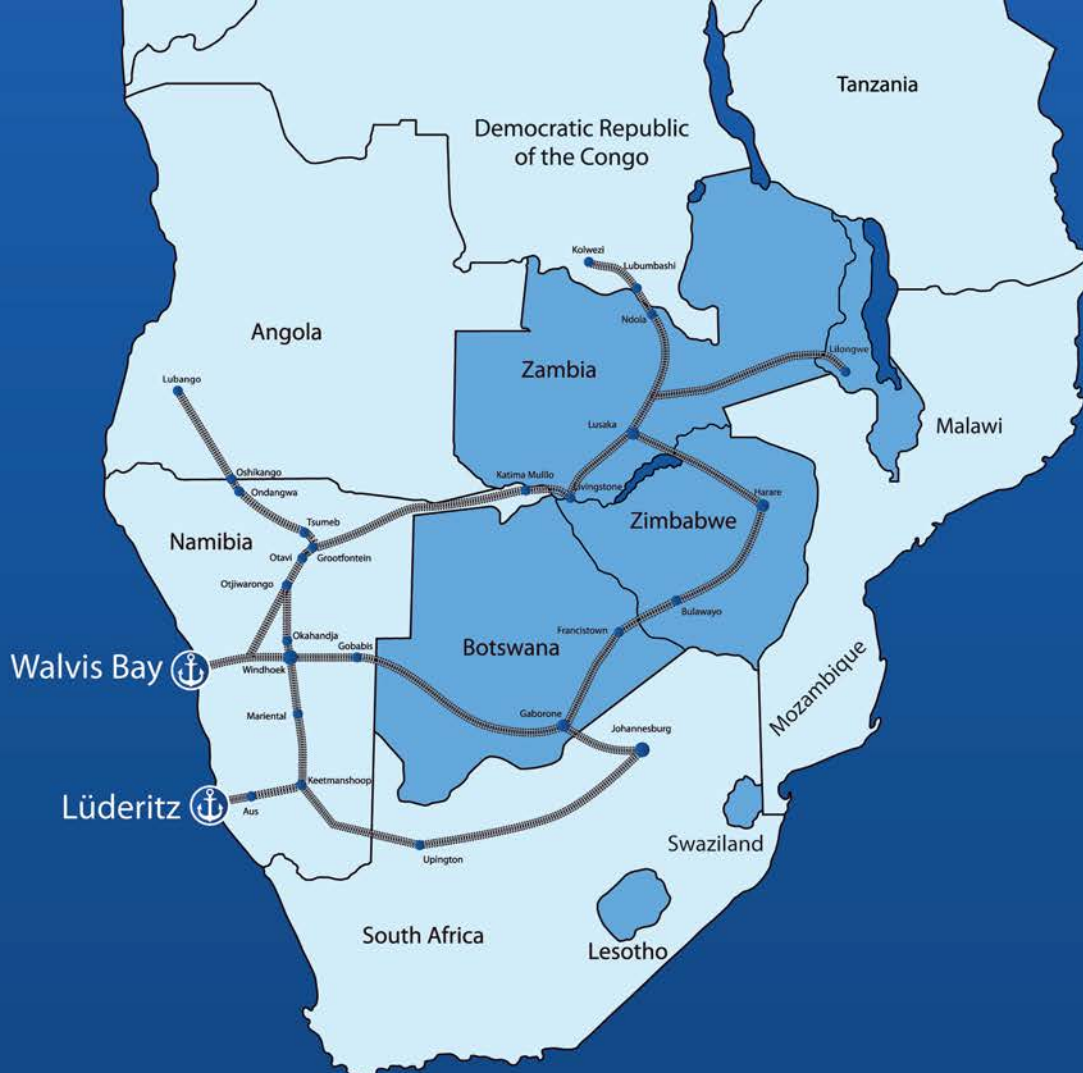
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TRADE
DIRECTORY
2014
Volume 23



Special focus:
FINANCE IN NAMIBIA





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NAMIBIA TRADE DIRECTORY SINCE 1990

Namibia Trade Directory is at the forefront of the Namibian Government's information campaign to market Namibia and its products to the potential investor and is the pillar of information dissemination to the private-sector.

Namibia Trade Directory is endorsed by the Ministry of Trade and Industry.



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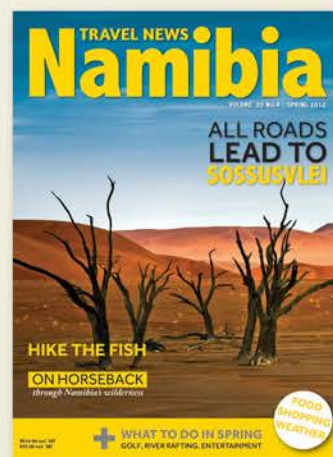
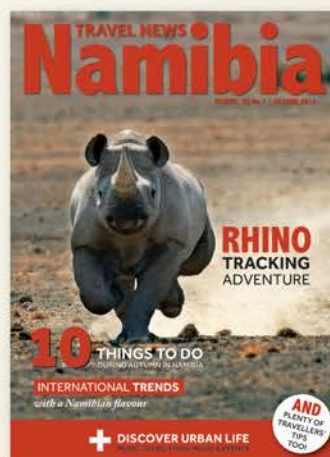
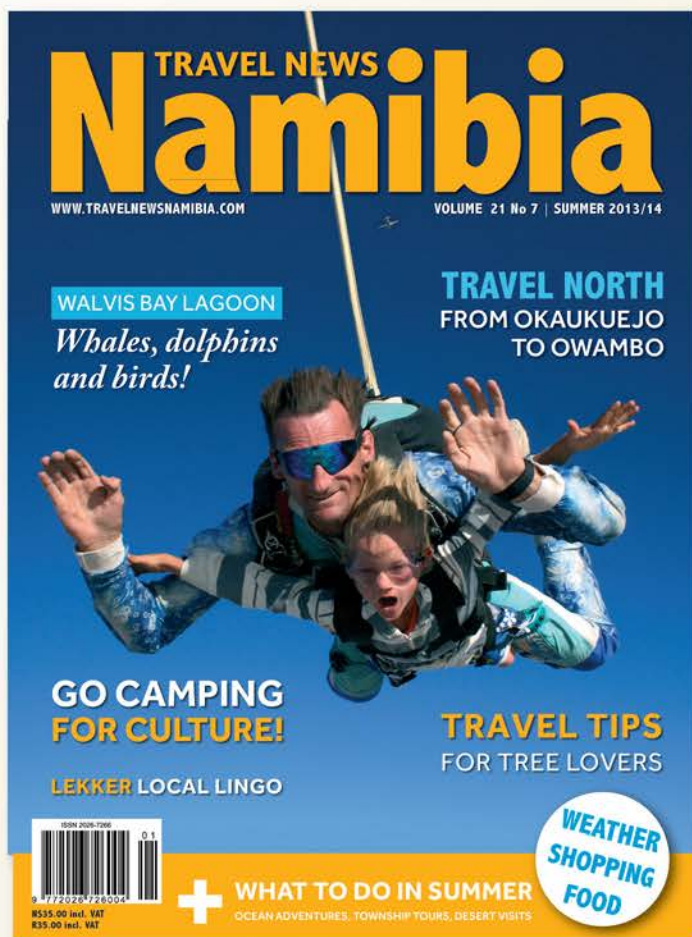


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Hon Calle Schlettwein
Minister of Trade and Industry

Over the years the Namibia Trade Directory has gained popularity as a source of business information to local and international business entities. The directory, which is available both in print and electronically, contains the country's essential information on trade, industry and investment. It further profiles credible companies that are doing business and making a positive contribution to the country's economy. The directory is distributed throughout Namibia at offices of Regional Governors, the Ministry of Trade and Industry Head Quarter and its Regional Offices. Abroad, the directory can be obtained from Namibian Embassies.

The 2014 directory focuses on the financial sector in Namibia. Namibia has one of the most sophisticated and highly developed financial systems in Africa. It comprises a diverse range of public and private institutions. The private banking sector is mature, well capitalised and very profitable. The financial stability enjoyed in the sector can be attributed to the sound macro-economic policies, a prudent fiscal

regime and, last but not least, the peace and political stability Namibia has enjoyed since independence in 1990. The well-developed financial system has given confidence to international investors to set up businesses and invest in the country. This is evidenced by the continual domestic and foreign direct investment flows into all sectors of the economy, but mainly in the mining sector. The positive investment flows come as a result of the current favourable foreign investment act of 1993, which, among other provisions, allows for the free repatriation of profit, and a very liberal foreign exchange regime including the permission for foreign exchange bank accounts.

While the country enjoys a stable financial system, more fundamental changes still need to be made by financial institutions in developing products and business practices that address the needs of Namibians who are currently excluded from this part of the industry. This means improved access to basic financial services such as banking and credit for Small and Medium sized enterprises. As part of government intervention, an SME Bank was established with the objectives of providing affordable funding to SMEs with less stringent security requirements. Previous studies by IPPR/NEPRU showed that SMEs in Namibia contribute about 12 percent to the Gross Domestic Product (GDP) and the sector employs about 20 percent of the Namibian work force and government through

the National Development Plan (NDP 4) aspires to increase its contribution to 30 percent by the year 2030.

The Government is prioritising all efforts aimed at addressing unemployment, poverty and income inequality. The Ministry of Trade and Industry is implementing various programmes to stimulate and grow the economy. Among the successful programs are the Equipment Aid Scheme designed to strengthen the capacities of SMEs to acquire means of production such as industrial machineries for manufacturing purposes. The Ministry further supports manufacturers and exporters to access new markets as well as making available sites and premises at affordable rates, especially to SMEs.

The Fourth National Development Plan (NDP4) has identified four priority sectors, namely agriculture, manufacturing, transport and tourism which have the potential to propel the economy to levels envisaged in vision 2030. In this context, Government continues to believe that the private sector remains the engine of economic growth and job creation and that in a true partnership with the public sector improved delivery rates can be achieved. More importantly we need to diversify the economy by adding value to the local made products. To support this proposition, the Ministry plans to host 'Made in Namibia Expo' in 2014 with the purpose to exhibit the locally produced products. The event

will further assist Government to identify and address constraints facing the sector in terms of production technology, product quality, packing and labelling, and marketing. I therefore invite both local and international investors to attend and engage the producers to form partnerships.

Government will continue to improve the investment climate and the first industrial policy for Namibia was developed and approved by Cabinet in 2012. This industrial policy provides guidelines for industrial development. A modernised investment bill is under consideration and is expected to provide a better framework for attracting, retaining and regulating investments. It will also clearly stipulate the rights and obligations of both the host country and the investors. In addition, the Ministry is reviewing the exporters and manufacturers incentives to make it more meaningful to both, investors and Government. All these efforts will enhance the competitiveness of Namibia.

I therefore take this opportunity to invite potential investors to come and invest in Namibia where investment laws are predictable and you will enjoy the benefit of peace and stability and access to the broader regional market of more than 250 million consumers.

It is my sincere hope that you will find in this directory a useful source of information on Namibia and more specifically the relevant business contacts.



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TRADE DIRECTORY 2014

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GEOGRAPHICAL LOCATION AND CLIMATE

Namibia is situated on Africa's south-western seaboard. Its neighboring countries are Angola to the north, Botswana and Zimbabwe to the east and South Africa to the south, with the Atlantic Ocean forming its western border. The country covers 824 268 square kilometres and is divided into 13 regions as determined by the delimitation commission.

Namibia consists of arid and desert regions in the south and south-west, changing to lush fertile areas in the far north and north-east, with the eastern part of the country being semi-arid. The hottest months fall between November and February, when average temperatures range from 20–36°C. In the colder months, May to August, temperatures vary from 3–6°C in the morning, often rising to 18–22°C by midday.

POPULATION AND LANGUAGES

Namibia is the second most sparsely populated country in the world. The average population density is 2.6 people per square kilometre. The total population is estimated at 2.1 million, of which around 15% resides in the capital,

Windhoek. Approximately 37% of the population live in urban areas.

English is the official language, while Oshiwambo, Afrikaans, Herero, Khoekhoegowab, German, Lozi, Rukwangali, Tswana and various San languages are also spoken.

ELECTRIC CURRENT

220 VAC 50 Hz

MEASURES

Metric system

TIME

Namibia falls within the GMT+2 time zone, switching to a different time zone during the winter months. Wintertime is set at GMT+1 and runs from the first Sunday in April to the first Sunday in September.

INTERNATIONAL TELEPHONE CODE+264 + area code + number

BUSINESS HOURS

Office hours are from 08:00–17:00 from Mondays to Fridays, while banks are open for business from 9:00–15:30 on weekdays and from 8:30–12:00 on Saturdays.

CURRENCY

In September 1993 Namibia introduced its own currency, the Namibia dollar (N\$). It is linked to

and on par with the South African rand (ZAR), which is also legal tender in Namibia. Most major foreign currencies and traveller's cheques can be exchanged and international credit and debit cards are generally accepted as a method of payment.

CAPITAL

Windhoek serves as the administrative, judicial and legislative capital of Namibia, with a population of approximately 365 000. The capital has a moderate climate and is situated in the central highlands of the country at 1 650 metres above sea level. Windhoek gained municipal status in 1909 and was proclaimed a city in 1965. It has a well-developed infrastructure and is regarded as a clean and well-functioning metropolis.

2014 PUBLIC HOLIDAYS

New Year's Day –	1 Jan
Independence Day –	21 March
Good Friday –	18 April
Easter Monday –	21 April
Workers' Day –	1 May
Cassinga Day –	4 May
Ascension Day –	29 May
Africa Day –	25 May
Heroes' Day –	26 Aug
Human Rights Day & Namibian Women's Day	10 Dec
Christmas Day –	25 Dec
Dec Family Day –	26 Dec

POLITICAL SYSTEM

Head of state

Namibia gained independence in 1990. President Sam Nujoma, now referred to as the founding father, was elected by direct popular vote as the first president of Namibia. He served for three terms, each lasting five years. His successor and the current president is his Excellency, President Hifikepunye Pohamba. The first lady is Mrs Penepifipo Pohamba.

The constitution

Namibia's constitution entrenches multiparty democracy and fundamental rights and freedoms. As laid down by the constitution, the executive, legislative, and judiciary branches of Government are independent and autonomous. The president is head of the executive branch.

Namibia is built on strong democratic foundations. All institutions necessary to ensure democratic governance have been established. National and presidential elections are conducted freely and fairly and are held every five years, the next ones being scheduled for November 2014. Regional and local authority elections are also held regularly.

There is no doubt that the judiciary operates with total independence. The Auditor-General's office has gained credibility by acting as watchdog over the country's financial governance and the Anti-Corruption Commission and Office of the Ombudsman function effectively. Government has remained steadfast in its commitment to a free-market economy and supports a vibrant and free press.

SOCIAL INFRASTRUCTURE

Medical services

The qualifications of medical practitioners are on par with international standards. All major towns have state hospitals, while well-equipped clinics with professionally trained staff serve

in smaller towns and rural villages. There are privately managed hospitals in Windhoek, Tsumeb, Otjiwarongo, Ongwediva, Walvis Bay and Swakopmund. EMED Rescue 24 and Crisis Response Rescue Union provide emergency evacuation services, backed by well-established infrastructures and well-trained staff.

Labour force

The employment rate among Namibia's population aged 15 years and older is 66%, while the overall employment rate, according to the 2011 population census, is 72.6%. More females are unemployed than males. More than 50% of the workforce is employed in the private and public service sectors and 27.4% in the agricultural sector, while the industrial sector employs 12%, and is mainly male dominated.

Education

Namibia's literacy rate is 88% for people aged 15 years and older, while 66% of people aged six to 24 are enrolled in schools. Of those who are 15 and older, 42% have completed their primary education, while 15% have completed a secondary education. There are primary and secondary public schools in all the major towns throughout the country and several private schools in the main centres.

Namibia has several tertiary institutions, namely University of Namibia (UNAM), International University of Management (IUM), Polytechnic of Namibia, two agricultural colleges and central and regional colleges of education.

Public school terms 2014

First term

15 January - 11 April

Second term

13 May - 14 August

Third term

02 September - 05 December

Media

The Namibian Constitution makes provision for freedom

of speech and expression, including freedom of the press and other media. In spite of its small population, Namibia has a varied and lively press, with thirteen newspapers.

PHYSICAL INFRASTRUCTURE

Transport

There is no official public transport system in Namibia. Privately owned bus services run between Windhoek and Cape Town, Johannesburg, Victoria Falls, Swakopmund/Walvis Bay, and to the north of Namibia.

Roads

Namibia's road network consists of about 37 000 kilometres of gravel and 6 000 kilometres of tarred roads. Nearly all roads are well maintained. Namibia is linked by road to South Africa, Angola, Botswana, Zambia and Zimbabwe. The Trans-Caprivi and Trans-Kalahari highways provide fast road links between the port of Walvis Bay and Namibia's landlocked neighbouring countries.

Points of entry through trade corridors

North - Oshikango
North-East - Katima Mulilo
East - Gobabis
South - Noordoewer and Ariamsvlei
West - Walvis Bay and Lüderitz harbour towns

Border posts

Noordoewer -	open 24 hours
Ariamsvlei -	open 24 hours
Buitepos -	open 07:00-24:00
Wenela -	open 06:00-18:00
Ngoma -	open 07:00-18:00
Mata Mata -	open 08:00-16:30
Sendelingsdrift -	open 07:00-24:00
Dobe -	open 06:00-18:00
Impalila/Kasane -	open 07:00-18:00
Oshikango -	open 08:00-19:00
Katitwe -	open 06:00-18:00
Velloorsdrift -	open 08:00-16:30
Klein Manasse -	open 08:00-16:30
Oranjemund -	open 06:00-22:00
Ruacana -	open 08:00-19:00
Omahenene -	open 08:00-19:00
Muhembo -	open 06:00-17:00
Hohlweg -	open 08:00-16:30

Railways

A 2 500-kilometre narrow-gauge track runs from the South African border via Keetmanshoop to Windhoek, Okahandja, Swakopmund and Walvis Bay. A northern branch line connects Omaruru, Otjiwarongo, Otavi, Tsumeb and Grootfontein, while in the far north, a newly built track connects Tsumeb and Oshikango. Windhoek is connected to Gobabis in the east by a branch line.

Air

Direct air links to major Sub-Saharan cities, such as Cape Town, Johannesburg, Gaborone, Luanda, Lusaka, Accra and Harare are provided. There are regular international flights between Hosea Kutako International Airport, Windhoek and Frankfurt. Namibian airports are developed and managed by the Namibia Airports Company (NAC). Several privately owned domestic charter companies offer regional flights on a regular basis.

Airports

- Hosea Kutako International Airport (48 km east of Windhoek)
 - Eros Airport (southern Windhoek)
 - Walvis Bay Airport (serves as a second international airport)
 - Swakopmund Airport
 - Ondangwa Airport
- There are more than 350 airstrips throughout the country that serve the more remote areas.

Ports

Walvis Bay is Namibia's main port, while Lüderitz is a smaller, secondary port. The ports are operated by the Namibian Ports Authority (Namport). The Port of Walvis Bay with its depth of 12.8 metres can accommodate container vessels with a capacity of 2 200-2 400 tonnes, handling up to 140 000 containers annually. Lüderitz harbour boasts a new cargo and container quay wall, which is 500 metres in length; the channel has a draft of -8.15 metres, which can accommodate vessels up to 150 metres in length.

Electricity

NamPower is Namibia's national power utility, assisted by regional electricity distributors (REDs). Currently functioning REDs are CENORED and NORED, which service the central-northern and far northern areas, and Erongo RED, which services the Erongo Region in the west.

Post and telecommunications

Namibia has invested in the modernisation and expansion of telecommunications. International satellite services link Namibia to telecommunication services worldwide. Telecom Namibia Ltd is Namibia's national communications operator. Namibia boasts a 98% digital telecommunications infrastructure, which provides direct dialling to most places in the world. Telecom now also provides a cellular service called TN Mobile.

Namibia has cellular coverage in most towns, and road coverage along virtually all the major routes in the country. Namibia's cellular network service providers are MTC, operational since 1995 and TN Mobile.

Namibia's postal services are operated by the state-owned enterprise, Namibia Post Ltd, which also offers courier services. NamPost has more than 122 post offices and 93 000 registered mailbox holders countrywide and is affiliated to the Universal Postal Union.

Water

Supplied by the Namibia Water Corporation Ltd (NamWater), Namibia's water is of the highest standards. While tap water is potable and widely consumed, bottled drinking water can be purchased throughout Namibia. NamWater operates 15 dams, 14 water-supply networks and 16 water-treatment plants across the country.

ECONOMIC SECTORS

Mining

The Namibian economy is built on its mining industry, which consists

mainly of diamond and uranium mines with smaller copper, zinc and lead mines. The mining industry employs approximately 14 000 people. Value is added to diamonds in 12 licensed diamond-cutting and -polishing factories in the country.

Tourism

Second only to mining in terms of foreign revenue earned, the tourism industry in Namibia offers tremendous potential for growth. Players involved in tourism include investors, private owners, parastatals such as Namibia Wildlife Resorts, the Namibian Government represented by the Ministry of Environment and Tourism, and communities, mainly through Community-Based Natural Resource Management programmes. Tourism comes in many different guises, with the hospitality business, sightseeing, hunting, and trophy hunting all offering lucrative business opportunities.

Fishing

Namibia's fishing grounds of 200 nautical miles are highly productive, largely as a result of the upwelling of the nutrient-rich Benguela Current, which flows northwards from Antarctica up Namibia's 1 500-kilometre-long coastline. The marine fishing industry is conducted from Swakopmund, Walvis Bay and Lüderitz. Fishing quotas are strictly enforced to ensure the sustainability of this resource.

Agriculture

There is communal land tenure (41% of land) and commercial ownership (44%) of farms in Namibia. Farming centres around livestock and game farming, as Namibia with its arid conditions and poor soils is not well suited to crop production. However, subsistence cropping is common in the north and grain is also grown commercially.

Manufacturing

The manufacturing sectors in Namibia comprise meat

processing, fish processing, food and beverages, with two large contributing companies, Namibia Breweries and Namibia Dairies.

Banking

Many South African banks have Namibian counterparts in the country, and there are a number of independent Namibian banks. Auto-banks are available in all major centres and very many of the small towns in Namibia.

TRADE

Namibia is a member of the following international trade organisations (Source: Website of the Ministry of Trade and Industry: www.mti.gov.na):

Africa Growth and Opportunity Act (AGOA)

AGOA was signed into law in May 2000. It provides duty-free and quota-free access to United States markets for all products (excluding products from the textile and apparel markets) that originate from eligible beneficiary Sub-Saharan African (SSA) countries. Namibia was designated as eligible for AGOA benefits and has been certified for the textile and apparel benefits, after establishing the required visa system.

Namibia/Zimbabwe Preferential Trade Agreement

This agreement came into force on 17 August 1992 and is governed by rules of origin. Goods grown,

produced or manufactured in Namibia may be imported into Zimbabwe free of customs duty, and vice versa, if they are wholly produced/obtained in the country of origin. For Namibian exports to qualify for such preferential treatment, registration with the Ministry of Finance is required. A certificate of origin must accompany the goods and they must be transported directly without passing through a third country's commercial zone.

Southern African Customs Union (SACU)

Namibia became a member of SACU in 1990. SACU membership comprises Botswana, Lesotho, Namibia, Swaziland and South Africa. In terms of the SACU agreement, there is free movement of goods among the members. Article 2 of the agreement prevents members from imposing duties or quantitative restrictions on goods grown, produced or manufactured in the common customs area. Duties are levied on goods upon entry into the common customs area, but once inside it, no further duties are charged.

World Trade Organisation (WTO)

The WTO serves as a forum for trade negotiations and settlement of trade disputes among nations. The WTO rules on international trade are contained in three main legal instruments: the general agreements on tariffs and trade

(GATT), the general agreement on trade in services (GATS), and the agreement on trade-related aspects of intellectual property rights (TRIPS).

Southern African Development Community (SADC)

The ultimate objective of SADC is the creation of an integrated regional economic block. Member states are: Angola, Botswana, Democratic Republic of Congo (DRC), Lesotho, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe. Namibia in the past was responsible for coordinating marine fisheries and resources but since the restructuring of the SADC Secretariat these responsibilities are now centralised. The Free Trade Area has been established in 2008, although some members are not yet part of it.

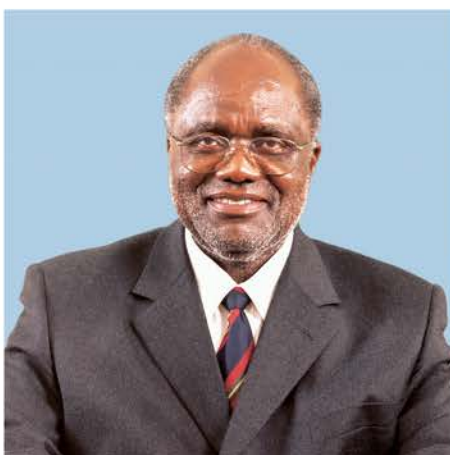
Generalised System of Preferences (GSP)

Namibia receives preferential market access for some of its products in markets of certain developed countries under various GSP schemes. Mainly manufactured/processed goods and agricultural products are involved. Eligible products can enter these markets duty free or at reduced rates. GSP schemes are non-contractual, and can be terminated unilaterally by any preference at any time.



Paul van Schalkwyk - www.tala.com.na

OFFICE OF THE PRESIDENT



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Minister of Presidential Affairs

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Prime Minister



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Chief of the Namibian Defence Force:
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Director of Elections:

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NAMIBIAN PARLIAMENT

National Assembly

Speaker:

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Deputy-Speaker:

Prof Loide Kasingo (Ms)

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Hon Judge President: Petrus T Damaseb

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Namibian National Anthem

*Namibia Land of the Brave
Freedom fight we have won
Glory to their bravery
Whose blood waters our freedom
We give our love and loyalty
Together in unity
Contrasting beautiful Namibia
Namibia our country
Beloved land of savannahs
Hold high the banner of liberty
Namibia our country
Namibia motherland, we love thee.*

African Union Anthem

*Let us all unite and celebrate together,
The victories won for our liberation.
Let us dedicate ourselves to rise together
To defend our liberty and unity.*

Chorus:

*Oh sons and daughters of Africa
Flesh of the sun and flesh of the sky
Let us make Africa the Tree of Life.*

*Let us all unite and toil together,
To give the best we have to Africa.
The cradle of mankind and fount of culture,
Our pride and hope at break of dawn.*

MEMBERS OF THE NATIONAL ASSEMBLY

The Ruling Party –

South West Africa People's Organisation of Namibia (SWAPO)

Hage Geingob, Pendukeni Iivula-Ithana, Nangolo Mbumba, Jerry Ekandjo, Utoni Nujoma, Alpheus !Naruseb, Petrina Haingura, Richard Kamwi, Kazenambo Kazenambo, Joel Kaapanda, Erkki Nghimtina, John Mutorwa, Nahas Angula, Tjekero Tweya, Petrus Iilonga, Theo-Ben Gurirab, Immanuel Ngatjizeko, Pohamba Shifeta, Elia Kaiyamo, Albert Kawana, Bernhard Esau, Doreen Sioka, Saara Kuugongelwa-Amadhila, Paulus Kapia, Charles Namoloh, Peya Mushelenga, Alpheus Muheua, Loide Kasingo, Priscilla Beukes, Erastus Utoni, Billy Mwaningange, Marco Hausiku, Lucia Witbooi, Angelika Muharukua, Chief Samuel Ankama, Uuahekua Herunga, Rosalia Nghidinwa, Willem Isaack, Nickey Iyambo, Sylvia Makgone, David Namwandi, Piet van der Walt, Lempy Lucas, Isak Katali, Tommy Nambahu, Elifas Dingara, Juliet Kavetuna, Moses Amweelo, Evelyn !Nawases-Taeyele, Alexia Manombe-Ncube, Ben Amathila, Netumbo Nandi-Ndaitwah, Theopolina Mushelenga

Members appointed by the President:

Sophia Swartz, Maureen Jankowski, Agnes Tjongarero, Stanley Simaata, Calle Schlettwein, Peter Katjavivi

All People's Party (APP)

Ignatius Shixwameni

Congress of Democrats (CoD)

Ben Ulenga

Democratic Turnhalle Alliance (DTA)

Katuutire Kaura, Phillemon Moongo

National Unity Democratic Organisation (NUDO)

Kuaima Riruako, Arnold Tjihiuko

Rally for Democracy and Progress (RDP)

Hidipo Hamutenya, Staphanus Bezuidenhout, Jesaya Nyamu, Agnes Limbo, Anton von Wietersheim, Kandy Nehova, Heiko Lucks, Peter Naholo

Republican Party (RP)

Clara Gowases

South West Africa National Union (SWANU)

Usutuaije Maamberua

United Democratic Front (UDF)

Justus Garoëb, Simson Tjongarero

National Council

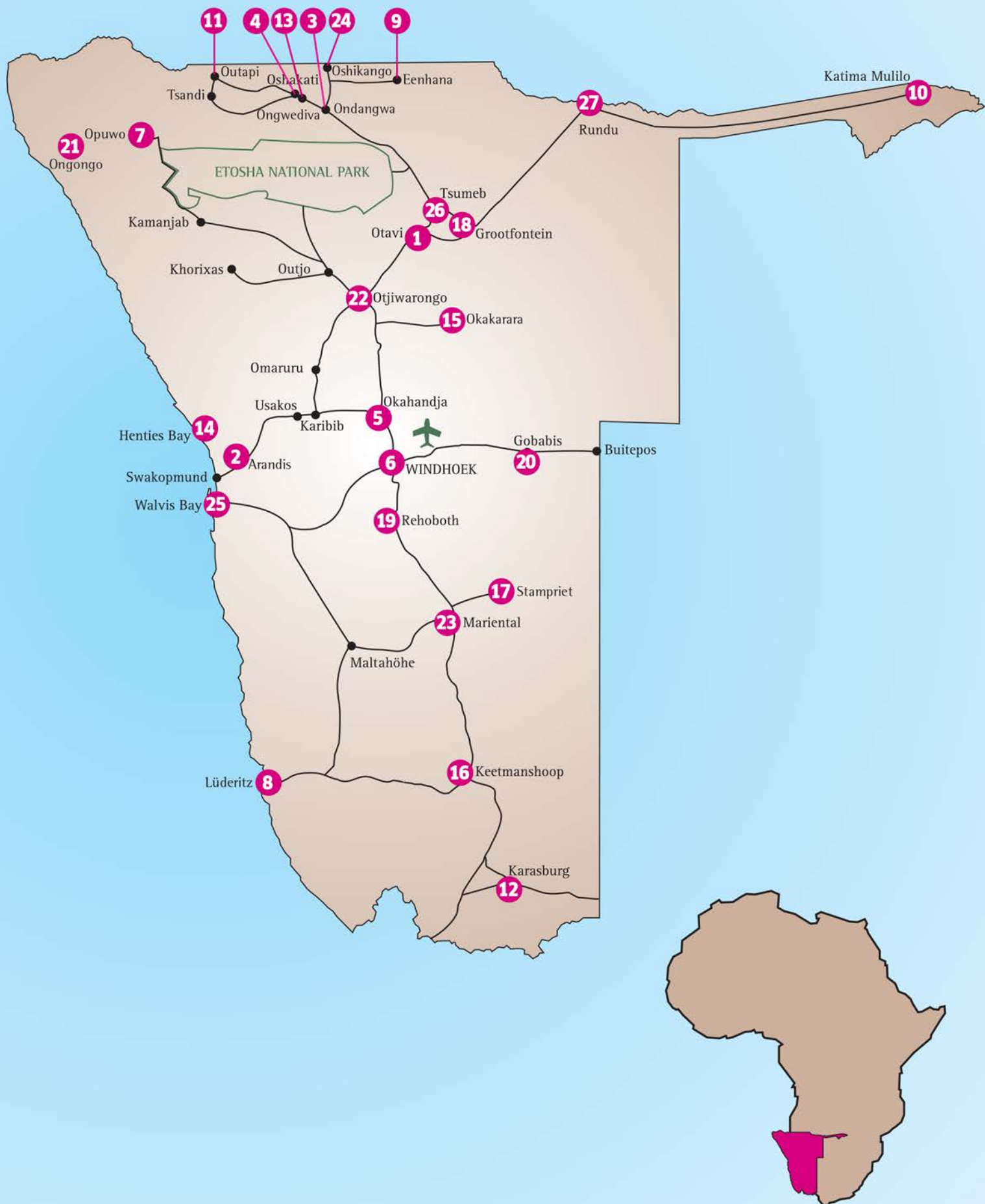
Chairman: Hon Asser Kuveri Kapere

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CALENDAR OVERVIEW

NAMIBIAN EXPOS, TRADE FAIRS & AGRICULTURAL SHOW 2014

1

**Otavi
Investment Expo**
23-26 April
Mr Muranda
067 23 4022

2

**Arandis Mineral
& Mine Expo**
April
Mr White
064 51 2400

3

**Ondangwa
Industrial &
Trade Exhibition**
21 Apr-3 May
Ms Iihuhua
065 24 0101

4

**Oshakati
Totem Expo**
30 Apr-3 May
Mr Kabozu
065 22 9568

5

**Okahandja
Tourism Expo**
8-11 May
Ms Sheya
062 50 5100

6

**Mining
Conference WHK**
22 May
Ms Beukes
061 23 7925

7

**Opuwo
Expo**
May
Mr Tjitombo
065 27 3007

6

**Namibia
Tourism Expo**
4-7 June
Ms Manthe-Grobler
061 297 2009

8

**Lüderitz
Crayfish Festival**
April
Ms Ihuhua
063 20 2041

9

**Eenhana Trade
& Business Expo**
28 July-2 Aug
Mr Maundingi
065 29 0600

10

**Caprivi
Show**
August
Mr Ntonda
066 26 1557

11

**Olufuko Festival
Outapi**
August
Mr Shililifi
065 25 1191

12

**Karasburg
Expo**
August
Mr Kashindi
063 27 0032

13

**Ongwediva
Annual Trade Fair**
22-30 August
Ms Uusiku
065 23 0191

14

**Henties Bay
Fish Festival**
Aug
Mrs Ribo
064 50 1143

15

**Okakarara
Trade Fair**
2-7 September
Mr Kandjii
081 241 1966

16

**Keetmanshoop
Agricultural Show**
3-6 September
Mr Josob
081 424 5463

17

**Stampriet
Agricultural Show**
10-12 September
Mr Jacob
063 26 0042

18

**Grootfontein
Agricultural Show**
17-19 September
Mr Van Heerden
081 124 7617

19

**Rehoboth
Trade Fair**
September
Mr Ockhuizen
081 283 2526

20

**Gobabis
Agricultural Show**
22-24 September
Mr Van Niekerk
081 127 0327

21

**Otjiwarongo
Agricultural Show**
September
Ms Mwet
067 30 2231

6

**Windhoek
Agricultural Show**
26 Sep - 05 Oct
Ms Tritirua
061 22 4748

22

**Mining
Conference Ongongo**
04 October
Ms Beukes
061 23 7925

23

**Mariental
Agricultural Expo**
November
Mr Linus
081 427 7001

24

**Helao Nafidi
Business Expo**
Oct/Nov
Ms Shipunda
062 26 0000

25

**Namport Erongo
Trade Expo**
29 Oct - 1 Nov
Mr Stevens
061 25 7416

26

**Tsumeb Copper
Festival**
22-25 October
Mr Gaeseb
067 22 1056

27

**Kavango
Trade Fair**
4-8 November
Ms Nakanyla
066 25 5916

Please consult
our website for
more information
and exact dates.

EMHPrescient Investment Management (Pty) Ltd

VIGILANT INVESTING



Melanie Allen
Chief Executive Officer

The whole purpose of long-term investing is to build up sufficient capital to be able to retire comfortably one day. Meaningful savings contributions and good investment returns are key factors to achieving this.

Many individuals and funds make the assumption that holding equities will in the long run deliver inflation +4 percent and will therefore suffice in funding retirement at the correct

contribution levels. Others are wary of the markets and prefer to hold cash so as not to be exposed to downside risk in the market. One only has to look at the European experience where equities have not delivered the assumed returns meaning that people now have to retire later as they do not have sufficient retirement funds. Nor have those who sat in cash got sufficient reserves to retire. Tellingly, blind faith in long only mandates has not worked in Europe and to a certain extent in the US.

Investors need to be invested in assets that can deliver inflation +4 percent; as one approaches retirement age, one cannot afford the risk of the market falling 30 percent or so. Sitting in cash towards retirement age does not work either with negative real interest rates. There is also investment manager selection risk where you select a manager who underperforms and compromises your required investment return.

A portfolio should be simply structured to benefit from upward market moves and to protect against losses. When the market moves up, the Fund will lock in gains where appropriate. When the market falls and the portfolio has lost no money, additional exposure to markets can be purchased at better entry levels, again with no downside risk.

The idea is to continuously compound positive returns and avoid drawdowns. Over time this has proved to deliver the kind of returns required to fund retirement, without the risk of losing money.

EMHPrescient Investment Management is jointly owned by EMH Capital (Pty) Ltd. and Prescient Holdings, a global company. EMHPrescient is a quantitative investment manager, where risk is defined as the probability of not meeting the investment objectives of the client.

Melanie Allen is the CEO of the Namibian operations. After school she enrolled for an internship at KPMG, completing her five years of articles, simultaneously obtaining her B.Compt degree via part time studies at UNISA. She has built a wealth of experience from blue-chip companies like Old Mutual, Namibian Asset Managers (Pty) Ltd, i.e. Coronation Fund Managers and Charter Asset Management (Pty) Ltd.

Melanie is well spoken and meticulous when it comes to her field of expertise being the investment world. She is passionate about what she is doing and loves the exposure to everything new; as she says: In today's day and age everything grows exponentially, so should oneself.

EMHP

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Namibre

A SUCCESSFUL RE-INSURANCE INDUSTRY



Anna Nakale-Kawana
Managing Director

Everyone knows how insurance works. If your house is insured, and it burns down, you can claim the cost of rebuilding it and replacing its contents from your insurance company. By paying an affordable amount per month you have that peace of mind – if you were uninsured and your house burnt down you would be 'wiped out' – you could not afford to restore it.

Hopefully, the insurance company will be able to pay your claim out. But what would happen if a

great fire swept through the city and hundreds of houses were destroyed at the same time; the claims might run into billions, and the insurance company might be unable to pay. The answer is for the insurance company to insure itself. This is re-insurance.

There are various types of reinsurance – facultative and treaty, proportional and non-proportional. This means that reinsurance can be done in all ways and combinations. The first insurance company can reinsure all of its liability, or only a part of it, or a proportion of it, or only some policies, or will bear liability up to a threshold after which claims would be made on the reinsurer. Companies can even re-insure each other. Medical aid societies buy reinsurance as well.

Re-insurance is a huge business, and is a means of spreading the risk. Before 2001 there were no

reinsurance facilities in Namibia, and therefore the business and its profits went to companies outside the country. To counteract this, the government of Namibia passed the National Reinsurance Corporation Act in 1998 and Namibre commenced operations in 2001. Since inception gross premiums rose from N\$5.2M to N\$125M in 2012, while net profits rose from N2.2M to N\$19.8M in 2012.

The objective of all insurance is to maintain, on average, a steady ratio of claims paid out to premium income – the 'loss ratio' – Namibre has been maintaining this at about 58%, and now in turn exports reinsurance services to Angola, Zambia, Botswana and others.

The present managing director of Namibre is Mrs. Nakale-Kawana, who has held the position since 2004. During the liberation struggle, Mrs Nakale-Kawana went into exile and studied for

a joint M.A. Hons. in Economics and Agricultural economics at the University of Aberdeen in Scotland. She also holds an MSC Financial Economics from the University of London. After independence, she returned to Namibia and worked in the Ministry of Finance from 1992 to 2003 where she grew in ranks. She is very proud of the progress Namibre has achieved over the past decade, saying the main challenge is the management of the complexity of reinsurance business and growth of the corporation establishment. Namibre has created a capacity of N\$50M risk exposure to grow the book of the facultative local business, which the corporation knows will bear good fruits.

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Paul van Schalkwyk Photography

WORKS OF ART THAT ARE TRULY FASCINATING AND UNIQUE

PAUL VAN SCHALKWYK

PHOTOGRAPHY

THE BUSINESS

Paul van Schalkwyk is not only an aerial photographic artist but also one of the most acclaimed photographers in Namibia.

As a legendary photographer and filmmaker in Namibia, Paul has received more than 50 awards, both locally and internationally, for his work as photographer, cinematographer, director and writer. His wildlife films have been broadcast on, among others, National Geographic, Discovery Channel, Animal Planet and his photographs are regularly published in local and international magazines.

Paul's photographs have found a place in the homes of many

local & international collectors, galleries and institutions.

In 2004, Paul embarked on a new journey in his photographic endeavours and started to concentrate on aerial landscape photography, creating a unique style and approach in this very difficult genre.

Paul's work was officially launched in 2011, and is now available commercially as much sought-after artwork marketed through his agent; both locally and internationally, under the two brand names Paul van Schalkwyk Photography (aerial photographic art) & Tala Presents Paul van Schalkwyk (images of Namibian & African Landscapes).

During 2013 Paul's latest exhibition, A Pristine Land Interrupted (presented by NAMDEB) held in Windhoek received excellent feedback from the media and art critics alike. The exhibition takes the form of an installation comprising of multimedia, sourced from his flying adventures over Namibia and presents the viewer with a multi-faceted experience of

familiar and unfamiliar Namibian landscapes. The show is scheduled to travel to South Africa and Germany during 2014.

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An exquisite collection is available of landscape & aerial photographs, depicting the unspoiled beauty and splendour of the Namibian landscape and nature.

- Reproductions are made only on the best quality archival fine art paper, photographic paper and canvas. Images can also be printed on alternative mediums such as aluminium, copper, glass and wood for larger interior fine art installations.
- All orders are custom made according to the client's needs.
- Each print is personally signed by Paul van Schalkwyk and includes a Certificate of Authenticity.

ORDER

Photographs can be viewed on the websites at www.paulvans.com and www.tala.com.na with enquiries to be directed to the managing agent (see details below). Consultations for personal viewing of the

photographs and advice on interior installations can also be arranged through the agent.

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We also have a comprehensive digital library with high resolution images, offering an unrivalled choice in pictures of Namibia & the rest of Africa. Galleries include pictures ranging from nature, cultural, events, etc.

Buying existing images saves the purchaser the time and expense of a custom photo shoot.

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Our customers range from press agencies, publishing groups, advertising and design agencies, to corporate marketing departments and individual buyers.

PVS PHOTOGRAPHY

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Ministry of Trade and Industry – NAMIBIA'S ECONOMIC REGULATORY REGIME



Hon Calle Schlettwein
Minister

The Ministry of Trade and Industry is responsible for the development and management of Namibia's economic regulatory regime, on the basis of which the country's domestic and external economic relations are conducted. It is also responsible for promoting growth and development of the economy through the formulation and implementation of appropriate policies to attract investment, increase trade, and develop and expand the country's industrial base.

The Ministry's efforts are directed at four key activities:

- Investment promotion
- Promotion of manufacturing activity
- Growth and diversification of Namibia's exports and export markets
- Promotion of growth and development of small and medium-sized enterprises

Recognising the critical role of the private sector as the engine of economic growth, the Ministry of Trade and Industry strives to facilitate development of this sector through the creation of a business-friendly environment and stimulation of private-sector investment. Its work in this regard includes the formulation of appropriate legislative instruments and institutions for the effective provision of industrial infrastructure, enterprise development, export and investment promotion, export services and facilities. The four main divisions of the Ministry are the Namibia Investment Centre, the Directorate of Industrial Development, and the Department of Trade and Commerce comprising the Directorate

of International Trade and the Directorate of Commerce and Directorate of Administration.

Namibia Investment Centre

NIC is the country's official investment promotion agency and first port of call for investors. Created under the Foreign Investment Act of 1990, the overall objective of the NIC is to attract investment to, stimulate economic growth and expedite industrial transformation in Namibia. The attainment of this objective will undoubtedly contribute to the noble goals of Vision 2030. The responsibility of creating policies and strategies conducive to investment lies with the Ministry of Trade and Industry, specifically with the Namibia Investment Centre.

NIC offers a variety of services to existing and potential investors, including the provision of information on incentives, investment opportunities and the country's regulatory regime. It is closely linked to key ministries and service bodies, and can therefore help minimise bureaucratic obstacles to project implementation. NIC works closely with the Offshore Development Company (ODC), the flagship of Namibia's tax free export processing zone regime, to promote foreign direct investment in export-oriented manufacturing activities.

NIC has overseas investment promotion representatives in strategic located countries such as Germany (Berlin), India (New Delhi), South Africa (Pretoria) and USA (Washington DC). Plans are underway to set up commercial offices in other identified locations of economic importance elsewhere in the world.

Namibia has a competitive incentive and fiscal regime complemented by a low cost and conducive business environment that adds to its appeal as the most ideal location for domestic and foreign investors. The cornerstones of this environment are the Foreign Investment Act (its provision for a Certificate of Status Investment), the special incentives for manufacturers and exporters, and the export processing zone incentives.

The current Foreign Investment Act of 1990 (amended in 1993), is

under review in order to formulate a modern investment law.

The new investment law is expected to address the following in:

- Defining a domestic and foreign investor, as well as investment;
- Restricting some economic sub sectors from foreign investors;
- Defining investor performance requirements;
- Ensuring that admission procedures for foreign investors are transparent;
- Making investor registration compulsory, and hence introduce a crucial aspect of investor tracking and management;
- Setting clear guidelines for investor dispute procedures.

Incentives for registered manufacturers and exporters of Namibian manufactured goods are provided. In comparison to EPZ incentives which require a beneficiary's target market to be outside the SACU market, registered manufactures and exporters of Namibian manufactured goods can also benefit entrepreneurs whose main target market is the Southern African Customs Union (SACU). To benefit from the scheme, an investor must register with the Ministry of Finance as a manufacturer or an exporter of Namibian manufactured goods.

The Namibian Investment Centre assists investors with this registration process. Namibian based entrepreneurs who export their products outside this market are also entitled to benefits under the scheme.

Investment promotion services encompass:

- Facilitating inward and outward business missions
- Facilitating of international investment fairs and seminars
- Business matching with prospective foreign investors with locals
- Profiling and promoting investment projects
- Providing advisory services on available incentive packages
- Investor admission
- Assisting investors to obtain

work permits and business visas

- Facilitating investor aftercare

The Executive Director

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Directorate Industrial Development

The Directorate of Industrial Development is responsible for evaluating and appraising industrial projects. It sponsors feasibility studies, research and surveys of potential development areas and renders support and advice to potential developers and investors. The Directorate is also engaged in the production of industrial statistics, and conducts regular censuses of the manufacturing sector. It further more collates information on appropriate industrial technology. The Directorate oversees and co-ordinates the development of small and medium enterprises.

This includes input into the six areas that comprise the Government's SME development programme, namely:

- Facilitation of access to finance
- Construction of sites and premises
- Technology transfer
- Purchasing of raw materials
- Marketing
- Entrepreneurial training

The Directorate's primary role is to facilitate:

- Diversification of the economy through accelerated growth of the country's industrial sector
- Increased value-added manufacturing activities
- Stimulation of export-oriented production
- Creation of productive employment opportunities and increased income opportunities for Namibians, especially those from previously disadvantaged communities
- Improvement in the geographical distribution of industrial activities and infrastructure
- Ongoing research into the manufacturing sector to identify new areas for expansion and potential bottlenecks

The Directorate also coordinates the work of the Ministry's six regional offices. These are situated in Katima Mulilo, Keetmanshoop, Opuwo, Ondangwa, Otjiwarongo and Rundu, and serve as advisory centres at local level.

The Director

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Department of Trade & Commerce

The Department of Trade and Commerce is responsible for national policies and programmes geared towards the management, regulation, promotion, development and facilitation of internal trade, commercial and business activities and international trade activities such as bilateral, regional and multilateral trade relations. The Department consists of two directorates, namely the Directorate of International Trade and the Directorate of Commerce.

The Under-Secretary

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Directorate of International Trade

The Directorate of International Trade is the national focal point of Namibia's internal and external trade relations. Its main activities are geared towards the formulation and management of Namibia's foreign-trade policy, and towards increasing the country's exports through trade promotion.

The Directorate oversees Namibia's membership of regional and international trade bodies, assists and facilitates the participation of Namibian companies and Small Medium Enterprises in trade fairs, exhibitions and trade missions, coordinates import and export procedures, and provides information on trade-related issues.

The Directorate currently has representative trade offices in Angola (Luanda), Belgium (Brussels) and Switzerland (Geneva), and plans to open new offices in other countries such as Brazil Democratic Republic of Congo, Ethiopia (African Union) and Congo Brazzaville.

The Directorate performs the following functions:

- Trade policy analysis;
- Trade agreements negotiations; implementation and monitoring;
- Serving as a focal point for Namibia's bilateral and multilateral trade relations, such as at the World Trade Organisation (WTO), the United Nations Conference on Trade and Development (UNCTAD), the Southern African Development Community (SADC), the African, Caribbean and Pacific-European Union (ACP-EU), and the Southern African Customs Union (SACU)
- Formulating and implementing Namibia's export promotion and market development policy and strategies;
- Providing trade-related information and support to the business community; and
- Import & export management.

The Director (Acting)

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Directorate of Commerce

The mandate of the Directorate is to create an enabling environment required for the functioning and operation of businesses in the country, for both domestic and foreign companies alike, and especially emerging small businesses led by entrepreneurs entering the formal sector business for the first time.

In support of creating such an environment, MTI has a program on domestic market competitiveness. This program aims at enabling Namibian enterprises to increase in efficiency and competitiveness in both the domestic and external markets. This in turn would help to improve Namibia's global competitive ranking and ability to attract investments needed for expansion of business activities and employment creation.

Ensuring fair trade through competition, the establishment of standards and quality infrastructures, and safeguarding consumer interests are important requirements for achieving and maintaining a competitive and predictable business environment.

To meet these needs, specialised regulatory and service agencies

were established such as the Namibia Standards Institution, the Namibia Estates Agents Board and the Namibia Competition Commission (and principle approval has been granted for a Business and Intellectual Property Authority).

Functions are to:

- Develop the policy and legal framework for the management of quality, standards, company registration, liquor licensing, intellectual property rights, traditional knowledge, and domestic market regulations.
- Contribute to the overall government effort of effective revenue collection.
- Provide effective and efficient services in the area of company registration, intellectual property rights protection.
- Consumer protection and business trade facilitation.
- Ensure that the Intellectual Property (IP) office provides efficient patent information services and promotes local creations and inventions.
- Provide acquisition and distribution of franchising and technology licensing.
- Administer international treaties and conventions in the area of IP, standards, legal and trade metrology, to which Namibia is a signatory in order to ensure compliance.
- Provide guidelines and support to the Competition Commission.
- Promote and coordinate research and development in the area of the Ministry's competence.
- Implement a user-friendly system to facilitate and enhance the registration of companies, close corporations and the protecting industrial property (IP) rights.
- Promote and protect designs, traditional knowledge, inventions and technological development.
- Undertake registration of companies, close corporations, patents and trademarks.
- Provide guidelines and support to the NSI and accreditation bodies.
- Provide guidelines and support to the Company Registration Authority and the

intellectual property rights (IPR) body.

The Director

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Directorate of Administration

The Directorate of Administration is responsible for the rendering of supportive services to the entire Ministry of Trade and Industry.

The Directorate perform the following Functions:

- To ensure compliance with the human resource, procurement, financial and stock control laws and regulations.
- Provide, deploy, develop and retain required human resources for the implementation of the Ministry's objectives and efficient service delivery
- Manage and control all the financial resources at the disposal of the Ministry in conformity with the applicable laws and regulations
- Procure goods and services required for the effective operation and functioning of the Ministry and the proper disposal thereof
- Acquire, manage and control of pool vehicles and the Ministry's own transport fleet
- Accounting for all stock and annual stock taking
- Acquire and maintain office accommodation, render committee-, typing and secretarial, registry, cleaning and security services
- Provide and manage information technology systems for the Ministry
- Create and manage a modern documentation and communications centre for the Ministry
- Provide internal audit services
- Render all logistical, security, cleaning and other auxiliary services to the Ministry

The Director

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Offshore Development Company (ODC) (Pty) Ltd

ODC was established in 1996, following the promulgation of the Export Processing Zone (EPZ) Act (Act No 9 of 1995) as an

agency responsible for marketing, promoting and facilitating investments under the EPZ regime. The EPZ is an industrial development instrument of the Government, aimed at attracting export-oriented manufacturing and value addition activities.

As a policy instrument, the regime is intended to:

- Facilitate imports of foreign productive capital and technology and the transfer of technical skills to the local workforce
- Promote the diversification of the local economy
- Increase the share contribution of the manufacturing sector to job creation and the country's gross domestic product (GDP)

ODC Core functions consist of:

- Promoting and marketing the EPZ as a competitively attractive incentive regime and industrial policy for encouraging investment in export-oriented manufacturing operations
- Screening applications and facilitating admission of qualifying investors under the EPZ
- Managing and monitoring the performance of the EPZ enterprises and the programme in general
- Advising the Minister responsible on the performance and any constraints to the effective development of the programme in Namibia

The ODC provides the following investor services:

- Information on investment opportunities under the EPZ and in the country in general
- Information on the incentives offered by Government through the EPZ and other similar investment-incentive regimes
- Evaluation and recommendation of qualifying applications for EPZ status to the EPZ Committee and the Minister of Trade and Industry for approval
- Provision of affordable factory shells or warehouses at established industrial parks
- Facilitation of linkages between investors and relevant central, regional and local government authorities and

other service providers for the provision of basic services required for the establishment of businesses

- Matchmaking and joint venture facilitation between local and foreign investors
- After-care services to investors and periodic surveys to determine investor satisfaction
- Expediting issuance of work permits to approved EPZ investors in collaboration with the Namibia Investment Centre

Export processing zone incentives and bonded warehousing

The EPZ incentives are designed to give both foreign investors and Namibian-based entrepreneurs a competitive advantage when investing in export-oriented manufacturing or value addition activities. The local and foreign investors who meet the conditions for admission under the EPZ enjoy equal treatment and eligibility to the applicable EPZ incentives, such as zero corporate tax and exemptions from duties and VAT on imported productive machinery and inputs.

Applications for registration of an EPZ status are facilitated by the ODC and the Walvis Bay EPZ Management Company. The ODC has constructed and manages export-oriented business parks that are leased principally to exporters. These are at Oshikango and Katwitwi on the northern and north-eastern Angolan-Namibian borders respectively. There is also a multipurpose industrial park at Katima Mulilo in the north-east of the country, close to the borders with Zambia, Zimbabwe and Botswana.

The Chief Executive Officer

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Namibian Competition Commission

The Commission was established in terms of the Competition Act (Act No 2 of 2003). It is tasked with promoting competitive market conditions through investigation and prosecution of anti-competitive activities, reviewing and approving mergers and acquisition applications, and disseminating information to businesses, consumers and other stakeholders on competition matters.

Namibia's competition law covers the three major competition concerns, which are anti-competitive agreements, abuse of dominance, and anti-competitive mergers. It takes into account public interest provisions for protecting consumers by safeguarding competitive prices and product choices, and by promoting employment and advancing the social and economic welfare of Namibians.

It also promotes special needs of the economy, such as the protection and promotion of small undertakings and the promotion of a greater spread of ownership among historically disadvantaged persons. The Commission is currently carrying out studies on the retail sector for development on behalf of the Ministry of Trade and Industry.

The Secretary

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Namibia Development Corporation

NDC was established under the Namibia Development Corporation Act, Act 18 of 1993. The mandate, as stipulated in the NDC Act, is to act as Government's implementing agency with specific emphasis on Industrial and Agricultural development initiatives. The objective of the NDC is to promote, develop and support all sectors of the Namibian economy for sustained economic growth and economic empowerment in conformity with the development strategies and policies of the Government of Namibia.

- Promoting of employment creation in both the formal and informal sectors
- Promoting and encouraging sustainable local and foreign investment
- Promoting trade, both nationally and internationally
- Promoting and encouraging training and productivity
- Promoting ecological sound development
- Promoting import substitution where economically viable
- Promoting economic activities which add value to local and imported resources
- Promoting forward and backward linkages between all sectors of the economy
- Promoting Namibian entrepre-

neurship through the stimulation of small and informal economic activities

- Developing, with the participation of the private sector, commercially viable enterprises or projects
- Acting as agent for the Government and its institutions in promotion of enterprises or the implementation of development schemes
- Co-ordination with other development agencies and institutions in order to facilitate co-operation and encouragement of an interdisciplinary and multidisciplinary approach.

As per Government's directives a repositioning process has been initiated in order for the NDC to fulfil its development role.

The objectives of the restructured NDC to be based on the following two principles:

- It must play a developmental role within the framework of Government policies
- It must be operated on a self-sustainable basis over the medium to long term.

It is envisaged that the NDC should play an active developmental role in various sectors such as industrial, agriculture, fisheries, mining, tourism, etc. Industrial and Agriculture development activities will however remain the main fields of operation.

Based on stakeholder's expectations, the following strategic objectives have been formulated for the NDC:

- Contributing to development needs in accordance with the objects and powers of the NDC Act.
- Achieving financial sustainability over the medium term through income optimisation of current operations and the establishment of a pro-active development catalyst role.
- Pro-actively focusing on contributing to the Namibian development gap in the areas of industrial benefaction, commercialisation, Public Private Partnerships and fulfilling an agency role for the achievement of Line Ministerial development objectives and

priorities in accordance with economic empowerment, development impact and sustainability criteria.

The NDC is actively involved with implementation of various developmental projects and programmes that contribute towards stimulation of the Namibian economy.

Activities include the following:

- Construction and management of Business Estates, Community Markets, Trade & Industrial Estates, Technology Centres, Tourist Centres and Regional Offices
- Development of Trade Facilities outside Namibia (Angola, Congo, DRC, etc.)
- Textile and Garment Industry development
- Entrepreneurship Development Initiatives (Training in gemstone cutting, equipment aid programme as well as support and organising of SME's in the textile industry)
- Development of agriculture production schemes
- Development of agro industrial facilities
- Facilitate initiatives aimed at

diversification of agriculture production in Namibia

The Managing Director

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Namibia Standards Institution

The NSI acts as Namibia's national standards body (NSB), established to promote the Government's Strategic Development Plans (NDPs) towards the realisation of Vision 2030, and provides for the NSI to render effective services in the area of standards development and coordination, metrology (legal and scientific), quality assurance and the administration of the National Quality Policy. With the ever decreasing role of tariffs in international trade, standards are often used as non-tariff barriers, making standardisation an important focus of inter-statetrade.

The NSI, through its services can contribute by ensuring that the majority of the Namibian businesses, including small and medium-size enterprises (SMEs) meet at least the minimum required standards for their products to be certified, not only for

the local market, but also for the international markets.

NSI is responsible for the development and coordination of standards. Therefore nine technical committees (TCs) for the development and adoption of standards in compliance with the World Trade Organisation (WTO) Technical Barriers to Trade (TBT) Agreement. **These TCs are:**

- TC 1: Renewable Energy
- TC 2: Quality Management Systems
- TC 3: Food Safety Management Systems
- TC 4: Electrotechnical systems
- TC 5: Environmental Management Systems
- TC 6: Building Construction, Cement and Concrete Technologies
- TC 7: Halaal
- TC 8: Occupational Health & Safety
- TC 9: Metrology

The NSI is designated by the Government of Namibia as the Competent Authority that inspects and certifies fish and fishery products. It has established a fully functional Fishery Inspectorate in Walvis Bay and Lüderitz as well as a Food Laboratory in Walvis Bay consisting of the microbiology and chemistry testing sections.

The NSI Food Laboratory is accredited by the South Africa National Accreditation System (SANAS) to the international standard ISO/IEC 17025:2005- General requirements for the competence of testing and NEAB calibration laboratories. The NSI Metrology Laboratory based in Windhoek serves as the National Metrology Institute (NMI) of Namibia. The NMI is responsible for the establishment of a national measurement traceability system through maintenance of national measurement standards. The facility also houses the legal metrology function and is responsible for the administration of the Trade Metrology Act No. 77 of 1973, as amended, and the Metrology Amendment Act No. 17 of 2005.

The NSI is convinced that all its efforts and hard work will be rewarded by Namibia achieving Vision 2030 and that every Namibian will benefit from safe products and services.

The Chief Executive Officer

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Namibia Estate Agents Board



Ann T Gebhardt
Chairperson

The Namibia Estate Agents Board is a State Owned Enterprise resorting under the Ministry of Trade and Industry responsible for regulating the real estate agents in Namibia. Its mandate is to regulate, promote, guide and enhance the professional integrity of real estate agents in Namibia whilst having due regard to public and stakeholder interest. The objectives are to:

1. Improve compliance of estate agents to the prescribed standard of training of prospective agents, their education and continued professional development;
2. Issue Fidelity Fund Certificates to qualifying estate agents adhering to annual licensing and registration requirements in terms of the Estate Agents Act 112 of 1976;
3. Ensure responsible accounting principles on business accounts and accountable handling of public money in trust accounts;
4. Ensure professional conduct through the implementation of the Code of Conduct as determined by the Act and general ethics by investigating claims against agents and institute disciplinary proceedings against offending estate agents;
5. Increase stakeholder awareness and capacity building which includes:
 - a. the general public as buyers/sellers and lessors/tenants;
 - b. financial institutions;
 - c. conveyancers and lawyers;
 - d. auditors;
 - e. the Association of Estate Agents Namibia;
 - f. other State Owned Enterprises; and
 - g. the Ministry of Trade and Industry.
6. Manage and control the Fidelity Fund;
7. As a Regulatory Body in terms of the provisions of the Financial Intelligence Act 13 of 2012, to take all steps required in preventing, alternatively identifying and reporting on money laundering and terrorist-funding activities.

The Board consists of 7 non-executive members as appointed by Cabinet of which 4 are practicing estate agents. The activities of the Board and its executive personnel require responsible Corporate Governance and are guided by the Estate Agents Act 112 of 1976 and the State Owned Enterprise Governance Act 13 of 2012.

The current Board's term started on 23 March 2013 and spans over 3 years. The Board is assisted by the Executive Committee and Disciplinary Committee.

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KNOW MORE ABOUT THE NAMIBIAN COMPETITION COMMISSION

The Namibian Competition Commission (NaCC) has been established in terms of the Competition Act 2 of 2003 and is entrusted, as a principal institution, to promote and safeguard fair competition in Namibia through investigation and prosecution of anti-competitive activities, reviewing and approving mergers and exemption applications, as well as disseminating information to businesses, consumers and other stakeholders.

The Commission not only covers the three major competition concerns comprising anti-competitive practices, abuse of dominance and anti-competitive mergers, but it is also specific on consumer protection by safeguarding competitive prices and product choices as well as promoting employment and advancing the social welfare of Namibians. It has special requirements of its economy, which are the protection and promotion of small undertakings and the promotion of a greater spread of ownership of historically disadvantaged Namibians and is positive on increased domestic and foreign direct investment.

The Commission has a regulatory oversight over all business entities in Namibia of over 80 000. The regulatory function is multi-sectoral and ranges from food, retail, financial services, transport, communications, construction, industrial, mining, fishing, manufacturing, agribusiness and commercial businesses.

The staff complement of the NaCC, headed in 2009 only by one (1) person, the current Chief Executive Office, Mr Mihe Gaomab II, now has grown to 30 professionals administering and implementing the competition law.

The Commission received and adjudicated over 200 merger cases on a range of areas of minerals, agro business, retail, manufacturing, commerce and information technology services. The NaCC have also faced litigation successfully up to the Supreme Court in the Wal-Mart proposed merger case and has received close to 20 cases of an anti competitive nature, especially in the primary sectors of the economy which could be of a cartel



Mihe Gaomab II, CEO of the Namibian Competition Commission

or collusive nature.

The NaCC finalised the thresholds level of below N\$20 Million at which business may not notify as mergers and acquisitions or at which a small and medium enterprise may not be classified as dominant. The process of the determination of thresholds is provided for in terms of Sections 24 and 43 of the Competition Act 2 of 2003. More information on thresholds is available in the Government Gazette Notice 5107, dated 24 December 2012.

The Corporate Leniency Policy has been drafted and forwarded to the Attorney-General's office for legalisation. The policy is aimed at encouraging whistleblowers to report on anti-competitive practices of businesses.

In terms of Section 67 of the Act, the Commission has the responsibility to negotiate agreements with any regulatory authority with whom it exercises concurrent jurisdiction over competition matters in

order to ensure the consistent application of the principles of the Competition Act. As such, the Commission has thus far signed memoranda of understanding with the Bank of Namibia (BON), Namibia Ports Authority (Nampor), Electricity Control Board (ECB), Communications Regulatory Authority of Namibia (CRAN), and the Anti-Corruption Commission (ACC). The NaCC is also exploring agreements with other regulators such as the Namibia Financial Institutions Supervisory Authority (NAMFISA).

The Commission is in the process of exploring memoranda of understanding with other African competition authorities such as Zambia and Zimbabwe. It is also in talks with the Competition Commission of South Africa to facilitate the cooperation on investigations and mergers and acquisitions which are of a cross border nature.

The NaCC has engaged on technical assistance with SADC, SACU and International Competition Network (ICN), United Nations Expert Group on Competition and African Competition Forum (ACF) and recently with the World Bank and EU Trade Com Facility.

Currently, Namibia is the 2nd country to implement the competition law after South Africa in SACU followed by Swaziland and Botswana. Namibia is the 6th country to do so within SADC following the leading economies such as RSA, Malawi, Tanzania, Zambia and Zimbabwe.

For more information contact:

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Commission**

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Walvis Bay Corridor Group

CONNECTING SOUTHERN AFRICA TO AND FROM THE REST OF THE WORLD



Mr Johnny M Smith
Chief Executive Officer

Prior to the establishment of the Walvis Bay Corridor Group (WBCG) in the year 2000, all trade was routed via South Africa. There were no other efficient connections to our neighbouring countries. Namibia and our neighbouring countries had limited knowledge about each other.

During the first decade of Namibia's independence, the Government of Namibia emphasised enhancement of the port of Walvis Bay, including the Walvis Bay corridors, to accelerate the growth of the region's economy especially the SADC area. Subsequent to the completion of the infrastructural developments, there was a need to improve cross border facilitation and trade which would link Namibia to our neighbouring countries via the Walvis Bay corridors, to enhance regional integration through transport.

The WBCG, a Public Private Partnership (PPP), was established in the year 2000 as a service and facilitation centre to promote the benefits of using the Walvis Bay corridors connecting Walvis Bay to and from southern Africa by emphasising the short transit times reducing costs; to facilitate the removal of trade barriers along the Walvis Bay corridors; to enhance the utilisation of the Walvis Bay corridors through projects such as the Spatial Development Initiatives, and striving for Namibia to become the logistics hub for southern Africa. The WBCG Wellness Service Programme is proactively

involved in mainstreaming HIV/AIDS response.

We continuously identify opportunities, plan, coordinate, market, advocate infrastructure development, and trade facilitation. The PPP arrangement is a perfect example of how government and the private sector work together to utilise business potential and transport and trade opportunities to create wealth in the region and beyond; incredibly important for economic development and for the growth of the private sector. Without this collaboration we will not reach the full potential of efficient trade routes.

Our members are:

Namibia Logistics Association (NLA); Namibian Ports Authority (NAMPORT); Walvis Bay Port Users Association (WBPUA); TransNamib Holdings; Container Liners Operators Forum (CLOF) Walvis Bay Municipality; Namibia Chamber of Commerce and Industry (NCCI); Ministry of Finance: Department of Customs; Ministry of Trade and Industry: Investment Centre; Ministry of Works, Transport and Communication: Department of Transport; Roads Authority; and Ministry of Home Affairs and Department of Immigration.

Our associated members:

Africa Routes Clearance Consultants; Paccon Logistics; Vanguard; Africa Union Cargo. The WBCG also welcomes associated members beyond Namibia to the WBCG.

The footprint of the WBCG has been extended to four offices outside Namibia, including Lusaka, Zambia since 2005 and Johannesburg, South Africa since 2008. The WBCG has also established a branch office in Lubumbashi, DRC as well as a representative office in São Paulo, Brazil.

Trans-Kalahari Corridor

The Trans-Kalahari Corridor links the port of Walvis Bay to Botswana's capital, Gaborone, Gauteng and Zimbabwe. It is perfectly positioned to service trade between South Africa,

Botswana, Zimbabwe, Europe, the Americas and the Far East. This corridor allows for 48 hours' transit to and from Gauteng. The WBCG has opened up a second support office in Gauteng, South Africa, to promote the Trans-Kalahari Corridor.

Walvis Bay-Ndola-Lubumbashi Corridor (WBNLDC) (the Trans-Caprivi Corridor)

The WBNLDC provides the shortest route between the Namibian west coast ports of Lüderitz and Walvis Bay and the hubs of Livingstone, Lusaka and Ndola in Zambia, Lubumbashi (southern DRC), and Zimbabwe. This corridor is positioned to service trade between the SADC region and Europe, North and South America and emerging markets in the East.

The WBNLDC allows four to five days in transit to and from Lusaka, Harare and Lubumbashi. The Katima Mulilo Bridge across the Zambezi River completes the Livingstone-Sesheke Road, facilitating an increase in traffic and stimulating economic activity.

Trans-Cunene Corridor

The Trans-Cunene Corridor links Walvis Bay's port to southern Angola via Tsumeb and Ondangwa to Oshikango in Namibia and the Santa Clara border post in Angola. It is positioned to service trade between Angola, Namibia, South Africa, Europe, the Americas and the East with the rail line completed to the Angolan border this year.

Regional stakeholders and partnerships

Regional support to ensure harmonisation of standards, allowing for the smooth flow of trade between borders, is ensured through the establishments of regional committees and partnerships with regional bodies. The Trans-Kalahari Corridor Management Secretariat is made up of government and private sector representatives from Namibia, Botswana and South Africa. There is also a management committee for the Trans-Caprivi Corridor Cluster and the Walvis Bay-Ndola-Lubumbashi Corridor, which is a partnership between the DRC, Namibia and Zambia.

Namibia's role as a gateway to the rest of the SADC region has become more prominent and has created more interest from the regional and international market.

Namibia has realised that the role of transport and logistics has become increasingly important to accelerate the growth of the region's economy with the rapid growth in cargo volumes along the Walvis Bay corridors. This has been supported by the National Development Plan 4 (NDP4) that has made provision for the development of a logistics hub. Already, the port of Walvis Bay is gearing itself to accommodate the increased capacity through the port expansion.

In an effort to further support the acceleration of corridor development, the Ministry of Trade and Industry in Namibia with the support of the Department of Trade in South Africa has mandated the WBCG to identify ways of attracting investment along the Walvis Bay corridors through the Spatial Development Initiative (SDI) programme with initial focus on the mining, tourism, manufacturing, agriculture, fisheries and logistics sectors.

The WBCG accordingly has the means to identify, formulate and manage corridor projects to mobilise international support and funding.

With Walvis Bay now firmly established as one of the major entry and exit point to and from Southern Africa, the WBCG is continuously seeking ways to take the corridors to greater heights to maximise the social and economic benefits for Namibia and for the Southern African region as a whole.

WALVIS BAY CORRIDOR GROUP

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Introducing our new logo...

This is what it means:

The shape of Namibia in layers represents our famous desert, dunes and contrasting landscapes and symbolises nation building, growth and working together.

This is what it really means:

When you see this logo, you'll know that it represents a product that's been made locally or a service offered by locals. You'll know that this is the product or service you should use, rather than the imported or international one.

Because by doing so, you're helping to promote local businesses that in turn will contribute to keep the Namibian economy healthy and strong. Exactly the kind of future environment we all want for our children.

Thank you for helping us select our new logo.
Through small actions like these, we're helping to fight for a better future for all Namibians.

Together, our future is brighter!

Letter from the Chairman



Tarah N Shaanika
Chief Executive Officer, Namibia Chamber of Commerce and Industry
Chairman, Team Namibia

There is a wind sweeping through Namibia. An enthusiasm, an entrepreneurial spirit coupled with an intense belief that if it is Namibian, it is for the better. Namibians believe in themselves and their local produce. This is called national pride.

I firmly believe that Team Namibia has the right approach to ignite an increased demand for Namibian products and services, which in turn increases trade volumes and necessitates businesses to increase capacity and employ more Namibians. This gives our fellow countrymen spending power and contributes further towards economic sustainability.

The 2013 Growth at Home strategy has underscored industrialisation, preferential incentive regimes and skills development as the key drivers to achieving economic growth and ultimately realizing our Vision 2030 and NDP4 goals. With a relatively small domestic consumer market, Namibian products need to be developed at quality standards that are able to compete in export markets and also to secure access to the local markets through procurement.

This is the role that Team Namibia passionately plays and advocates for: adherence, compliance and adoption of best practice standards. Our primary objective therefore, is to become one of the leading promoters for economic sustainability in Namibia.

With regard to trade related infrastructure, there is room for innovation, particularly in the technological area of Information Systems. The greatest opportunity to stimulate demand for local produce is to increase awareness of the available products and services. Digital advancements need to be fully exploited, to bring information at nose length of every Namibian consumer and citizen.

The timing is opportune and Namibia is on track with continental developments. As Africa works towards implementing six legal frameworks to achieve a "Continental Free Trade Area" by 2017, Namibia's strategic outlook on infrastructure development and increased local production will enable our country to participate in this regional and continental economic integration.

According to a 2013 United Nations Development Programme (UNDP) Special Report, Africa is growing into the world's biggest market. By 2015, 75% of the African population will be under the age of 30. By 2018, the total continent's GDP will be in excess of 1,6 trillion USD; and the middle income social class is growing, with an estimate 180 million families who will have a disposable income.

The future is very bright for Africa and indeed for Namibia.

Letter from the General Manager



Lizette Foot
General Manager, Team Namibia

Team Namibia's vision is to make Namibian products and services part of everyday life. Just imagine the possibilities for our economy if Namibians start to consume what's available on our doorstep as a way of life...

As a member-based, non-profit movement, Team Namibia's aim is to mobilise Namibian consumers to buy local, as well as to drive the promotion of the production of quality local products and services. This way, we support the country's national objective of sustained economic growth, as set out in the National Development Plan.

In a recent survey, Team Namibia investigated what percentage of Namibian citizens' trolleys consists of local products. In an overwhelmingly positive response, 83.5% of the respondents declared that they would buy a Namibian product above another imported product. The majority even indicated they would pay a little bit more for local products, especially fresh produce.

On the flipside, the survey also indicated that stakeholders struggled to name Namibian service providers top of mind and 47% of respondents indicated that consumers are unaware of Namibian products/services. This clearly identifies a gap for a consistent national awareness campaign to help identify Namibian products and services and educate the public on the benefits of supporting local which defines our current focus.

In line with this opportunity, Team Namibia recently developed a strategy for gaining a sustainable competitive advantage for Namibian products and services in our capacity as a marketing organisation. This is based on the following three high-level initiatives:

- i inspiring competitive standards among Team Namibia members;
- ii stimulating consumer confidence through an extensive brand campaign;
- iii impacting on economic sustainability through small and medium enterprises.

At Team Namibia, we believe change comes from taking action. It is an ever-evolving process that requires teamwork every step of the way – hence our core value, UUKUMWE (collaboration).

Team Namibia recently launched a new logo voted for by the public to help consumers identify Namibian commodities that are locally made, safe, and of good quality. By supporting products and services which carry the Team Namibia logo, Namibians contribute to keep our economy healthy and strong and create a future environment that we all want for our children.

TEN BENEFITS OF TEAM NAMIBIA MEMBERSHIP

Team Namibia sets out to gain a sustainable competitive advantage for Namibian products and services, by offering the following benefits to members:

ONE The right to use and display the Team Namibia logo on your products and corporate branding. The Team Namibia logo represents Namibian products and services that add economic value back into Namibia. Therefore the logo gives your product or service a competitive advantage among imported goods and services that are available locally.

TWO Associate your product or service with competitive standards to inspire consumers to buy local based on the emotional and rational benefits at the point of purchase.

THREE Enjoy active participation in Team Namibia promotional and marketing campaigns to achieve increased brand recognition for your products and services amongst Namibian consumers.

FOUR Increase your new business opportunities via the free Team Namibia listings in leading directories as well as our online portal.

FIVE Increase your prominence in the business-to-business supply chain via 'match-making' sessions and a bespoke online portal that provides information for Namibian SMEs to increase their competitiveness.

SIX Take advantage of sharing best practice with fellow members whether it's through mentorship, guideline development or speaking opportunities.

SEVEN Our regular online feeds on a wide range of consumer topics feature Team Namibia members on our blog and other social media networks such as Facebook, Twitter and YouTube. We also provide cost-effective online advertising options on our website.

EIGHT Networking opportunities such as free attendance at the Team Namibia Annual General Meeting (AGM), featuring high profile guest and keynote speakers. Team Namibia actively engages with stakeholders ranging from Government through to private sector organisations across all industry sectors to raise awareness of Namibian products and services.

NINE Gain market intelligence through our annual stakeholder perception survey conducted across the full value chain, including members, retailers, manufacturers, producers and consumers.

TEN Access to the Team Namibia newsletter and regular communication with campaign news and promotional opportunities for your business.

FIVE REASONS WHY NAMIBIANS SHOULD SUPPORT TEAM NAMIBIA MEMBERS

GROWTH AT HOME

Local businesses put a significant share of their revenue back into the local economy - a multiplier effect that directly benefits all Namibians. By supporting Namibian products and services, you simultaneously create jobs; fund more national services through sales tax and promote economic development in the country.

A SUSTAINABLE FUTURE

Why leave it only to the politicians to save the economy when, in the long run, we can make a big difference ourselves? By simply buying Namibian products and services you are shaping a brighter future for your country, your family and yourself.

STANDARDS

Businesses that enlist with Team Namibia must demonstrate that they are fit for purpose through the membership criteria. All products need to have a certificate of compliance to health, safety and quality standards, giving you all the assurance you need.

BUILD OUR NATIONAL IDENTITY

Local products and services play an integral part in our country's competitive identity which stimulates foreign investment and national pride. Tourists desire a complete Namibian experience when visiting our country – whether it's food or leisure or shopping. The Team Namibia logo clearly identifies Namibian products and services to locals and visitors – carrying our national identity with pride.

ENTREPRENEURSHIP

By supporting local businesses, you can help to identify gaps in the market to encourage entrepreneurship in Namibia. Entrepreneurs are actively seeking new markets to develop new products and services. A marketplace of multiple small businesses is the best way to ensure innovation and low prices over the long-term.



Ministry of Finance

THE NAMIBIAN FINANCIAL SECTOR



Minister:
Hon Saara Kuugongelwa-Amathila

Over the past twelve years, the Namibian economy has recorded satisfactory and sustained economic growth rate. Between 2001 and 2012 real economic growth¹ has averaged 4.6%, while inflation has averaged 6.8% during the same period. The financial intermediation industry² has experienced a phase of dynamic growth.

According to official labour force statistics, the intermediation industry employed 3,935 people in 1991³; in 2012⁴ the sector had 12,645 employees. In 2012, the intermediation industry employed more people than the mining industry, compared to 1991, when the mining industry employed more than 3 times as many people as the financial intermediation industry.

The financial sector not only contributes directly to the economic growth and employment of Namibia, but through the intermediation channel it can also accelerate economic growth, by increasing the efficiency of resource allocation and improving the distribution of wealth.

The depth of a financial or banking system can be measured, amongst others, by broad money supply (M2) as a percentage of GDP. In Namibia, this ratio was about 60% in 2012, which is fairly close to that of South Africa. On the African continent, Namibia is placed seventh highest in terms of its M2/GDP ratio in 2011, according to World Bank data.

However, we are still grappling with a number of challenges, including the following:

- Namibia has not yet firmly established an effective savings-investment-growth link in its financial system;
- Namibia's financial institutions do not yet play their intermediary role to the fullest extent;
- Namibia is still facing continued, outflow of domestic savings that do not find suitable investment avenues in Namibia; and
- The majority of Namibians still lack access to financial services and products as well access to financial service infrastructure, which enables consumers to gain access to financial services and products.

Therefore, to address these deficiencies, the Namibian Financial Sector Strategy was launched in August 2012. The Strategy is a long-term development approach for the Namibian financial sector.

It is expected that the Strategy will guide the achievement of the financial sector objectives as set out in the various national development

plans (NDPs and Vision 2030); especially those relating to capital and financial markets development, ownership of financial institutions, access to finance, consumer protection, and financial literacy.

Ultimately, the Strategy should contribute to fostering economic growth and poverty alleviation as well as reducing income inequality. Furthermore, the Strategy takes cognisance of on-going regional initiative with regard to financial sector development, as well as global initiatives in response to global developments such as those witnessed during the recent global financial crisis.

A number of strategies and reforms are proposed in Namibia to catalyse domestic and foreign resources for growth and investment. The main strategic outcomes that have been laid down are the following:

1. An active capital market (securities market) characterised by higher turnover, liquidity and immediacy;
2. Appropriate safety nets to protect depositors and to ensure and maintain financial stability;
3. A consumer protection legal framework in the financial sector
4. An increased national financial literacy rate;
5. Enhanced access to financial services and products;
6. Established institutions that will provide sufficient support to SMEs and offer adequate products, services and knowledge;
7. Increased Namibian ownership of financial institutions;
8. Significant representation by Namibians at Board and management level of financial institutions; and
9. Skills needed by the financial sector to be identified and developed.

The strategy is a significant undertaking that involves 51 major strategic deliverables to be achieved over a period up to 2021. Given the special nature of the reform areas relating to financial inclusion, a Financial Inclusion Council was established to oversee the implementation of the financial inclusion agenda.

The Council is chaired by the Prime Minister, with Ministers/ Heads of relevant Ministries/institutions as members. The Council is assisted by an Advisory Body composing of relevant institutions, agencies and/ or bodies.

Innovation and a wide spread of public and private partnerships can contribute significantly to the development of Namibian financial markets. However, access to finance is still a challenge for most Namibians. Overcoming this bottleneck is critical if Namibia is to increase its investment rate and its growth potential.

Making Namibian financial markets work for investment and development will require significant efforts aimed at strengthening its legal and regulatory infrastructure, and lifting the quality and scale of its operations.

Major reform areas include improving Namibia's property rights' regime, diversifying the supply of financial products and services in the banking sector and regionalizing financial markets through legal harmonisation and cross-listing at regional level.

MINISTRY OF FINANCE

PERMANENT SECRETARY:

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¹ Measured at constant 2004 basic prices

² Measured net of financial intermediation services indirectly measured (FISIM)

³ 1991 National Population Census

⁴ 2012 Labour Force Survey

Bankers' Association of Namibia

MAKING POSITIVE INROADS IN THE BANKING INDUSTRY



Mr Mpumzi Pupuma
Chairman of BAN

The Bankers Association of Namibia (BAN) was established in 1997 in accordance with the Banking Institutions Act as the representative trade association for the commercial banking sector in the country.

The over-arching objective of BAN is to provide a forum for the consideration of policy matters which make positive inroads in the Namibian banking industry and to provide a forum for member banks to discuss common concerns and issues. It also acts as a medium for communication with Government, the Bank of Namibia, and any other public bodies and authorities by conveying to them the views of the members on matters affecting the activities of banks. In addition, through BAN, members deal with non-competitive issues which are of common interest and of significance to the banking industry in Namibia.

The current Chairman of BAN is Mpumzi Pupuma, Chief Executive of Standard Bank Namibia who took over the role of Chairman on 1 April 2013 from the previous Chairman, Christo de Vries of Bank Windhoek. The Chairmanship of the BAN is held on a rotational basis by the managing directors of the four commercial banks for a year at a time.

The objectives of the Association are:

- To provide a forum for the consideration of matters of policy that affects the banking industry in Namibia;
- To act as a conduit for communication with all stakeholders on the views of members institutions on banking industry matters;
- To engage and/or promote consumer education initiatives on banking matters with the aim of promoting transparent, fair, efficient and cost-effective service delivery to the general public;
- To encourage members to conduct their business in terms of internationally accepted banking standards and adopt fair banking practices with their customers and other stakeholders.
- To encourage members to comply with banking laws, regulations and directives issued by regulators from time to time;
- To encourage members to initiate, participate, support and contribute to industry, sectoral and national initiatives that contribute to the growth of the industry and the economic development of Namibia.

BAN posted the Code of Banking Practice and Guidelines for Lodging Customer Complaints information on all the websites of Namibian banks. BAN provided Bank of Namibia with the same copies to distribute to members of parliament. The Code of Banking Practice was officially launched in January 2013. It is a voluntary code which sets standards of good banking practice for financial institutions to follow when dealing with customers.

BAN continues to educate clients on the various types of financial fraud, including card fraud, phishing scams and online banking fraud, and how clients can protect themselves in this regard.

Key issues in 2014 and beyond for the Bankers Association:

- The Financial Intelligence Act continues to be a major focus of the members of BAN for the year and beyond. All four commercial banks have embarked on awareness campaigns targeted at their clients to become FIA compliant.
- BAN supports the Namibia Financial Literacy Initiative (FLI) under the auspices of the Ministry of Finance to promote financial literacy amongst the Namibian public in order to make sound and educated banking decisions.
- BAN also supports the Namibia Financial Sector Strategy (2011-2021) which was launched in August 2012 by the Minister of Finance with the objective of developing a more resilient, competitive and dynamic financial system with best practices in order for the sector to realise its full potential in respect of its contribution to the growth of the economy and the achievement of socio-economic objectives of poverty reduction and wealth creation. The strategy also expects the emergence of strong and innovative domestic financial institutions that are technology driven and ready to face the challenges of globalisation.
- The latest results of FinScope Namibia surveys indicate that financial institutions in Namibia have made progress in improving financial inclusion over the past ten years and could reach the target set for financial inclusion in the Financial Sector Bankers' Association of Namibia.
- All four commercial banks also launched a basic bank account as directed by the Bank of Namibia, in order to enhance access to financial services by the previously "unbanked."



BANKERS ASSOCIATION OF NAMIBIA

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NAMFISA

What is NAMFISA?

NAMFISA was established by an Act of Parliament, the NAMFISA Act, (Act No. 3 of 2001). NAMFISA regulates and supervises the non-bank financial services industry in Namibia, and is responsible for licensing, compliance and enforcement. NAMFISA also advises the Minister of Finance on matters related to our sector.

Regulation and supervision is necessary to foster financial soundness of financial institutions, ensure market integrity, maintain financial stability and protect consumers as well as maintain confidence in the financial system.

What's NAMFISA's mandate?

NAMFISA is in charge of regulating institutions and activities such as pension funds, medical aid funds, friendly societies, long and short term insurance, investment managers, unit trusts, stock brokers and sponsors, the Stock Exchange and micro-lenders. The financial industry is sizeable in terms of both the value of assets and number of institutions.

Bearing that in mind, the regulatory and supervisory role played by NAMFISA is of utmost importance to ensure a level playing field, build confidence in our financial system and protect consumers from unfair practices in the industry.

Together with the Ministry of Finance and the Bank of Namibia, NAMFISA is also a lead agency in the implementation of the Namibia Financial Sector Strategy (NFSS) which was launched in August 2012.

The NFSS is the long-term development strategy for the Namibian financial sector whose expected outcomes include appropriate safety nets to protect depositors, financial stability, mechanisms to redress consumer complaints, increasing national financial literacy, and improved access to financial services for Namibians.

What are some of NAMFISA's success stories to date?

Just a few will be mentioned. Among these is the finalisation of the new laws which will replace the archaic laws still used to supervise the financial industry. The new Financial Institutions and Markets (FIM) Bill and the NAMFISA Bill was drafted.

There were extensive engagements with various stakeholders, including regulated entities and lawmakers to ensure that the principles underpinning the drafting of the new laws are clearly understood and appreciated. The importance and urgency of these new laws was emphasised to stakeholders. Having the new laws in place also speaks directly to the essence of the Namibian Financial Sector Strategy which highlights the imperative of regulatory and supervisory reform.

The new laws will usher NAMFISA into a more modernised and flexible regulatory and supervisory framework which is hoped to be in place within the next three years, and provide NAMFISA with strong enforcement powers. The rationale behind the institutional reform is to increase organisational efficiency, enhance capacity and improve service delivery. In this respect, we have employed professionals of high calibre and effected changes to the NAMFISA structure to get the best out of our employees.

NAMFISA has implemented a culture change programme to realign its HR policies to organisational needs. The Authority has also been able send colleagues to sister regulators in South Africa and elsewhere for training.

=From a supervisory point of view, NAMFISA has undertaken a Back to Basics project which entails a zero tolerance approach to non-compliance. Through this project the Authority has sought to identify all non-complying entities and have deregistered those that were found to be non-compliant.

NAMFISA's zero tolerance for non-compliance also resulted in:

- Enforced provisions of Exemption Notice pertaining to retention of bank Cards and PINs.
- Compelling microlenders to refund customers in respect of over-charged interest.

What are some of the challenges that NAMFISA faces in enforcing compliance in the non-banking financial sector?

The biggest challenge is the outdated legislation which does not speak to the needs of today. The laws are fragmented, inconsistent and exacerbate the cost of regulation. Specifically, the laws do not allow the Regulator to reap the benefits of economies of scale as they do not provide for consistent processes and methods to be employed in the regulation and supervision of financial institutions and intermediaries.

In addition, the existing laws do not consider changed national, regional and international developments within the financial sector and economy, and as a consequence do not encourage innovation and entrepreneurship. They also do not recognise inter-linkages in the financial sector, locally, regionally and internationally; and do not incorporate international best practice.

The need for urgent action is evident in the area of consumer protection and rights, regulatory and supervisory effectiveness, and international expectations on the country.

What are some of key projects, that NAMFISA is currently embarking upon?

After successfully finalising the drafting of the FIM Bill and NAMFISA Bill, the Authority is now shifting its attention to the implementation of this legislation. The industry has an expectation to receive guidance from NAMFISA on how the laws will be implemented and the key considerations that they will have to take into account. In the meantime, NAMFISA is busy drafting Regulations and Standards which are subordinate to the FIM Bill in order to regulate the industry.

From a supervisory perspective, we are engaged in the migration of data from a paper based to a paperless online system called the Electronic Regulator System (ERS). This system enables industry to submit returns electronically and allows NAMFISA staff to draw reports without the need to go through piles of paper. Some of the other significant projects that we are working on at the moment are the drafting of the Financial Services Ombudsman Bill (FSO Bill). This Bill will create a complaints adjudicator (Ombudsman) for the entire financial sector in Namibia.

NAMFISA

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Grab tax risk by the neck

BUILD AN EFFECTIVE TAX FUNCTION IN YOUR BUSINESS

Many businesses are currently experiencing operational challenges due to expanding tax law enforcement, a tight market for tax experienced people and the impact of low investment in the tax function over the years.

These challenges have resulted in:

- weak internal controls;
- unnecessary tax, penalty and interest costs;
- closure of import VAT accounts (limiting trade that rely on imports);
- resource shortages; and
- in some cases, a general loss of confidence in the finance/tax function at board level.

Globally there has been a drastic shift in the way people view tax. Curbing tax evasion and paying your fair share of taxes is one of the prominent areas analysed by tax authorities, investors, politicians, the media and the general public. Tax is currently a top agenda point at meetings of international bodies like the G8, G20, EU and OECD.

As a result, CFO'S and leaders of tax functions globally are working hard on ways to avoid many of the missteps by other companies. Now, more than ever, it is necessary to view tax as a critical business issue that management should comfortably have under control. This often requires drastic improvements to the effectiveness of tax controls and procedures.

Benchmarking the tax function against best practice standards has become a way for companies to improve their tax operations, strengthen processes, improve compliance and manage the effective tax rate.

Getting the right organisational structure for a tax function is an important first step for realising goals in efficiency, control and insight.

Key focus areas for establishing a well functioning tax function, or getting yours back on track, include the need to:

- Agree a tax strategy and policies. Clearly communicate these in your business;
- Understand and monitor the risks for each type of tax your business is liable to pay or collect;
- Build strong tax controls to address these risks;
- Test the efficiency of these controls regularly;
- Report the outcome of your tax risk assessment according to a comprehensive risk framework;
- Get help from a tax expert with tax planning, compliance, calculations and complex transactions;
- Document all of the above where it is easy to find and keep updated;
- Train relevant staff on this material (new joiners, annual update and remediation sessions).

Entrench Tax Controls

A tax control is a continuous improvement process that enables a company to achieve objectives and execute tax strategy. It helps managers to direct their staff's behaviour. It also helps in stakeholder communications to show that the company is in control of its tax function. And it can save you money.

An efficient and effective tax control framework leads to Tax Function Effectiveness. The benefits of a good Tax Control Framework include:

- Improved quality of financial information;
- Faster and more reliable tax reports;
- Faster and more accurate tax return submissions;
- Better insight into the tax position, providing more opportunities for tax planning;
- Less tax control costs;
- Less penalty and interest costs;
- Reduced uncertainty and opportunities for better tax planning;
- Increased tax-saving opportunities e.g. by ensuring that business transactions and initiatives consider tax implications;
- Protecting your business' reputation as a good corporate citizen.

Calibrate your Total Tax Contribution

An important aspect of managing tax costs is to understand and control a business' total tax contribution. This concept looks at Taxes and other contributions to government that companies collect and pay, which is much wider than just corporate income tax.

The following are typically included in a taxpayer's Total Tax Contribution:

- The total of all cash taxes and levies paid by a company;
- Taxes which are a cost to the company when paid;
- Taxes which the company collects on behalf of government;
- Royalties, licence and industry fees.

Calculating and monitoring its total tax contribution, enables business owners and managers to measure and better control the total tax they pay. In addition, documenting this properly will allow these taxpayers to report on their economic contribution to Namibia's public finances.

PwC

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How has the global financial crisis affected Namibia?



The global financial crisis started in 2006, when the US housing market, exhibiting the classic signs of a housing bubble, peaked in value, before inflated house prices started to correct toward economic fundamental levels. The country's sub-prime market had resulted in reckless lending which had driven up demand for houses and thus house prices, and this coupled with non-recourse loans meant that many home owners could no longer afford their mortgages, and could take a tactical decision to walk away from their home loans without being declared bankrupt.

As demand for housing fell, the process unravelled and house prices fell dramatically as the bubble burst. Many homeowners experienced significant negative equity, and lost their houses and savings as balloon payment loans came due and they were unable to pay. The deflating of the property bubble resulted in an undermining of the solvency of commercial banks in the US, on a scale large enough to disrupt financial markets across the globe.

As a result, a number of large banks, particularly those that had been excessively zealous in the debt markets before the crisis,

rapidly became insolvent, and required bailing out by their national governments. Banks became weary of lending, resulting in a withdrawal of liquidity from the markets, which in turn resulted in slowed consumption and production across the globe.

Central banks and governments responded with unprecedented fiscal and monetary policy stimuli, attempting to stimulate growth; however recession was not averted. By 2008 and 2009, many of the world's economies were experiencing stagnation or contraction.

Following the crisis of the "noughties", much of the globe has struggled to regain its feet, with parts of Europe, particularly, falling back into recession in 2012. From late 2009, while the US was appearing to recover from the recession of the previous year, concerns in the Eurozone had surfaced as loose credit lending for the majority of the decade, coupled with excessively high fiscal expenditure by governments had increased national debt levels, well above levels perceived as sustainable by investors. As such, the governments of Europe, requiring debt financing for their operations, were largely shunned by investors who sought more safe investments elsewhere in the world.

The EU came down hard on those with excessively high debt and deficits, and demanded that these countries reduce their fiscal debt as a matter of urgency, through devastating austerity measures which once again resulted in contractionary pressures on these economies. The large level of global interaction through trade and financial markets has left much of the globe susceptible to downside contagion risks emanating from Europe (and to a lesser extent the US), which have resulted in a slowdown in economic activity for much of the world.

As large consumers of goods produced in the developing world, lacklustre consumer demand in advanced economies have had a negative impact on the likes of China and India, particularly, and Africa, directly, to a lesser extent. In turn however, China, a vast consumer of metals mined in Africa, saw reduced demand for raw materials, which continues to pose a sizable downside risk to many of the countries of Africa.

While the first crisis hit advanced economies from 2006 onward, Namibia remained fairly resilient until 2009, when growth contracted for the first time as a result of falling demand, and thus prices, for Namibian exports. Luxury goods such as diamonds were particularly hard hit, and as a key Namibian output, this has a far reaching effect on the Namibian economy as a whole.

Falling commodity prices and lacklustre global demand for local exports resulted in slowing supply from the local economy, and certain sectors, particularly mining, shed a number of jobs, while other exporters reduced output and took active measures to minimise losses.

Namibia, however, has remained fairly resilient to the most recent crisis, posting growth figures above the long term mean level of 4.9 percent since 2010. A number of factors account for this, most notably the decisive action taken by the Ministry of Finance and Bank of Namibia to the crisis of 2009, and subsequently.

Accommodative monetary policy, coupled with expansionary counter cyclical fiscal policy significantly dampened the effects

of both the 2009 crisis, and the subsequent debt crisis in Europe and the US, as access to cheap credit and increased government spending bolstered economic activity - both consumption and production - across the country.

While a number of Namibian exports remain highly exposed to global tribulations, the country in general remains fairly well guarded from external shocks. Industries that export directly to the EU, and the US, such as the fishing and tourism sectors, are particularly at risk, while others, such as the mineral sector, remain at risk to falling commodity prices on the back of weak global demand.

That said, the vast investments seen in Namibia over recent months (such as those on the Husab Uranium and Oshikoto Gold projects), as well as diversification of markets for exports, both to the region and other parts of the globe, have been successful in ensuring that the Namibian economy remains fairly buoyant despite the prevailing headwinds from Europe.

As a small open economy, the resilience to the contractions or slow growth in the economies of key trading partners, is notable. As mentioned, one key factor in this regard has been the nation's ability to turn its efforts to market diversification, and expansion, to cover areas of the globe least affected by the on-going crisis.

Namibia's ever growing trade, particularly wholesale and retail trade, with neighbouring Angola, as well as the country's efforts to provide vital logistics services to the region, have stood it in good stead throughout what would otherwise be trying times.

Looking forward, much depends on the ability of advanced economies to recover from their current state of slow growth or contraction and high unemployment. It is inevitable that at some point, Europe will start to emerge from her ever deepening recession and global demand for commodities will then be expected to increase dramatically, reinforcing commodity prices and generally benefiting the Namibian economy. The question, however, is when this is likely to occur, and how the economy will survive till it does.

For Namibia, the major challenge going forward will be the continued operations of the mining sector, many of which are suffering at the hands of falling commodity prices on the back of weak demand. Falling metals prices, depressed uranium prices and fragile demand for diamond all pose a risk to the local economy, however the impact of these risks are foreseen to be short term, if realised at all.

The recession in Europe should come to an end over the next 12 to 16 months, as the road to recovery can be said to have been well cleared. Austerity measures have bitten hard; however, their impact in the long run, should be positive.

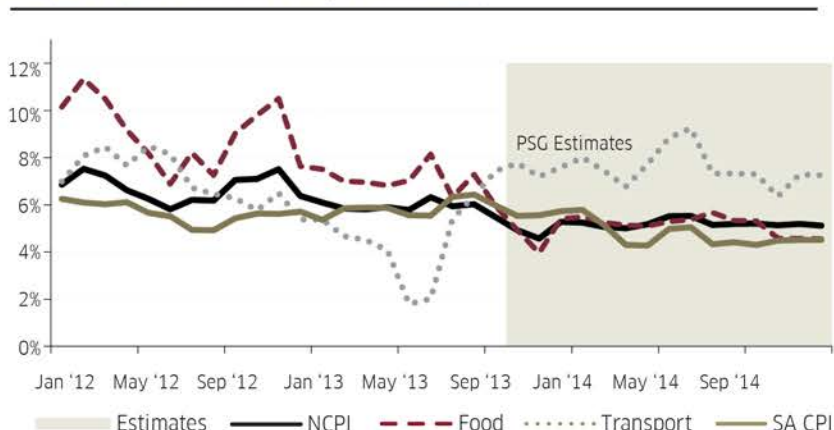
Until the global economy is back to full force, Namibia will be at risk, though this risk will be minimal in comparison to the risks seen in much of the rest of the globe. The domestic economy has proved itself to be resilient, and it is better prepared than ever to withstand further trials and challenges emanating from the advanced economies.

Financial Overview

Namibian Inflation

The NSA rebased the NCPI basket from December 2001 to December 2012 based on the 2009/10 Namibia Household Income and Expenditure Survey (NHIES) consumer basket weights. The food category now accounts for 16.45% in the CPI basket down from 29.6% previously. The annual inflation rate has declined from 7.5% y/y in November 2012 to 4.9% y/y in October 2013. The slowdown in the annual inflation rate could be attributed to a deceleration in food prices. Going forward, the weak N\$ will remain an upside risk to our inflation forecast, especially with second round effects filtering through the domestic economy. We expect overall inflation to peak in December at 5.3% y/y and remain range bound in 2014, below the 6% y/y level.

NCPI, SA CPI, local food and transport inflation (%)

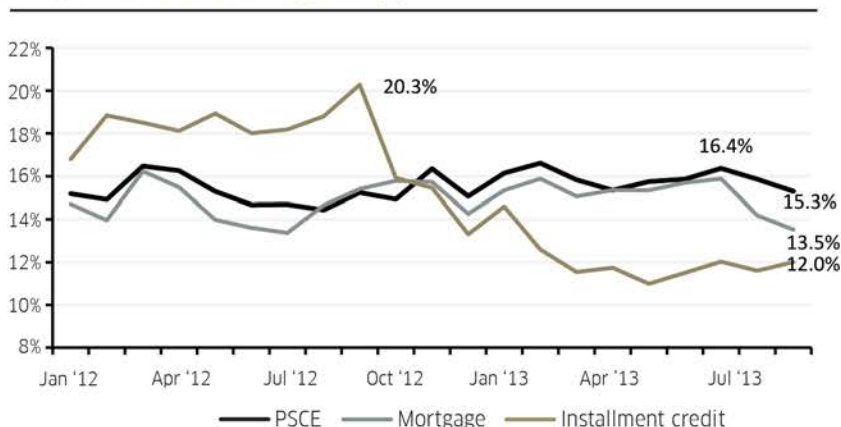


Source: PSG, Namibia Statistics Agency (NSA)

Private Sector Credit Extension (PSCE)

PSCE growth has remained fairly range bound between 14% - 17% y/y during 2012 and 2013. Growth in total PSCE extension slowed slightly from 16.4% y/y in July 2013 to 15.3% y/y in September 2013 on the back of a slowdown in business and mortgage loan growth. Business credit growth has slowed significantly from 26% y/y in January 2013 to 11.4% y/y at the end of September 2013. The slowdown in business credit could be attributed to slowdown in all the loan categories. Individual mortgage loans continue to grow strongly in 2013, registering growth rates of between 12% and 14%. Although growth in business mortgages has slowed, growth remains high at 15.1% y/y at the end of September 2013. Mortgage loans account for 61% of total loans and advances at the end of September 2013.

PSCE, Business and individual growth (%)

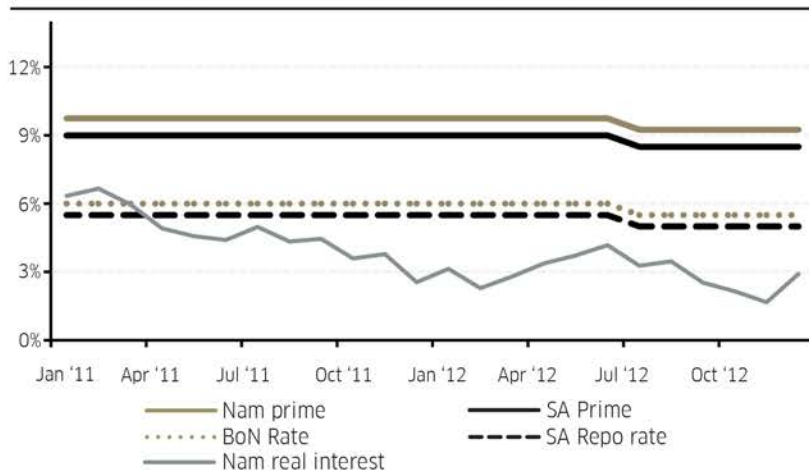


Source: PSG, BoN

Interest rates

Bank of Namibia (BoN) cut the Namibian repo rate by 50bps in July 2012 from 6.0% to 5.5% and it has remained unchanged to date. The Namibian prime rate followed, declining from 9.75% to 9.25%. The SA prime rate is currently 75 basis points below the Namibian prime rate. The spread for the local banks has come down by 100 basis points from 4.75% to 3.75% following BoN's request to reduce spreads in 2009. Despite the spread reduction, the spread between the Namibian repo rate and prime rate is still 25 basis points higher than in SA. The Namibian real interest rates fluctuated around 3.0% in 2012. The Namibian prime rate is currently at 9.25% while SA prime is at 8.5%. The Namibian repo rate is expected to increase by the end of 2014.

SA Repo, SA Prime vs. Nam prime, Bank rate (%) and Nam real interest rate (%)



Source: PSG, BoN

Financial Overview

The Namibian Stock Exchange (NSX)

At the end of October 2013 a total of 27 companies were listed on the NSX main board with a total market capitalization of N\$1437bn, of which eight were primary Namibian listed companies with a total market capitalization of N\$18.3bn. Out of the primary listed stocks FNB Namibia Holdings has the largest market cap (N\$5.8bn) followed by Bank Windhoek Holdings (N\$5.2bn), Namibia Breweries (N\$3.3bn) and Bidvest Namibia (N\$2.7bn). Six companies, mostly uranium exploration companies are listed on the development capital board with a market cap of N\$1.2bn and free float of N\$827m. The free float on the main board amounted to approximately N\$1094bn at the end of October 2013.

Table 1 presents the total cumulative value traded year-to-date (YTD) on the NSX at each month end. The total annual value traded on the NSX declined significantly from N\$10.9bn per annum in 2007 to N\$3.3bn in 2011. YTD to October 2013, the cumulative turnover on the NSX was N\$5bn, already higher than the N\$4.0bn reported in 2012.

The NSX Local, JSE All Share and S&P 500 indices performed strongly over the last 12 months, closing 21.1%, 22.5% and 24.4% higher while the NSX overall index ticked up by only 9.0%. The JSE Gold index underperformed, shedding 43% over the last 12 months on the back of lower gold price and continued strikes in the industry. The NSX Local index significantly outperformed the NSX Overall index over the last five years.

Namibian Bond Market

Table 3 shows the Namibian bond market dominated by N\$15.1bn government debt outstanding, followed by commercial banks (N\$1.8bn) and state owned enterprises (N\$1.4bn).

Table 3: Namibian bond market: Debt issued

Namibian bonds	Debt outstanding (N\$)
Namibian Government bonds	15 194 240 000
State-owned enterprises	1 427 000 000
Telecom Namibia Limited	347 000 000
Road Fund Administration	330 000 000
Namibia Power Corporation Pty (Ltd)	750 000 000
Commercial banks	1 808 000 000
Bank Windhoek Namibia	775 000 000
First National Bank of Namibia	390 000 000
Standard Bank Namibia	643 000 000
Corporate bonds	100 000 000
Ohlthaver and List	100 000 000
Total	18 529 240 000

Source: NSX

The information of the financial overview section was prepared by:



Table 1: Total Cumulative Value traded on the NSX (N\$m)

MONTH	2007	2008	2009	2010	2011	2012	2013
Jan	818	617	754	432	172	353	503
Feb	2 208	1 226	1 196	926	508	730	1 487
Mar	3 785	1 735	1 812	1 931	675	1 146	2 019
Apr	4 495	1 854	1 997	2 191	875	1 504	2 302
May	5 701	2 106	2 427	4 735	1 283	1 709	2 815
Jun	6 276	2 464	3 203	5 303	1 497	2 097	3 230
Jul	7 016	3 884	3 595	5 915	1 644	2 364	3 545
Aug	8 091	4 425	4 906	6 125	2 001	2 602	3 970
Sep	8 959	5 706	5 716	6 465	2 300	3 225	4 412
Oct	9 606	7 055	7 442	7 089	2 797	3 598	4 942
Nov	10 087	8 300	8 423	7 362	3 149	3 855	
Dec	10 892	9 095	8 715	7 576	3 266	4 019	

Source: NSX, PSG

Table 2: NSX performance on 31 October vs. major international indices

JSE Indices	Close	3 mth	1 year	2 year	5 year
All Share	45 518	10.2%	22.5%	40.4%	118.2%
Top 40	40 659	10.4%	23.2%	39.8%	114.0%
Resources	51 175	10.6%	0.6%	-3.4%	39.3%
INDI	52 335	9.7%	39.7%	78.2%	210.8%
GOLD	1 313	4.7%	-43.1%	-55.3%	-21.8%
FINI	12 797	12.0%	25.6%	56.7%	115.3%
Inter. Indices	Close	3 mth	1 year	2 year	5 year
Dow Jones	15 546	0.3%	18.6%	30.2%	69.3%
S&P 500	1 757	4.2%	24.4%	40.6%	84.1%
NASDAQ	3 920	8.1%	31.2%	46.8%	130.8%
FTSE 100	6 731	1.7%	15.1%	21.3%	56.8%
Xetra DAX	9 034	9.2%	24.0%	46.2%	85.5%
NSX Indices	Close	3 mth	1 year	2 year	5 year
NSX Overall	1 021	12.5%	9.0%	25.4%	78.5%
NSX Local	326	6.6%	21.1%	48.5%	109.1%

Source: NSX, PSG

NSX Overall index, JSE All Share and S&P500



Source: PSG, I-Net Bridge, NSX

Business Round-up of 2013



Interest rates remain unchanged

The repurchase (base) rate of lending was kept unchanged throughout 2013 by the Bank of Namibia, at 5.50 percent. Following a 50 basis point cut in August 2012, the Bank of Namibia resolved to keep the repo rate unchanged throughout 2013, citing various economic concerns, mostly revolving around the on-going financial and debt crises in Europe and the US. Weak economic conditions in advanced economies have metastasised to the rest of the world, resulting in falling demand for manufactured imports from Asia, particularly, which has in turn reduced Asia's demand for commodity imports from Africa, particularly. As a result the globalisation and trade that has been much heralded over the past two decades, has resulted in a global economic slowdown. As such, central banks around the world have maintained low interest rates environments to support domestic growth. While the Bank of Namibia has repeatedly cited concerns of high levels of household debt and credit extension, as well as concerns of falling reserves, the overarching concern remains weaker than normal growth, and falling commodity prices.

The on-going low interest rate environment makes it relatively cheap for businesses and individuals to borrow funds, which can then be used for productive uses, such as the expansion of business, construction and development, or consumptive goods such as the purchase of vehicles and electronics. While both are beneficial to the economy in some ways, the latter results in sizable "leakages" whereby funds flow out of the country, to the countries in which the purchased consumables are manufactured.

Growth outlook revised down

Following growth of 5.0 percent in 2012, growth for 2013 is looking to come in significantly below trend levels, at around 4.0 percent. While 2012 growth was driven predominantly by primary sector activities, including mining, fishing and agricultural activities, growth in 2013 will be supported by the secondary sectors, most notably, construction. On the other hand, the primary sector is likely to see weak performance as the result of the on-going drought, and relatively weak growth in the mining sector. Nevertheless, considering the global economic

environment, growth of 4.0 percent remains reasonable, and such low growth is likely to be transitory in nature, and is expected to rebound in 2014.

Exchange rates

Over the past year, the Namibia Dollar and Rand have depreciated heavily against major currencies such as the US dollar, Euro and Pound. Over the past 12 months, the currency has fallen by some 20 percent against the US Dollar, while the depreciation since the start of 2013 has been some 23 percent. The weakened in the Namibia Dollar is as a result of a weakening Rand, which declined in value in early 2013 due to social unrest in South Africa which caused large losses in production and sizable current account deficits. Subsequently, however, the witnessed depreciation has been brought about as a result of the expected unwinding of quantitative easing in the US, which pumped money into the global economy, much of which found its way to emerging market economies, such as south Africa.

The depreciation of the Namibia Dollar spells both good and bad news for Namibia and her businesses. For net exporters of goods, export earnings will have increased, particularly for exports sold in Namibia Dollars. However, for importers, the depreciating currency will mean that all imported goods will increase in price in Namibia Dollar terms. As Namibia is a net importer of merchandise goods for the most part, the overall effect on the country will be a net increase in the current account deficit.

Inflation

Inflation figures for 2013 showed a declining trend in price increases throughout 2013, with inflation falling from 6.2 percent in January to 4.9 percent in October. Falling inflation is largely due to administered prices for food and fuel, which have fallen internationally in the year. Additionally, base effects have played a role in the fall in inflation towards the end of the year. In November, the Namibia Statistics Agency released a rebased Namibia Consumer Price Index, using an updated basket of goods, which should improve the accuracy of national inflation figures going forward.

Reduced inflation levels should reduce the pressure on industries in Namibia, as factor costs, particularly wages, can be expected to see smaller increases than would otherwise be the case.

House prices

Following unprecedented increase in house prices across Namibia, as measured by the FNB House Price Index over the preceding 24 months, growth in house prices has stabilised, and in some areas seen slight declines in 2013. Nevertheless, prices remain at elevated levels when compared to historic levels, largely on account of supply-demand mismatches in the urban centres across the country, particularly in Windhoek. Low and fairly static volumes of properties built and traded across the country are unable to satisfy the strong demand from the growing Namibian population, particularly the burgeoning middle class.

Business Climate Monitor

The IJG Business Climate Index grew to the highest level yet seen in late 2013, signalling a positive and upward looking business climate in the country over the year. Based on 13 broad economic indicators, and made up of five sub-indices, the monitor illustrates that while investment remains strong, consumption in the country is marginal according to the indicators measured. The lead indicator suggests that the outlook going forward remains highly favourable, a positive sign for companies operating in the country. On the other hand, the export index weakened through 2013, despite a falling Namibia Dollar against major currencies.

Kudu gas field

Almost 40 years after the discovery of the Kudu gas field off the Southern Namibian coast, in 2013 a notable push has been made to turn the gas reserves into power to help alleviate the country's current and expected power challenges. As such, Cabinet has resolved to make the Kudu gas-to-power project a top priority for the nation, and NamPower is currently implementing the cabinet resolution. As such, NamPower has issued a tender and shortlisted candidates for the construction of an 800 megawatt power plant at Oranjemund, as well as signing a project development agreement with Namcor to facilitate the interaction between the two on the extraction of the gas and the use of such in the production of power. The power plant is expected to come on-stream in 2017, and around 400 megawatts will be supplied to the local market, while the remainder will be exported to the regional market.

Oil discovered

In May 2013, the Prime Minister along with the Minister of Mines and Energy, announced that Brazilian company High Resolution Technology (HRT) found small deposits of oil in their Wingat prospect well. While the oil discovered was not commercially viable, the presence of these hydrocarbons is a potential game changer for Namibia. Following the discovery of this oil, a further prospect well was completed, however it came up dry. Additionally, a third well is currently underway off the Namibian coast. HRT remains optimistic of a viable find, and a number of other players are looking to start oil prospecting in Namibian waters over the next 12 months, with a total

of four wells scheduled to be drilled over the period. Estimates for the chance of discovering oil vary between 2 and 20 percent. Should oil be discovered, the economic landscape in Namibia would likely see vast and rapid change.

Tax reforms

In her 2013/14 budget speech, the Minister of Finance announced a number of tax changes, including income and corporation tax rate cuts. These were subsequently passed by cabinet, and came into force retroactively from the start of the financial year. The tax cuts bring Namibia's income tax regime more inline with regional standards as set by South Africa and Botswana. The rebates have increased the disposable income of individuals, which is expected to result in increased consumption and saving across the country, and spur growth in the local economy.

Additionally, the lower corporate tax rate is expected to improve Namibia as a business destination, and encourage growth in local industries and foreign direct investments into the country. In an effort to counteract the foregone tax revenue as a result of new income tax rates, the Ministry of Finance is expected to increase efforts to crack down on tax avoidance in the country.

Bank Windhoek lists on the NSX

In mid June of 2013, Bank Windhoek Holdings listed on the Namibian Stock Exchange, becoming the 8th local listed company on the exchange. The 44.3 million shares available were almost 3.5 times over subscribed, illustrating the strong demand for investment avenues in Namibia. The total available shares, valued at N\$388 million at the listing price of N\$8.75 per share, were unable to satiate the demand of the market, and traded volumes of the available shares was abnormally high for an extended period after the listing. Six months after listing, the price of the share was up 17 percent, at N\$10.20, with some trades having gone through as high as N\$10.60, 21 percent above the listing price. The strong oversubscription illustrated the demand for local investments, not just from institutional investors, but also from individuals in the country.

Fuel prices

Fuel prices continued to increase in Namibia in 2013, despite an easing of global oil prices in the year. The reason for this is that while global oil prices subsided, the depreciation of the Namibia Dollar, against the US dollar in which oil is sold, increased the cost of oil in Namibia dollars. As such, the price of fuel has increased by just over 10 percent in the first 10 months of 2013, and is expected to finish the year about 12 percent higher than it started. Nevertheless, should the Namibia Dollar rally against the US dollar, or should the oil price continue to fall, it is possible that increases in 2014 will be lower than those seen in 2013.

Increasing fuel prices, as a major input into many of the economic activities of the country, have an impact on the cost of production of goods across the country, as well as having a direct impact on the disposable income of consumers. Further to this, fuel is a major driver of inflation, both directly, and also through second round cost increases due to increased production costs.



Team Namibia – Finance

How can we localise the Namibian financial sector to further growth at home? A panel of Team Namibia members operating in this sector deliberated further on this topic:



Marlize Horn

Executive Officer: Marketing & Corporate Communication Services, Bank Windhoek



Martin Inkumbi

CEO, The Development Bank of Namibia



Dixon Norval

Head Strategic Marketing & Communications, FNB Namibia Holdings



Nangula Uaandja

Country Senior Partner, PwC



TEAM NAMIBIA: The Ministry of Finance's Namibian Financial Sector Strategy 2011 – 2021 addresses the issue of low participation by Namibians in ownership, control and management of local financial institutions in their objectives to localise the Namibian financial sector. Has there been progress on this front, and what is your institution doing to support localisation?

Bank Windhoek:

Bank Windhoek Holdings listed on the Namibian Stock Exchange on 20 June 2013. With the listing of Bank Windhoek Holdings, the group created an investment opportunity for Namibians and in the process further broadened Namibian ownership in Bank Windhoek Holdings and aided the development of the Namibian capital market.

Preference was given to clients and to Black Economic Empowerment (BEE) applications in the allocation of Bank Windhoek Holdings shares in terms of the public offer. This facilitated the increase in BEE shareholding in line with the objectives of the Namibia Financial Sector Charter and the Namibia Financial Sector Strategy.

Development Bank of Namibia:

The Development Bank of Namibia is a Government owned Bank which is managed mainly by Namibians at Board and senior management levels. The Bank supports national economic transformation agenda and it has ensured that local ownership is one of the criteria for consideration during loan appraisal process.

DBN has also provided wholesale apex finance to a number of micro-lending schemes. It has provided tranches to two local banks under agreements to onlend to SMEs. The Bank has notably been involved in finance for NamPost biometric technology that has been instrumental in

reducing the number of unbanked in Namibia. In late 2012, DBN entered into an agreement with NamPost and PostFin for a line of credit to expand microlending through NamPost branches.

FNB Namibia Holdings:

Despite FirstRand in South Africa being the majority shareholder, FNB Namibia has always considered itself to be a Namibian company. This can be observed by the fact that it was the first Bank to list on the Namibian Stock Exchange, is currently 41% Namibian owned, of which 14.8% shares are owned by the GIPF and has one of the first and still most progressive BEE structures in Namibia.

Of the almost 1.900 staff members only four are non-Namibian, only two of the 15 member Executive Leadership team are non-Namibian while six of the 11 Board members are Namibian. This is a clear signal that FNB Namibia is well ahead of the Financial Sector Strategy.

PwC NAMIBIA:

Through such provisions as the New Equitable Economic Empowerment Framework (NEEEF), Namibia Financial Sector Charter (NFSS) as well as the sector voluntary Charter, some Namibians have taken up leadership positions in financial institutions either as managing directors or serving on the boards of the institutions. However, financial institutions still have very little if any local ownership.

In line with the government initiatives through the Ministry of Finance, there is need to reiterate the importance of developing and enhancing local skills to venture into and take ownership of the sector. Barriers of entry to the sector need to be identified and addressed by putting in place deliberate policies that will make it easier for indigenous Namibians to own and manage financial institutions.

TEAM NAMIBIA: Access to financial products and services plays a key role in economic growth. However, according to FinScope Namibia survey 2007, 51.7% of the Namibian population is financially excluded. How can we make Namibian financial products and services more accessible to Namibians?

Bank Windhoek:

Bank Windhoek launched its EasySave transaction account in 2006 as the first low-cost bank account in Namibia, making banking accessible to low income earners and inclusive of the previously unbanked population. The Bank of Namibia required of all banks in Namibia to launch and implement a Basic Bank Account before 31 October 2012 for individuals earning N\$ 2000 or less per month. In line with this directive of the Bank of Namibia, Bank Windhoek revised the fees of the EasySave account to fully comply with the standards of the Basic Bank Account. The new EasySave account was implemented on 1 August 2012 and all existing as well as new EasySave clients started to benefit from reduced fees as from this date.

Bank Windhoek acknowledges that financial inclusion is imperative for the development of a sound economy and will therefore remain focused on delivering innovative new products and services and technology that addresses the basic needs of the under-banked and low income population. Our EasySave clients therefore also have access to our Cellphone Banking and Internet Banking facilities for safe and convenient banking.

The 2012 FinScope survey report provides us with insights into the barriers to banking and is clear on opportunities that exist to further improve financial access. Appropriately priced, easy-to-use products and services that provide clients with a safe and secure means of transacting with their money will go a long way in achieving this goal.

Bank Windhoek furthermore believes that improved financial literacy will empower consumers that are already financially included, to make informed decisions on their personal finances. Bank Windhoek will therefore continue with its consumer education initiatives. We therefore also fully support and endorse the Financial Literacy Initiative launched by the Minister of Finance in March 2012 and its objectives to increase awareness on consumer's rights and increased knowledge of financial products, services and institutions.

Development Bank of Namibia:

The key drive must be to improve financial literacy in order to empower Namibians to make better use of financial services. It is also imperative to continue to raise awareness on the availability of various financial products and services.

FNB Namibia Holdings:

It is true that the 2007 survey indicated that only 51.7% of the Namibian population was financially included. However, the good news is that the 2011 FinScope survey found that financial access improved to 62%, placing Namibia in the second highest financially inclusive spot in Africa. This is a statistic of which Namibia and its financial services industry can be very proud of. A rapid improvement of this nature does not happen without commitment and a concerted effort. In the case of FNB, we have introduced the low cost basic personal and business bank accounts that accommodate low income individuals and SMEs.

Being at the forefront of innovation, FNB believes in taking banking to our customers thereby providing customers with new convenient, easy, affordable and safe ways of self-service banking. Thus far we have already provided our customers with such self-service banking services that allow them to bank anywhere and anytime. To name a few, ATMs, full service Cellphone Banking, the revolutionary eWallet, also known as "Ka-ching", cardless cash withdrawals at ATMs, the purchase of prepaid airtime and electricity, the introduction of DotMobi banking and an FNB App for smart phones, to name a few such innovations. We will continue to play our part in making banking more accessible to all Namibians.

TEAM NAMIBIA: What is the key to success for Namibian businesses to increase their competitiveness in the local market?

Bank Windhoek:

Excellent service and offering products and services that addresses the needs of the local market.

Development Bank of Namibia:

Namibian entrepreneurs need to take a long-term view to their enterprises, and reinvest profits in order to improve their competitiveness. Innovative business models, human capital development and the use of technology will further increase competitiveness.

FNB Namibia Holdings:

FNB is directed by its brand mantra of helpfulness. This is the underlying value that guides whatever we do. In addition to this, one of FNB's values is innovation, resulting in all the new world class banking solutions we regularly introduce for the convenience of our customers.

This involves increased spending in research and development and adopting innovative approaches in all spheres of the business. While FNB is cost conscious, it has always been ready to invest ahead of the curve in order to improve service and to grow the business. A more conservative approach to lending has also resulted in good asset growth with low levels of bad debts, which is not only good for the bank but also helps protect its customers. FNB is also very proud of its staff and the way they embrace the company culture.

PwC NAMIBIA:

The key for success in increasing local market competitiveness for Namibian businesses lies in addressing the mind-set of the Namibian consumer which perceives foreign products and services as more superior to locally grown products. Local businesses also need to put emphasis on increasing the quality of their products, from the core products, actual products and to the augment products. Communication strategies need to thoroughly address this challenge.

Team Namibia's efforts and goals are important and I think its reach should be extended with support from the Namibian Government and private sector.

TEAM NAMIBIA: Everyone has been talking about the key to economic growth being SMEs, and the best way to grow them would be for established companies to support SMEs. How can we encourage collaboration between corporates and Government as well as the SME sector to ensure sustainable development in Namibia?

Bank Windhoek:

We are proud to have been a partner in commissioning an in-depth market analysis on the need and relevance of private equity to SMEs, and an assessment of the local economic and regulatory environment for the delivery of such products. With a high unemployment rate, Namibia is in dire need of dynamic and successful entrepreneurs who can also contribute to the economic growth of our country. By joining resources, we are able to make a greater impact in the growth and development in the SME market. However, it is important that we realize that the challenges facing the SME sector need to be addressed through collective efforts by Government and the private sector. It is not only small businesses *per se* that are key to generating employment growth, but rather a smaller subgroup of innovative start-ups which have high growth potential. All over the world, the SME Sector has become a key driver of economic growth, wealth creation and employment and we must strive to achieve the same in Namibia.

Bank Windhoek has been financing small and medium enterprises through a dedicated SME branch since 2000. The vision of Bank Windhoek, and indeed this branch, is to see an increasing number of SME's grow into sustainable business. The successful partnerships between Bank Windhoek and the Erongo Development Foundation, as well as the National Youth Council's Credit for Youth in Business scheme, enables small businesses to benefit from affordable finance and mentoring support. We are committed to continue to seek more partnerships like these that benefit the SME sector.

At Bank Windhoek we do not only provide loans to SMEs, but also much needed mentorship. This mentorship provided to our clients is facilitated on our behalf by Business Financial Solutions and remains an important component of our post-loan assistance. It is proof of Bank Windhoek's commitment to ensure entrepreneurs will be successful in their respective businesses.

Development Bank of Namibia:

DBN provides a range of financing options for SMEs, including conventional finance, bridging finance and operating capital based on cession of income.

FNB Namibia Holdings:

The growth of SMEs is ultimately dependent on a strong formal sector that has to act as its market. Closer collaboration is a definite key requirement because there is a real danger of duplication or even contra-productivity and wastage if the different sectors and support structures operate in silos. There are various ways of collaborating and sharing in the risk and ultimately the reward by exploiting synergies.

One such example is where FNB collaborates with building suppliers in joint training and financing of construction related projects for SME operators. While other development partners have come on board with guaranteeing the unsecured loans that SMEs often require, Government may consider playing a more active role in this regard, rather than setting up new structures that is in competition with commercial banks.

PwC NAMIBIA:

There is a need to make information regarding potential supply opportunities more accessible to SMEs. Putting in place an accessible user friendly information dissemination medium to the sector e.g. through mobile phone messaging could increase participation and collaboration between

SMEs and corporates and Government. In addition, SMEs could be engaged with their stakeholders through deliberately organised events where they are accorded a chance to meet the buyers. In addition, SME preferential procurement, financing and payments by Government for SME services and products need to be improved.

TEAM NAMIBIA: Vision 2030 states: "Much will depend on our ability and willingness to respond with innovation and commitment to new challenges". How can Namibia stimulate innovation?

Development Bank of Namibia:

DBN has supported and encouraged various initiatives to support innovation in business. Aside from acceptance of higher risk entailed in innovation by commercial finance, innovation can be stimulated with business mentorship that allows the innovator to launch innovation with greater confidence of sustainability of the enterprises.

FNB Namibia Holdings:

It needs to start at a nationwide level, with proper primary, secondary and tertiary educational structures that deliver a workforce that is up to the task, a conducive economic environment that keeps the trained Namibians at home and attracts world class talent and private and foreign direct investment. The whole world has become one big competitive and uneven playing field and we have to compete in this arena. Only if Namibia has developed and attracted the right people pool will it be able to thrive on the new world of innovations.

PwC NAMIBIA:

There is a need to understand that innovation stems from three levels. These three levels, individual level, the group level and organizational levels are the ones that require stimulation in order to foster innovation. Skills need to be imparted at the individual level; creation of a support system for structured brainstorming and creative processes at the team or group level and creating systems for idea management at the enterprise level will inspire innovation. In my view, innovation, especially in the ICT sector, present good opportunities and are crucial for the development of smaller economies like Namibia's.

Despite having a small market in terms of population, Namibia's accelerated development through innovation has the potential to be extended to markets in the region and elsewhere on the African continent.

TEAM NAMIBIA: What are the unique opportunities (or commercial prospects) for Namibia to grow? (e.g. sectors or investment opportunities, etc.)

Development Bank of Namibia:

DBN has identified agro-industry, fishing, ICT, manufacturing, mining, services, tourism and transport as some of the key areas of growth.

FNB Namibia Holdings:

Namibia has an abundance of natural resources, which includes its fish, minerals and natural environment. Hence, by exploiting these resources and adding as much value as possible at home, Namibia with its relative small population can become a strong economy. Particularly existing is the potential tourism as a renewable resource holds.

PwC Namibia:

Namibia is one of the most politically and economically stable countries in the world. With a GDP growth of 5% recorded for 2012, the country is one of the fastest growing economies in the world. Endowed with a variety of natural resources, the potential exists for an increase in manufacturing through value creation. Communal land is still underutilised leaving room for improved agricultural output as an opportunity. Additionally, the diversity in terms of terrain and culture makes Namibia's tourism sector one of the most lucrative sectors in the country. The link to regional markets, a well-established financial sector and a sound transport infrastructure, make Namibia uniquely positioned as one of the most promising business destinations in Africa.

TEAM NAMIBIA: What is your view on private equity to enable continued growth and increase operational efficiency in Namibia?

Development Bank of Namibia:

Private equity, as envisaged by Regulations 28 and 29 are expected to reduce capital outflows from Namibia into local enterprise. The

impact of the Regulations will begin to be felt in the medium to long-term. DBN is confident that the Regulations will have positive impact on the pool of capital available to unlisted enterprises, and this will have a major impact on local capital formation and economic activity.

PwC NAMIBIA:

Private equity is essential for national development, as a source of financing for supporting growth in new industries and boosting development of entities that may not necessary have collateral or proof of profit generation. This kind of financing could be very useful for providing capital to SMEs with innovative business concepts or products.

Though the risk to the investor is high, the returns are also high. The setback for needy entrepreneurs is that they may cede some control of their businesses especially in management buy outs or buy ins. Private equity can be seen as a gap filler where commercial banks fail to provide financing due to their habit of shying away from risky ventures.



Marsh's global industry practices and risk specialities ensure our clients receive the **best solutions** tailored to their particular needs, helping them **manage risk for growth**.

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“The Bank of Namibia leadership team”



Ipumbu Shiimi
Governor



Ebson Uanguta
Deputy Governor



Barbara Gowaseb
Director:
Payment & Settlement
Systems



Leonie Dunn
Director:
Financial Intelligence
Centre



Titus Ndove
Director:
Financial Markets



Lea Namoloh
Director:
Human Resources



Romeo Nel
Director:
Banking Supervision



Samuel Shivute
Director: Banking Services
(on secondment to the
Ministry of Finance)



Marsorry Ickua
Director:
Information Technology



Ndangi Katoma
Director:
Strategic Communications & Financial
Sector Development



Magreth Tjongarero,
Head:
Risk Management &
Assurance



Emile van Zyl
Advisor to the
Governor



Pastor Gonzalo
Research Advisor
to the Governor

**Vacant: Assistant Governor; Director: Finance & Administration; Director: Research*

Centre of Excellence

Leading Namibia towards a better future.

Understanding that a growing economy will lead to a better life for each and every Namibian, the Bank of Namibia provides support to Government, business sector and industries through its policies, advice and decision-making processes. As a reliable and trusted partner in the economy, the Bank of Namibia ensures that the right quantity and quality of Namibian currency is in circulation for your daily transactional requirements. Furthermore, the Bank acts as a supervisor to the commercial banks that contributes to a sound and healthy banking industry. Driven by its vision to be the Centre of Excellence, the Bank of Namibia strives to support Namibia and its people towards economic growth, development and prosperity for all.

Teamwork
Excellence
Learning
Passion
Integrity
Innovation

A strong diversified financial services group



**Banking
Business Services**

**Money & Capital Markets
Property Development**

**Micro Finance
Insurance**

Capricorn Investment Holdings Limited is a committed partner in the economic growth, development and prosperity of the countries of its operations. The group has a growing diversified business portfolio in Namibia, Botswana and Zambia, and constantly explores new investment opportunities throughout the Southern African region. The result is a strong, diversified financial services group, which continues to build and create wealth in the markets of the countries it serves.

Capricorn Investment Holdings

A STRONG DIVERSIFIED FINANCIAL SERVICES GROUP

Vision & Strategic intent

The vision of Capricorn Investment Holdings Ltd (CIH Group) is *"to be a leading banking and related financial services group, creating value for all its stakeholders, and as a consequence supporting economic growth and development in the countries where the group chooses to operate"*. The core purpose is to grow the existing investment portfolio through the effective support of group companies, and to expand the group.

Investment

The **CIH Group** functions across a broad range of financial sectors including banking, insurance, money and capital markets, property development, micro finance and business services. The overall performance has shown substantial growth across all portfolios, with the group's net profit after tax having increased from N\$195,688 million in 2007 to N\$522,646 million as at 30 June 2013.

Banking

Bank Windhoek Ltd, the CIH Group's flagship brand, was founded in 1982 and is the only locally owned bank in Namibia. Today, Bank Windhoek has established itself as one of the leaders in the banking industry in Namibia with total assets of N\$20,6 billion as at 30 June 2013 and a national branch network of 52 branches, agencies and more than 85 ATMs countrywide. As a truly Namibian Bank it is always looking for opportunities to expand and improve its services in order to transform and strengthen the economy of Namibia.

In June 2013 CIH celebrated the listing of Bank Windhoek Holdings Limited on the Namibian Stock Exchange (NSX), which has created investment opportunities for ordinary Namibians and broadened public ownership in Bank Windhoek Holdings.

The listing was the largest and most successful of a Namibian company in the history of the NSX with an oversubscription of 3.5 times.

Bank Gaborone in Botswana marked the five-year landmark in September 2011. The bank is a wholly owned subsidiary of Capricorn Investment Holdings (Botswana) (Pty) Ltd, in which the CIH Group holds an 80.41% interest and is the first green fields operation in the history of the diversified CIH group of companies. The Bank recorded an after-tax profit of N\$19,9 million in 2012, an increase of 81% from the previous year.

Cavmont Bank Ltd (CBL) is a registered commercial bank in Zambia with approximately 54 000 clients and just over 200 employees in 16 branches. Three years ago Cavmont Bank migrated from an outdated banking system to the Phoenix banking platform. The bank successfully launched the Visa Electron Debit Card in 2011 and acquired more than 11 000 clients by 2012. The Bank launched its internet banking Platform in 2012 and secured an annual contract to provide banking services to the Zambian government.

Insurance

Sanlam Namibia Holdings Ltd is a financial services group focusing on life insurance, savings and investment products. Its offer includes risk insurance, savings and investment as well as retirement provision. Sanlam Namibia further offers group scheme products for SMEs, corporate bodies, unions and shareholders of Nam-mic Financial Services Holdings.

Santam Namibia Ltd, a short-term insurance company in Namibia, offers insurance products for personal, corporate, commercial and agricultural needs as well as specialised insurance for particular requirements.

Welwitschia Insurance Brokers Ltd

a Namibian short-term insurance brokerage company, offers corporate, commercial, SME, marine, aviation and personal short-term insurance to its clients.

Penrich Insurance Brokers offers a wide range of credit, life, funeral and other insurance, as well as other related products to the Botswana market.

Asset Management

Capricorn Asset Management (CAM), the group's asset management subsidiary, currently manages assets worth N\$12.2 billion and has a market share of 26.7%. CAM provides clients with access to investments in all major asset classes, including numerous local unit trust funds, government securities trading, trust services, equity dealing, international investments, investment consulting and tax guidance for retail, high net worth, corporate and institutional clients.

Microfinance

Nam-mic Financial Services Holdings (Pty) Ltd (NFSH), CIH Groups' empowerment partner, is the only union-owned investment house in Namibia. Its ultimate beneficiaries are the union members and their dependants. Nam-mic Financial Solutions (Pty) Ltd (NFS) offers micro finance to union members in partnership with **BW Finance**, a wholly owned subsidiary of Bank Windhoek.

BG Finance, a division of Bank Gaborone in Botswana, focusing on unsecured lending, has a footprint of 11 branches across Botswana. A new loan account management (LAM) system has been introduced in order to improve turnaround times and increase efficiency.

Property

Namib Bou Ltd acts as the social investment arm of the

CIH Group in the area of urban development and facilitates the provision of affordable housing for lower and middle income groups, by collaborating with the local authorities and financial institutions that offer housing finance.

Governance, Risk and Compliance

The CIH Group applies sound risk management and corporate governance practices for the safe and responsible conduct of business whilst maximising the creation of value and enabling the group to deliver its strategy.

Stakeholder Relationships

The CIH Group has established an integrated stakeholder relationship programme to develop and maintain positive, sustainable relationships with all stakeholders. The CIH Group takes its responsibility as a good corporate citizen seriously.

Future outlook

The CIH Group will continue to pursue its growth strategy in the countries in which it operates. There will be a strong focus on enhancing its technology capability, realising economies of scale and investing in the development of talent and skills, thereby improving its competitive advantage in the market.



CIH

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Bank Windhoek

A UNIQUE BANK WITH NAMIBIAN ETHOS



Christo de Vries
Managing Director

Bank Windhoek Holdings Limited listed on the Namibian Stock Exchange (NSX) on 20 June 2013, thereby creating investment opportunities for ordinary Namibians and broadening Namibian ownership in Bank Windhoek Holdings.

The listing was the largest and most successful of a Namibian company in the history of the NSX with an oversubscription of 3.5 times. A total of 44,331,048 ordinary shares were allocated to applicants, and the shares allocated represent 28.9% of the shares applied for.

The listing is a proactive regulatory compliance of the Namibian Financial Sector Charter and the Namibian Financial Sector Strategy, a long term

development strategy for the Namibian financial sector, which was launched in August 2012. The strategy calls for, amongst others, the financial inclusion of previously disadvantaged Namibians in the ownership of the Namibian financial sector, and the localisation of ownership of the financial sector.

The listing fulfils the long term vision of the local entrepreneurs who 32 years ago established Bank Windhoek, the main subsidiary and flagship brand of Bank Windhoek Holdings Limited, to create a truly Namibian bank with a uniquely Namibian ethos and local insight. Today, Bank Windhoek has established itself as one of the leaders in the financial services industry in Namibia with a total asset base of N\$20.6 billion as at 30 June 2013.

For the financial year which ended on 30 June 2013, Bank Windhoek contributed 89% to the Bank Windhoek Holdings group's net profit after tax and 88% to the net asset value of the group, with net profit after tax amounting to N\$438 million, which represents a 28% growth over the previous year. The Bank has maintained consistent earnings growth, good efficiency ratios and an above average market share. This positive financial performance

of the bank can be attributed to controlled asset growth, effective management of credit and a continued focus on efficiencies.

Since its establishment in 1982, Bank Windhoek has continued to show sound and sustained year-on-year growth in a very competitive environment. Bank Windhoek has always stayed true to its vision of providing banking services for all Namibians and its business philosophy of building long-lasting relationships with its stakeholders.

Bank Windhoek's existence has been characterized by a strong commitment to understanding the individual banking needs of all Namibians and by fulfilling its role as a partner in the development, economic growth and prosperity of Namibia.

The Bank's success can be attributed to its dedicated and committed staff, management and board, who understand the Bank's long term strategy and its vision to be the preferred bank in Namibia. But, most of all, the success of the Bank is ascribed to the loyal customers and shareholders who believe in the Bank and its future.

The Bank Windhoek brand is one of the most credible and reputable brands in Namibia. The bank recognises the value of offering excellent customer service as a competitive differentiator, and therefore service is one of the key drivers of the bank's reputation. The service values of the Bank, namely Competency; Friendliness; Helpfulness; Empathy; Efficiency and Professionalism are deeply entrenched in the bank and remain a strong focus.

Bank Windhoek is committed to address issues of financial literacy and consumer protection, to empower our clients to be able to make informed decision

on their personal finances. Bank Windhoek is therefore an active supporter of the Namibia Financial Literacy Initiative, which was launched in March 2012, to educate the Namibian public to use and manage their finances wisely.

Being a responsible corporate citizen, the Bank has, in the financial year ended 30 June 2013, invested more than N\$6 million on community upliftment projects through its Social Investment Fund and its sponsorship portfolio. Bank Windhoek's Social Investment Fund, which was established in 2002, focuses on three main areas, namely Education, Entrepreneurship/Job Creation and Health.

The Bank Windhoek's Annual Corporate Social Investment report for the period ending 30 June 2013 can be downloaded at www.bankwindhoek.com.na.

Bank Windhoek, as part of Bank Windhoek Holdings, looks forward to an exciting future for the group, as it continues its quest to create lasting value for our shareholders whilst fulfilling our role as a responsible citizen and partner in the development and growth of Namibia. The staff of Bank Windhoek remains mindful of the foundation on which the group was built, namely integrity, entrepreneurship, commitment, hard work, perseverance and dedication.

BANK WINDHOEK

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One of Africa's leading professional services firms, Deloitte provides auditing, consulting, financial advisory, risk management and taxation services.

We are committed to driving economic growth, capitalizing on business opportunities, responding productively to challenges and supporting the creation of a sustainable and prosperous society. We work to make clients across Namibia stronger and more competitive in today's globalised market place.

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Manufacturing?
We can grease the wheels with finance.

Our track record speaks for itself.

DBN has financed start-ups and expansions
at every level, from huge operations
to small start-ups.

We understand how finance can help you,
and we know how to tailor it to keep
your assembly process moving.

If you have a business plan for a manufacturing
start-up or expansion, call us. + 264 61 290 8000.

We're waiting to hear from you.



**Development
Bank of Namibia**

Good business is good for development.

www.dbn.com.na

Development Bank of Namibia

GOOD BUSINESS IS GOOD FOR DEVELOPMENT



Martin Inkumbi
Chief Executive Officer

powerful tool for promoting national development and growth.

The obvious strength of business is that it provides jobs and incomes. Jobs and incomes provide employed individuals with the ability to sustain themselves and their families, and also the means to improve circumstances, through education, health and housing.

But there is more to it. In Namibia, most enterprise is located in major centres such as Windhoek, Swakopmund, Walvis Bay and the Oshakati-Ondangwa complex. Smaller centres have a shortage of employment opportunities. This translates into high levels of poverty in these centres, and a high level of migration to centres where jobs are available. The further impact



is that when a business opens in a smaller centre, it has difficulty finding skilled staff, and runs a higher risk of failure.

The Development Bank of Namibia provides finance for enterprises that create jobs and infrastructure. Jobs create income. Infrastructure, be it physical infrastructure such as roads, power and water, or social infrastructure such as medical facilities, enable industries, communities and individuals to grow and prosper.

The Bank provides finance to larger private- and public-sector enterprises, SMEs and even emerging micro-enterprises. Microfinance loans are provided through partner organisations such as microfinance intermediaries.

As a custodian of funds from Government, and other lenders who have an interest in developing Namibia, the Bank holds itself accountable for the funds, and has a very robust system of governance to ensure that the organisation is well managed. It takes an active interest in the progress of its loans and has a track record of successes matched by very few organisations of a similar nature.

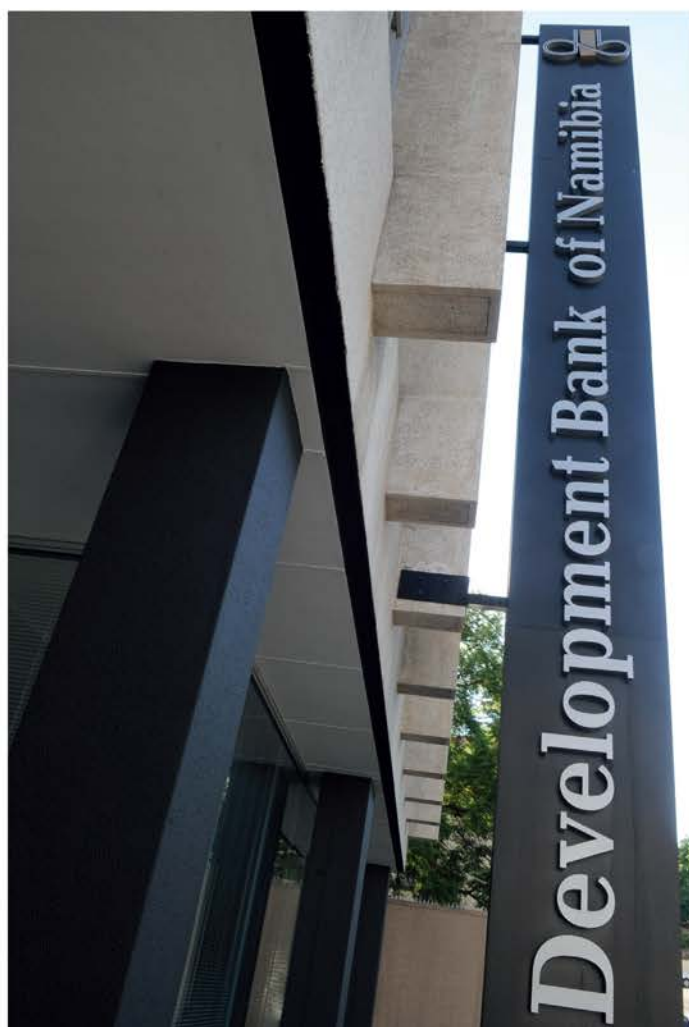
To ensure that its loans are used successfully, the Bank carefully examines each application. It ensures that the business plan is viable; that the persons involved

in the project have the skills needed to make the project a success; and that there are guarantees or collateral to cover for losses if the project or enterprise is not a success.

The key development factors that the Bank considers when making a loan are whether or not the loan will create jobs or infrastructure. Other factors which the DBN considers include Namibian ownership, and spread of jobs across the regions where there aren't many employment opportunities.

The Bank turns away certain types of projects, such as speculative investments, businesses that will have a negative social impact and projects that will have a damaging effect on the environment.

By ensuring that it only finances 'good business', the DBN ensures that it creates jobs across the regions; that Namibians take ownership of the wealth; that the jobs will be available for years to come; and that the loans that it makes are 'good for development'.



DBN

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FNB Namibia 2014

Helping Namibia Grow by Helping Namibian businesses to grow

FNB Namibia is the largest locally listed company on the Namibian Stock Exchange with our almost N\$6-billion total market capitalisation as at December 2013. The company is 41% locally owned and has, in 2013, been named the Best Bank in Namibia by London based The Banker Magazine for the fifth consecutive year.

FNB Namibia provides fully integrated financial solutions through a network of 54 branches and agencies, more than 200 ATMs and over 2,000 point-of-sale devices throughout the country. The bank offers individuals and businesses of all sizes appropriate yet innovative world class financial solutions. This innovative banking group was the first to release the FNB Banking App and the .mobi application to individuals during 2013. The innovative eWallet allows even non-banked customers to also experience formal banking services, which is supportive of the Bank of Namibia's drive to ensure that all Namibians can bank. It is still the only bank to offer such services in Namibia. The FNB Group is one of the largest employers in Namibia with a workforce of more than 1,800 people.

FNB Namibia's services to the business community is all encompassing, catering to the SME (Small Medium Enterprise), to commercial and corporate businesses and multinational customers. The bank also understands the need for niche support markets such as tourism and agriculture specialised and tailor-made financial solutions through the FNB Agri and FNB Tourism divisions.

In servicing the needs of our business clients, we aim to build and maintain deep and rewarding relationships with businesses, institutions and public sector entities by offering an all encompassing set of products and services through appropriate channels.

For larger businesses, qualified account executives cater for the full spectrum of clients' financial needs by drawing upon the FNB Namibia Banking Group's comprehensive range of services. To achieve this our experienced and suitably

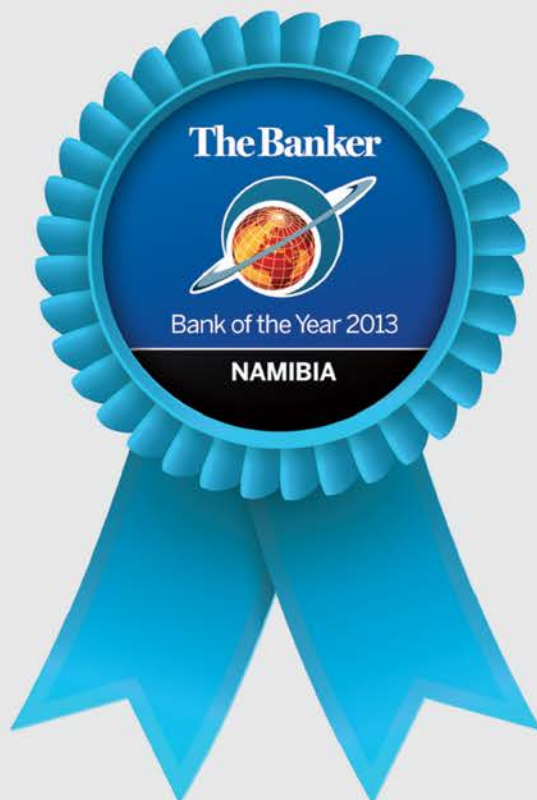
qualified professional bankers work in specialist teams that develop a thorough understanding of various industries and our clients' businesses and then link these needs to the bank in such a way that client's can draw on various specialist areas. This ranges from the most common services such as bank accounts, payments and collections services, working capital facilities, investments, trade related facilities, foreign exchange services to investment banking solutions. In line with FNB Namibia's focus on offering local world class financial services, our value proposition for corporate customers are tailored to best suit the specific requirements of each client with a focus on creating, building and nurturing relationships that provide lifetime value to both our clients and FNB Namibia as a whole. To this end we employ a range of scientific techniques to also ensure that we appoint the best of breed staff that meet their exacting standards.

This includes close collaboration between our RMB Namibia and FNB Private Clients colleagues to ensure that our clients receive the most specialised services whether it is in their professional or personal capacities.

While we have strengthened our knowledge base with the appointment of a number of experienced and qualified professionals, we have also introduced sector specialisation to ensure that the Account Executives become specialists and trusted advisors to clients in specific industries such as Mining and Resources, Retail and the Public Sector.

We believe that by helping Namibian business to grow, we are supporting the growth of the Namibian economy. If you are serious about growing your business, let us show you how we can help.

For more information contact FNB Namibia Limited on
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www.fnbnamibia.com.na



Thank you for helping us
being voted **No.1** again.

FNB Namibia stands proud as the receiver of the **Bank of the Year in Namibia 2013** award for the 5th consecutive year. Thank you Namibia!



how can we help you?



Traditional values. Innovative ideas.

RMB Namibia

Thinking that can change our world

The RMB Namibia franchise was launched in Namibia in September 2011 and has made a significant impact, most notably in the State Owned Enterprises, Resources and Real Estate areas. Major arranging and funding mandates have been secured with Bank of Namibia, NamPower, Telecom Namibia and Air Namibia. In the resources sector funding and advisory mandates, respectively, were concluded with Paladin Energy, Bannerman Resources and Deep Yellow, while large funding commitments have been made to new mines being developed and the infrastructure to support them. Large real estate developments also occupy priority.

As a member of the FNB Namibia Holdings Group, RMB Namibia, together with FNB Corporate & Commercial, FNB Treasury and WesBank can offer truly unique financial solutions. As industry specialists we understand the major market and economic drivers that impact various industries and can offer appropriate financial products and services.

OUR FOCUS AREAS

Corporate Finance and Advisory Services

Offering unparalleled advisory solutions, the team is renowned for providing innovative solutions to complex transactions. Services include, mergers, acquisitions and disposals, listings and delistings, corporate restructuring, including debt restructuring, strategic advice and joint ventures, capital raisings, valuations, BEE transactions, LBO transactions, equity-linked funding (convertible and exchangeable instruments), share incentive scheme structuring and share buy-back solutions.

Infrastructure

Given the long-term nature of infrastructural assets, RMB Namibia views itself as a long term partner of the public sector. RMB's commitment to delivering infrastructure assets is evidenced by the strong track record of the infrastructure and concessions team where RMB has led nearly 60% and been involved in more than 80% of all South African Public Private Partnerships (PPP's).

Resources

Experience in the mining sector coupled with extensive investment banking experience, gives RMB Namibia a unique understanding of the Namibian mining industry and an ability to provide unequalled service to clients.

Real Estate

A proud reputation as a provider of innovative financing solutions for various property ventures, from shopping malls to golf estates and with a collaborative collection of skills, a wide range of expertise is offered to arrive at the best possible solution for the client. The offering includes principal equity positions, lease structuring, securitisation, conduit funding and large residential development funding.

Asset-based Finance

For the acquisition of capital assets such as aircraft, plant and equipment, mining fleet, infrastructure and rolling stock, the team provides cutting edge financing solutions. With the objective of assisting clients in

achieving optimal financing, pricing and structuring techniques are utilised to deliver the most efficient cost of funds, taking into account the specific nature and dynamics of the client's requirements, as well as the quality of the asset being financed. The financing solution encompasses both domestic and cross border applications and, where appropriate, residual risk positions.

Leveraged Finance

The provision and/or arranging of debt and mezzanine finance for the acquisition of businesses and shares.

Preference Share Funding

Optimal financing and investment solutions are achieved with the use of pricing and structuring techniques that deliver the most efficient cost of funds and/or investment returns.

Debt Capital Markets

The Debt Capital Markets (DCM) business is an integrated, multidisciplinary team which combines tailored, innovative product structuring with a solid understanding of capital raising requirements of corporates. The DCM team provides both on and off-balance sheet financial solutions. The off-balance sheet financing is provided either through the traditional DCM product offering which dis-intermediates the banking sector by allowing corporate clients to borrow directly from investors. The on-balance sheet funding is done in the form of vanilla loans off the bank's balance sheet.

Distribution and Syndication

Holding unique investor relationships provides RMB Namibia with strong distribution and syndication capabilities. Clients are offered an all-inclusive financing package to meet their needs, through either syndication with other parties to raise the required finance and/or underwriting and distributing the debt to equity instruments.

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Traditional values. Innovative ideas.

RMB NAMIBIA - IN IT FOR THE LONG HAUL



THINK
PARTNERSHIPS.
THINK RMB.

RMB understands the Namibian landscape and provides innovative financial solutions that go the distance.

RMB is fully invested in Namibia and is proud to be mandated by Government and State-Owned Enterprises in their capital raising initiatives. We offer clients innovative, value-added advisory, funding and principal investment solutions, across a wide range of industries -including the energy, telecommunications and aviation sectors. RMB is committed to supporting Government and State-Owned enterprises in meeting Namibia's NDP4 vision of economic growth and prosperity.

For more information contact RMB Namibia on +264 61 416 151 or visit www.rmb.com.na

Thinking that can change our world. www.rmb.com.na

The Board of Trustees



Adv. Elaine Samson: Chairperson

"Corporate governance is concerned with holding the balance between economic and social goals and between individual and communal goals. The governance framework is there to encourage the efficient use of resources and equally to require accountability for the stewardship of those resources. The aim is to align as nearly as possible the interests of individuals, corporations and society." (Sir Adrian Cadbury, UK, Commission Report: Corporate Governance 1992)

Executive Management Committee



David Nuyoma – Chief Executive Officer / Principal Officer

"Leadership is the capacity to translate vision into reality." Warren Bennis

Management Team



Irene Simeon-Kurtz
- Manager: Marketing Services



Daniel Ndara
- Manager: Finance



Anna Hambuda
- Manager: Records and Data

THE TEAM GUARANTEEING YOUR PENSION BENEFITS



Rudolph Kamerika



Kandali Nuugwedha



Elsie Beukes



Hubert Mootseng



Sarafina Kandere



Heinrich Iita



Mihe Gaomab II



Goms Menetté



Ernest Liswaniso
- General Manager: Human Resources and Administration



Dieter Steinbach
- General Manager: Information Systems



Milka Mungunda
- General Manager: Operations



Conville Britz
- General Manager: Finance and Investments



Elvis Nashilongo
- General Manager: Marketing and Corporate Communication



Christopher Mukubonda
- Manager: Internal Audit



Melki-zedek Uupindi
- Manager: Legal Services and Compliance



Escher Luanda
- Manager: Governance and Board Secretariat



Hilka Mbako
- Manager: Client Services



Leevi Tshoopara
- Manager: Investments



Gotlieb !Naruseb
- Manager: IT



Venessa Kanguuehi:
- Manager: Benefits Processing

GIPF is a fund that provides pension benefits for civil servants and employees of member institutions.

Tel: 061-205 1111 Fax: 061-205 1209 www.gipf.com.na





Opportunity is found in the most unusual places. You just have to know where to look.

Who would have imagined that every surfer's dream could be found in the heart of the Amazon Jungle?

At Investec Asset Management, we recognise that the most exciting investment opportunities are sometimes found where others wouldn't even think to look. As a globally competitive investment manager with emerging market roots, we are uniquely positioned to bring an anything-but-ordinary perspective to your world of investments.

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Visit thepororoca.com, contact your financial advisor or call us on +264 61 389 500.



Investec Asset Management



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Out of the Ordinary



Investec

Asset Management

Unit Trusts Retirement Funds Offshore Investments

Investec Asset Management is an authorised financial services provider.

Königstein Capital

INDEPENDENT, UNLISTED INVESTMENT SOLUTIONS



Albie Basson
Managing Director

- Good corporate governance structures
- Strict risk management
- The ability to take part in the management of portfolio investment company if required

Königstein has the necessary fund structures in place to offer investment alternatives to pension funds, institutional and other investors.

Unlisted Investment Funds Property and infrastructure Königstein Capital Property Investment Fund

Königstein has been mandated by the Government Institutions Pension Fund as unlisted fund manager of the Königstein Capital Property Investment Fund (KCPIF). This fund has a mandate to invest in the development of the following types of immovable property and infrastructure projects:

- Retail property;
- Commercial property;
- Industrial property;
- Affordable low cost projects
- Infrastructure development.

The fund invested in a number of very successful projects and various other transactions are currently being investigated and negotiated.

Healthcare Spitz Healthcare Investments (Pty) Ltd

Spitz Healthcare Investments invests in the healthcare sector in Namibia. The investment objective is to provide sustainable investment returns from a diversified portfolio in profitable businesses.



Spitz Healthcare Investments invests in existing businesses with a good growth potential or start-up ventures with a unique value proposition. Spitz Healthcare Investments acquires material equity positions in portfolio companies, partner with management, play an active role in the decision making processes and together grow the value of the business. The investment horizons of these investments are long term.

Portfolio investments include:

- Namibian Oncology Centre (under construction) and
- Medical Diagnostics Laboratory.

Various other transactions in the healthcare field are currently being investigated and negotiated.

Other investment funds

Königstein also manages other investment funds with a non-restrictive investment mandate that provides the opportunity to be flexible and to seize opportunities when they arise. We focus on opportunities in which we have the competencies to properly access and manage risk and add value. The investment horizon of these investment companies includes short, medium and long term investment.

General

The abovementioned Special Purpose Vehicles or Investment Funds will not compete with each other but may at times co-invest or even invest in each other. We follow a proper investment process that includes due diligence, negotiations, deal structuring and final decision by an investment committee that includes independent, non-executive trustees or directors. Once an investment is done, we involve ourselves in the strategic decisions of the portfolio company or to the extent necessary.

We structure our investments in the underlying portfolio companies in such a way as to maximize return and to contain risk and may use any of the following mechanisms to invest in such business:

- The subscription in ordinary shares, preference shares and/or debentures
- Advancing of loans
- Any combination of the above

KÖNIGSTEIN
CAPITAL

Our people

The individuals involved are Albie Basson, Jacques Maree, Arno Louw and Inga Njambali who have extensive business, investment management, deal structuring and corporate finance experience.



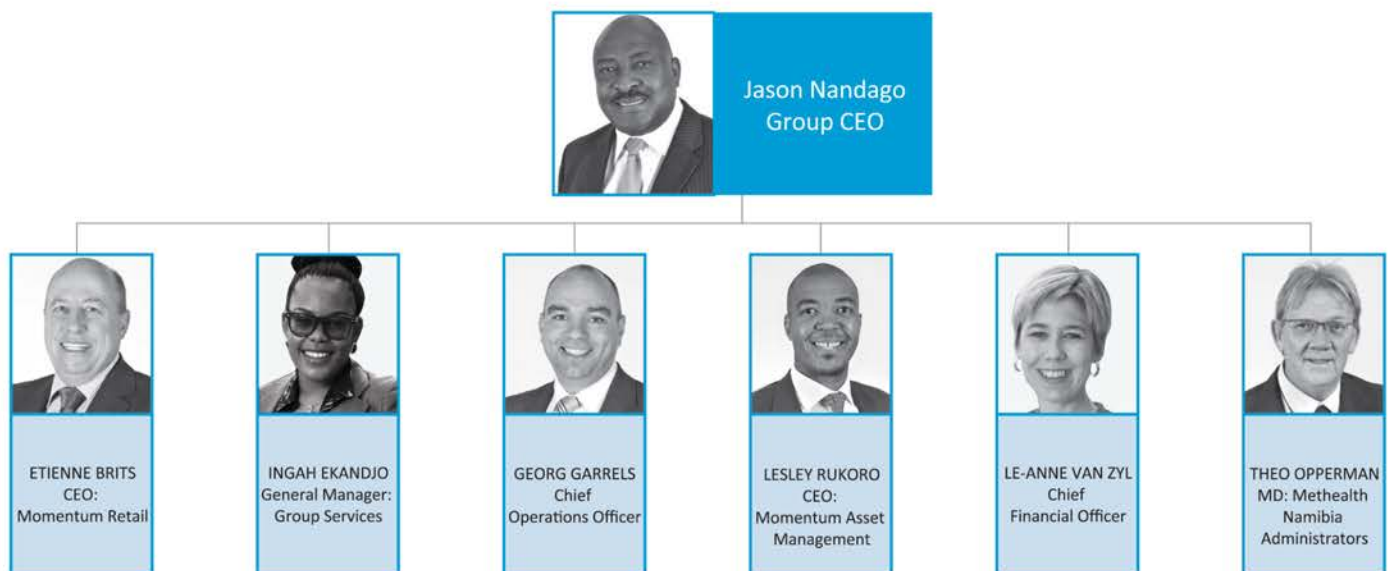
KÖNIGSTEIN

Unit 7, The Village
18 Liliencron Street
Windhoek
Tel +264 61 30 3227
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www.konigsteincapital.com



MMI HOLDINGS
NAMIBIA

MMI Namibia Poised for **growth**



Date of Establishment	1 July 2012
Vision	Our vision is to be a significant player and preferred provider of choice in satisfying the insurance, investment, savings, pension fund and health administration needs of the retail and institutional customers in Namibia.
Shareholders	Pinnacle/Metropolitan Empowerment Trust (0.7%); Metropolitan Staff Share Incentive Scheme (2.7%); Metropolitan International (Pty) Ltd (87%); Grenada Investments Nine (Pty) Ltd (9.6%)
Board Members	RM Mbetjiha [Chairman], J Nandago [Group Chief Executive Officer], MJ Cookson*, AJ Kruger*, DJ Botes*, FG Kisting, Adv RV Rukoro [*South African], L van Zyl [Company Secretary]
Contact	MMI House, Cnr Dr Frans Indongo & Werner List Streets, 061 297 3000, proffice@metropolitan.com.na
Company Background	<p>The merger between Metropolitan Namibia Ltd and Momentum Namibia Ltd was concluded in July 2012 when Metropolitan Namibia acquired the remaining 49% shareholding in Momentum Namibia. This acquisition concluded the last chapter in the transaction as the 51% shareholding had already been acquired from FNB Namibia Holdings Ltd.</p> <p>MMI Namibia comprises five brands, Metropolitan Namibia, Momentum Namibia, Swabou Life, Momentum Asset Management Namibia and Methealth Namibia Administrators. Metropolitan Namibia and Swabou Life provide life assurance, investment and savings needs to the lower to middle income market, while Momentum Namibia's offering consists of employee benefits, retirement benefit solutions, life assurance, savings and investment products for the middle to higher income market. Methealth Namibia Administrators provides health care fund administration while Momentum Asset Management Namibia caters for the asset management needs of our clients.</p>



MMI Namibia

POISED FOR GROWTH



Jason Nandago
Group Chief Executive Officer

The past year has seen the advent of many changes in the financial sector as insurance partners Metropolitan Namibia Ltd and Momentum Namibia Ltd entered into a strategic transaction involving the merger of assets, shares and other interests. This merger produced MMI Holdings Namibia (MMI Namibia), an investor brand built on the existing legacies and strengths of Metropolitan Namibia, Momentum Namibia, Momentum Asset Management and Methealth Namibia Administrators.

A financial services group established in 2012, MMI Namibia will be responsible for setting, advocating, directing and driving the Group's strategies focused on transformation, communication and stakeholder management. The Group will further guarantee and deliver the most compelling value proposition to all clients, using its client-facing brands to deliver on its promise of service excellence.

Our medium to long term focus areas are centred on innovation, adapting our business environment to the constant changing needs of our clients. Our assurance of delivering on our promise of service excellence is backed by our constant assessment of our client needs, company operations and procedures as well as identifying adequate

distribution channels that will make our product offering more accessible to our clients.

Momentum Namibia

Momentum Namibia believes that our journey is not an individual one, but involves living out our values and transforming the way we think about our business and clients when it comes to change. As a brand focused in the medium to higher income market, our brand philosophies are about partnering with individuals and businesses along their journey to financial wellness, looking at the business from the client's perspective and giving us a better understanding of their financial needs.

Our goal is to see everyone being able to care for their future and see their dreams come true as this is the foundation Momentum is built on – to enhance financial wellness through managing our performance at all levels of our business as well as recognising and rewarding excellence. Momentum's involvement in school's cricket and hockey is attributed to the fact that sport has a role to play in helping with the development of athletes in the country and improving their lifestyles both physically and mentally.

Metropolitan Namibia

Metropolitan Namibia's brand philosophy is all about people – empowering individuals and communities by focusing on creating opportunities for them to grow life-long partnerships that ultimately lead to a balanced successful individual, in their finances, career and personal life. Empowerment is a key component of our business DNA, as the Metropolitan brand is focused on more than just selling a product, but places great value on the future of its clients and committed to seeing the next generation experience financial freedom.

Metropolitan's commitment to people extends far beyond its staff and it's actively involved in the communities through various projects. Our response to the nation's priority areas includes our involvement in education, skills development and sport. Metropolitan's biggest projects consist of youth development through schools soccer, netball and rugby while the brand also actively plays a role in assisting welfare organizations in their fund raising initiatives.

Momentum Asset Management

As a wholly-owned subsidiary of MMI Holdings Namibia, which, in turn, is wholly-owned by one of South Africa's largest life assurance companies, Momentum Asset Management's key focus areas are centred on core and unconstrained strategies, fixed income strategies and expanding its footprint through risk-adjusted returns into other African countries.

Momentum Asset Management prides itself on creating responsible investment solutions for its clients, thereby positioning itself as a trusted leader in sustainably meeting investment needs. The company recognises the social, ethical and environmental issues that impact investing and have identified strategies on how to incorporate them into their mainstream fundamental research and investment processes. The strategic objectives are centred on developing strong partnerships and leading investment strategies while facilitating the ease of doing business for clients.

Momentum Asset Management continuously strives for excellence and growth, having a team of dynamic individuals focused on delivering to its client's diverse needs.

Methealth Namibia Administrators
Methealth Namibia Administrators (Pty) Ltd is committed to

providing affordable healthcare and administration services to Medical Aid Funds in Namibia.

The Administrator differentiates and prides itself from the rest of the market by being a leader in computer technology services such as full medical aid administration system; electronic data interchange (EDI) facilities for service providers, intranet for health professionals amongst many others.

Methealth was the first in Africa to introduce the Health SmartCard for Medical Aid Funds and their members. All four fingerprints are captured on the chip and member as well as their dependants can immediately be identified at service providers such as doctors, pharmacies, hospitals, emergency evacuation services as well information pertaining to the member's benefits and critical information.

Methealth is driven by its promise of service excellence, delivering efficient customer care support, coupled with professional staff that are efficient and enthusiastic communicators. Currently operating funds Namibia Medical Care (NMC), Public Service Employees Medical Aid Scheme (PSEMAS) and Bankmed Namibia Medical Aid Fund, Methealth's strategic goals are to expand its healthcare fund administration needs to other markets, while continuously strengthening its service delivery and making healthcare, not only possible but accessible to all.

CONTACT US

TALITHA JARIO
GROUP COMMUNICATIONS SPECIALIST

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proffice@metropolitan.com.na

MVA FUND

Executive Leadership Team



Rosalia Martins-Hausiku
Chief Executive Officer



Stephen Tjiuoro
Chief: Business Strategy



Joelyn Kurz
Chief: Legal Services



Phillip Nghiftikeko
Chief: Operations Officer



Fanuel Uugwanga
Chief: Human Relations



Kapena Tjombonde
Chief: Corporate Affairs



James Nyandoro
Chief: Financial Officer



MVA Fund

The Motor Vehicle Accident Fund of Namibia

Driven to lend a helping hand!

WE'VE GOT YOU COVERED

At the MVA Fund we are committed to providing peace of mind to all road users by doing everything possible to ensure their safety after a road crash. Our fundamental objective remains to successfully rehabilitate all persons injured in road crashes by helping them through the process of recovery and ensure they make a swift transition to productive life and independence.

1. What is the MVA Fund?

The Fund provides assistance and benefits to all people injured and dependants of those killed in road crashes in accordance with the MVA Fund Act 10 of 2007.

The Fund operates a "no-fault" based system, which essentially means that all people injured in road crashes, regardless of who caused the crash, can claim and receive fair and reasonable benefits, subject to some limitations and exclusions.

The Fund derives its income from levies on petrol and diesel, which it utilizes to fund all its operations.

2. What benefits does the MVA Fund offer?

The Fund offers the following benefits to those injured or dependants of those killed in road crashes, subject to some limitations and exclusions.

• Medical Benefits

A person involved in a road crash is entitled to an undertaking amounting to N\$ 1,500,000.00 which provides for medical treatment, injury management, rehabilitation and life enhancement.

• Injury Grant

The Fund provides an injury grant limited to N\$ 100,000.00.

• Funeral Grant

The Fund provides a funeral benefit to the value of N\$ 7,000.00 in respect of any person who died in a road crash.

• Loss of income

Loss of income may be claimed by a survivor of road crash and is limited to N\$ 100,000.00, with certain limitations and exclusions.

• Loss of support

Loss of support may be claimed by a dependant of a deceased and is limited to N\$ 100,000.00 with certain limitations and exclusions.

3. Who can lodge a claim with the Fund?

Any person injured in a road crash or a dependant of anyone killed in a road crash in Namibia can claim for assistance from the MVA Fund.

4. What is the time period to submit a claim?

Claims must be lodged immediately after the crash, or otherwise within one year of the crash occurring depending on the age of the person injured in the crash.

If claims are not lodged within a year, they prescribe and the injured or dependants will no longer be allowed to claim from the MVA Fund. Claims can be lodged at the Fund's Head office in Windhoek or any one of the regional service centres in Katima Mulilo, Keetmanshoop, Ongwediva, Otjiwarongo, Rundu and Walvis Bay. Alternatively, a claim form can also be obtained from any Nampost office country wide, except in Windhoek. Claim forms may also be downloaded from the Fund's website: www.mvafund.com.na.

5. Can foreigners claim from the MVA Fund?

Any person involved in a road crash within Namibian borders qualifies to claim from the Fund. However in the case of foreigners, these claims are limited to the Fund providing:

Medical treatment and injury management for the period such a person is in Namibia.

N\$ 7,000.00 Funeral grant if the person is killed in the crash.

However a foreigner qualifies for all benefits if he/ she has a valid work permit or a study permit valid on the date of the crash.

Contact:

Catherine Shipushu

Manager: Corporate Communication

Tel. +264 61 289 7067

Email: info@mvafund.com.na

Website: www.mvafund.com.na



NAMIBIA ASSET MANAGEMENT LIMITED (NAM) IS A PURE FUND MANAGEMENT BUSINESS PROVIDING BOTH INDIVIDUAL AND INSTITUTIONAL INVESTORS WITH A PLATFORM TO BUILD FINANCIAL WEALTH. THROUGH OUR STRATEGIC BUSINESS ALLIANCE WITH CORONATION FUND MANAGERS OF SOUTH AFRICA WE HAVE ACTIVELY PURSUED OUR VISION TO BE

“The Guardian of the Wealth of Namibia”

NAM was founded in 1996 in response to a national call for Namibians to take leadership in one of the most critical functional areas of economic development, namely the financial services sector. We are the largest independent asset management company in Namibia and the only listed asset manager on the Namibian Stock Exchange (NSX).

NAM currently manages funds on behalf of various individual and institutional investors in excess of N\$15 billion.

Our Business

Namibia Asset Management is the largest Namibian owned asset management company with extensive experience in the local, regional and international investment arena and has a reputation for strong, consistent investment performance and high service levels.

We invest and manage our clients' (Namibian institutional and retail) funds with the goal to grow its value whilst minimising their risk.



NAMIBIA ASSET MANAGEMENT
LIMITED

In strategic partnership with

CORONATION 
FUND MANAGERS

24 ORBAN STREET, KLEIN-WINDHOEK, WINDHOEK, NAMIBIA
TEL: +264 61 275 700 FAX: +264 61 249 444 EMAIL: nam@namasset.com.na

Namibia Asset Management Ltd is listed on the Namibian Stock Exchange (NSX)

NAMIBIA ASSET MANAGEMENT



Institutional Investments

Namibia Asset Management offers a range of segregated and pooled products with exposure to domestic and global equity, as well as fixed interest and listed property.

Currently we proudly manage institutional assets on behalf of an enviable list of clients, including pension funds, provident funds, medical aid schemes, insurance companies and trusts. Many of these clients have been investing with us since our inception in 1996.

Please contact **Eino Emvula**, our Chief Executive Officer on how your institution will benefit from investing with NAM.

Personal Investments

Investing in a unit trust remains one of the best ways to save in the medium and long-term. Whether you are saving for your future, require an immediate income or a combination of both, we have a fund that will suit your needs. Namibia Unit Trust Managers Limited (NUTM) is a wholly-owned subsidiary of Namibia Asset Management Limited (NAM) and has four unit trust offerings. These are:

NAM Coronation Strategic Income Fund, The Intelligent Alternative to Cash Investments

NAM Coronation Balanced Defensive Fund, A Conservative Low-Equity Balanced Solution

NAM Coronation Capital Plus Fund, The Comprehensive Income & Growth Solution

NAM Coronation Balanced Plus Fund, A Flagship Long-Term Savings Fund

From as little as N\$500 per month you can rely on us to guard and to grow your wealth. Consult your financial advisor to invest in our funds or feel free to contact our Head of Retail Business, **Etienne le Roux** for further information.



Namibia in figures 2012/2013

Geography



Socio-Economic Indicators

Namibia at a glance

Total area (km ²)	825,615
Total population (million)	2.1m
Urban	43%
Rural	57%
Population density (pop./km ²)	2.6
Annual population growth rate	1.4%
Age structure	
Under 5 years	14%
5 - 14 years	23%
15 - 59 years	57%
60 + years	7%

Sources: http://www.nsa.org.na/files/downloads/95e_2011%20Population%20and%20Housing%20Census%20Indicators.pdf

Development Indicators (2011-2012)

GDP (N\$ mil. - current prices)	107,323
GDP Percentage Change in Annual Growth	17.1
GDP (N\$ mil. - constant 2004 prices)	59,538
GNI (N\$ mil. - current prices)	107,088
GNI Percentage Change in Annual Growth	15.7
GNI (N\$ mil. - constant 2004 prices)	67,431
Life expectancy at birth (years)	63
Literacy rate, youth female (% of females ages 15 - 24)	95.0
Literacy rate, youth male (% of males ages 15 - 24)	91.0
Access to improved water sources (% of population)	90.0
Births attended by skilled health staff (% of total)	81.4
Infant mortality rate (per 1,000 live births)	28.3
Malnutrition prevalence, weight for age (% of children under 5)	17.5
HIV prevalence (% population ages 15-49)	13.4
Incidence of tuberculosis (per 100,000 people)	723.0
Tuberculosis cases detected under DOTS (%)	71.0
Population undernourished (% total)	2.3
Mobile & fixed-line telephone subscribers (per 100 people)	103.0
Internet users (per 100 people)	12.0

Source: <http://www.indexmundi.com/facts/namibia>; World Bank, World Development Indicators & Bank of Namibia, Quarterly Bulletin, September 2013

Economy and Growth

Relative size of the economy

	Population ('000)	GDP/Capita (US\$)*	GDP/capita (US\$)**
Angola	20.820	5,955.71	131.787
Botswana	2.079	7,470.06	34.001
Lesotho	1.906	1,288.96	4.265
Malawi	17.111	215.219	15.015
Mauritius	1.302	9,135.64	20.946
Mozambique	22.907	640.397	28.147
Namibia	2.113	5,656.69	17.789
South Africa	51.686	6,847.40	595.700
Swaziland	1.093	3,484.40	6.259
Zambia	14.539	1,529.60	25.466
Zimbabwe	13.116	799.172	7.496

**Based on Current Prices

*Based on Purchasing Power Parity valuation of country GDP

Source: <http://www.indexmundi.com/facts/namibia>; World Bank, World Development Indicators & Bank of Namibia, Quarterly Bulletin, September 2013

GDP by Activity

Current Prices - N\$ Millions	2010	2011	2012
Industry	3,339	4,312	5,433
Agriculture and forestry	1,785	2,706	3,712
Livestock farming	1,555	1,606	1,721
Crop farming and forestry	2,539	2,851	4,054
Fishing & fish processing on board	6,882	7,470	12,138
Mining and quarrying	4,042	5,430	8,970
Diamond mining	2,840	2,041	3,168
Other mining and quarrying	12,761	14,634	21,624
Primary industries	10,239	10,439	12,118
Manufacturing	181	189	269
Meat processing	60	562	70
Fish processing on shore	4,067	4,156	4,904
Other food products and beverages	5,930	5,532	6,875
Other manufacturing	1,976	2,281	2,388
Electricity and water	2,644	3,234	3,818
Construction	14,859	15,954	18,324
Secondary industries	9,711	10,538	12,585
Wholesale and retail trade, repairs	1,467	1,693	1,752
Hotels and restaurants	4,545	4,942	5,128
Transport, and communication	2,285	2,318	2,308
Transport and storage	2,260	2,624	2,821
Post and telecommunications	4,264	4,711	5,533
Financial intermediation	6,363	7,254	7,938
Real estate and business services	4,468	5,126	5,651
Real estate activities	1,895	2,128	2,287
Other business services	2,522	2,647	2,824
Community, social and personal services	8,405	9,590	10,994
Public administration and defence	6,853	8,143	9,195
Education	2,721	3,047	3,420
Health	597	643	708
Private household with employed persons	47,448	53,208	60,077
Tertiary industries	1,185	1,265	1,548
Less: Financial intermediation services indirectly measured	73,883	82,531	98,477
All industries at basic prices	7,133	9,127	8,846
Taxes less subsidies on products	81,016	91,658	107,323

Source: Bank of Namibia, Quarterly Bulletin, September 2013

GDP by Activity

Annual Percentage Changes	2010	2011	2012
Industry	4.1	4.7	5.1
Agriculture and forestry	2.2	3	3.5
Livestock farming	1.9	1.8	1.6
Crop farming and forestry	3.1	3.1	3.8
Fishing & fish processing on board	8.5	8.2	11.3
Mining and quarrying	5.0	5.9	8.4
Diamond mining	3.5	2.2	3.0
Other mining and quarrying	15.8	16.0	20.1
Primary industries	12.6	11.4	11.3
Manufacturing	0.2	0.2	0.3
Meat processing	0.1	0.6	0.1
Fish processing on shore	5.0	4.5	4.6
Other food products and beverages	7.3	6.0	6.4
Other manufacturing	2.4	2.5	2.2
Electricity and water	3.3	3.5	3.6
Construction	18.3	17.4	17.1
Secondary industries	12.0	11.5	11.7
Wholesale and retail trade, repairs	1.8	1.8	1.6
Hotels and restaurants	5.6	5.4	4.8
Transport and communication	2.8	2.5	2.2
Transport and storage	2.8	2.9	2.6
Post and telecommunications	5.3	5.1	5.2
Financial intermediation	7.9	7.9	7.4
Real estate and business services	5.5	5.6	5.3
Real estate activities	2.3	2.3	2.1
Other business services	3.1	2.9	2.6
Community, social and personal services	10.4	10.5	10.2
Public administration and defence	8.5	8.9	8.6
Education	3.4	3.3	3.2
Health	0.7	0.7	0.7
Private household with employed persons	58.6	58.1	56.0
Tertiary industries	1.5	1.4	1.4
Less: Financial intermediation services indirectly measured	91.2	90.0	91.8
All industries at basic prices	8.8	10.0	8.2
Taxes less subsidies on products	100.0	100.0	100.0

Source: Bank of Namibia, Quarterly Bulletin, September 2013

Expenditure on Gross Domestic Product (% contributions)

Current Prices - Percentage Contribution	2010	2011	2012
Expenditure category	89.5	86.9	85.7
Final consumption expenditure	64.8	61.4	60.6
Private	24.7	25.6	25.2
General government	22.7	20.8	21.9
Changes in inventories	-1.6	-0.8	1.5
Gross fixed capital formation	110.6	106.9	109.1
Exports of goods and services	47.5	41.0	42.6
Imports of goods and services	54.8	50.1	52.5
Discrepancy	-3.2	2.2	0.8
Gross domestic product at market prices	100.0	100.0	100.0

Source: Bank of Namibia, Quarterly Bulletin, September 2013

Gross Fixed Capital Formation by Type of Asset

Current prices - N\$ Million	2010	2011	2012
Type of Asset	5,828	6,278	8,232
Buildings	4,054	5,283	5,408
Construction works	1,644	1,363	2,148
Transport equipment	6,200	5,703	5,670
Machinery and other equipment	652	451	2,042
Mineral exploration	18,378	19,078	23,500

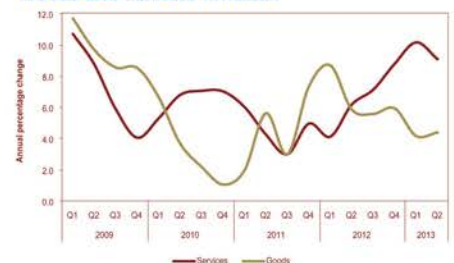
Source: Bank of Namibia, Quarterly Bulletin, September 2013

Consumer Price Index

Average	2011	2012	2013 (June)
Food and non alcoholic beverages	209.0	227.3	238.9
Housing, water, electricity, gas & others	172.8	183.4	195.6
Transport	202.1	216.1	223.9
Education	193.2	200.1	213.2
Miscellaneous goods & services	146.4	152.7	160.6

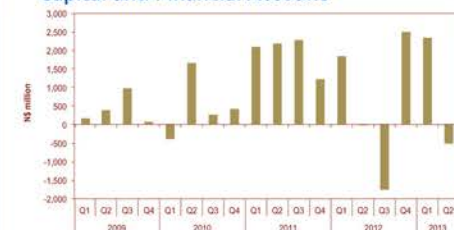
Source: Bank of Namibia, Quarterly Bulletin, September 2013

Goods and Services Inflation



Source: Bank of Namibia, Quarterly Bulletin, September 2013

Capital and Financial Account



Source: Bank of Namibia, Quarterly Bulletin, September 2013

Central Government Debt (N\$ - Million)

	2012/13			2013/14
	Q2	Q3	Q4	Q1
Fiscal Year GDP	110,750	110,750	110,750	124,575
Total export of goods and services	8,024	8,229	8,695	10,187
Foreign debt stock	8,056.0	9,040.3	9,508.6	10,110.8
Bilateral	1,277.40	1,313.60	1,408.90	1,515.70
As % of total foreign debt stock	15.9	14.5	14.8	15.0
Multilateral	2,667.3	2,640.4	2,633.0	2,770.1
As % of total foreign debt stock	33.1	29.2	27.7	27.4
Eurobond	4,111.3	4,236.3	4,616.7	4,975.0
As % of total foreign debt stock	51	46.9	48.6	49.2
JSE Listed Bond	850.0	850.0	850.0	850.0
As % of total foreign debt stock	9.4	8.9	8.9	8.4
Foreign debt service	143.5	13.4	113.9	57.0
As % of export of goods & services	1.8	0.2	1.3	0.6
Domestic debt stock	17,870.2	17,277.9	17,513.2	17,597.2
Treasury bills	8,077.6	8,041.9	8,040.6	7,739.1
As % of total domestic debt stock	45.2	46.5	45.9	44.0
Internal registered stock	9,792.6	9,236.0	9,472.6	9,858.1
As % of total domestic debt stock	54.8	53.5	54.1	56.0
Total Central Government debt	25,926.2	26,318.2	27,021.8	27,708.0
Proportion of total debt				
Foreign debt stock	31.1	34.3	35.2	36.5
Domestic debt stock	68.9	65.7	64.8	63.5
As % of fiscal year GDP				
Foreign debt stock	7.3	8.2	8.6	8.1
Domestic debt stock	16.1	15.6	15.8	14.1
Total debt	23.4	23.8	24.4	22.2

Source: Bank of Namibia, Quarterly Bulletin, September 2013

Selected Interest Rates

Averages	2011	2012	2013 (June)
Prime Lending Rate	9.75	9.54	9.25
Average lending rate	8.73	8.65	8.28
Treasury Bill Rate (3 month)	5.99	5.69	5.63
Deposit Rates	4.28	4.21	4.03
Bank Rate	6.00	5.79	5.50

Source: Bank of Namibia, Quarterly Bulletin, September 2013

Selected Interest Rates



Source: Bank of Namibia, Quarterly Bulletin, September 2013

Trade, Income & Investment

Gross Domestic Product (GDP) and Gross National Income (GNI)

	2010	2011	2012
Current prices - N\$ Millions			
Compensation of employees	35,886	39,397	45,681
Consumption of fixed capital	10,606	11,588	12,735
Net operating surplus	27,391	31,546	40,061
Gross domestic product at factor cost	73,883	82,531	98,477
Taxes on production and imports	7,133	9,127	8,846
Subsidies	81,016	91,658	107,323
Gross domestic product at market prices			
Primary incomes			
receivable from the rest of the world	1,524	1,797	1,732
payable to the rest of the world	-3,965	-910	-1,968
Gross national income at market prices	78,575	92,544	107,088
Current transfers			
receivable from the rest of the world	9,659	12,339	18,136
payable to the rest of the world	-640	-579	-556
Gross national disposable income	87,594	104,304	124,668
Current prices - N\$ per capita			
Gross domestic product at market prices	37,805	43,545	50,234
Gross national income at market prices	36,666	43,966	50,123
Constant 2004 prices - N\$ millions			
Gross domestic product at market prices	53,649	56,694	59,538
Annual percentage change	6.3	5.7	5.0
Real gross national income	56,877	62,416	67,431
Annual percentage change	1.5	9.7	8.0
Constant 2004 prices - N\$ per capita			
Gross domestic product at market prices	25,034	26,934	27,867
Annual percentage change	4.3	7.6	3.5
Real gross national income	26,541	29,653	31,562
Annual percentage change	-0.4	11.7	6.4

Source: Bank of Namibia, Quarterly Bulletin, September 2013

Foreign Direct Investment



Source: Bank of Namibia, Quarterly Bulletin, September 2013

Major Foreign Currency Exchange Rates (Annual Averages)

(N\$ - end of period)	2011	2012	2013 (Q2)
USD (N\$/US)	7.25	8.21	9.22
GBP (N\$/£)	11.62	13.01	14.23
EUR (N\$/€)	10.08	10.55	12.11

Source: Bank of Namibia, Quarterly Bulletin, September 2013

Balance of Payments Aggregates N\$ Millions

	2011	2012(p)	2013(p) (Q2)
Merchandise trade balance	-8,892	-12,123	-1,984
Exports fob	31,944	34,177	10,187
Imports fob (p)	-40,836	-46,300	-12,171
Services (net)	189	233	-88
Credit	5,372	5,550	1,451
Debit	-5,183	-5,316	-1,539
Compensation of employees (net)	-102	-56	-20
Credit	67	67	17
Debit	-168	-123	-37
Investment income (net)	-2,786	-2,871	1,352
Credit	1,624	1,422	352
Debit	-4,409	-4,293	1,000
Current transfers in cash and kind (net)	8,340	12,977	3,804
Credit	8,909	13,837	4,071
Debit	-569	-861	-267
Current account balance	-3,250	-1,841	3,064
Net capital transfers	1,353	1,218	296
Credit	1,426	1,293	315
Debit	-74	-75	-19
Direct investment	5,886	3,216	518
Abroad	-39	52	3
In Namibia	5,925	3,164	515
Portfolio investment	224	-4,480	-1,383
Assets	-3,747	-5,404	-1,421
Liabilities	3,971	924	38
Other investment - long term	1,198	287	574
Assets	-25	251	42
Liabilities	1,223	35	532
Other investment - short term	-890	2,298	-535
Assets	-359	1,972	-55
Liabilities	-531	326	-480
Capital and financial account excluding reserves	7,771	2,539	-529
Net errors and omissions	-403	-463	-1,413
OVERALL BALANCE	4,114	231	1,121
Reserve assets	-4,114	-231	-1,121

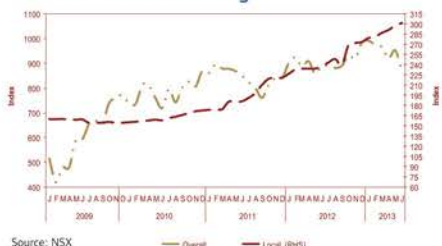
Source: Bank of Namibia, Quarterly Bulletin, September 2013

NSX Summary Statistics

	2012 Q3	2012 Q4	2013 Q2
Overall Index at the end period	890.70	983.79	872.51
Market capitalisation at the end of period (N\$ million)	1,230,659	1,355,081	1,228,218
Free float market cap at end of period (N\$ million)	1,110,441	1,225,744	936,787
Number of shares traded ('000)	36,470	14,549	27,260
Value traded (N\$ million)	1,129	794	1,211
Number of deals on NSX	718	739	972
Number of new listings (DevX)	1	0	1
Local Index at the end period	249.00	273.56	301.40
Market capitalisation at the end of period (N\$ million)	10,352	11,057	17,149
Number of shares traded ('000)	16,499	2,712	10,945
Value traded (N\$ million)	201	40	12
Number of deals on NSX	90	135	119
Number of new listings	1	0	1

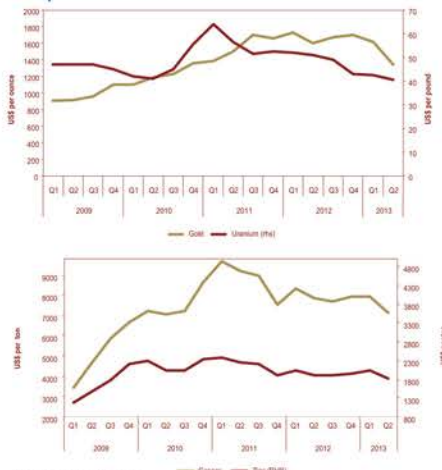
Source: Bank of Namibia, Quarterly Bulletin, September 2013

Namibian Stock Exchange



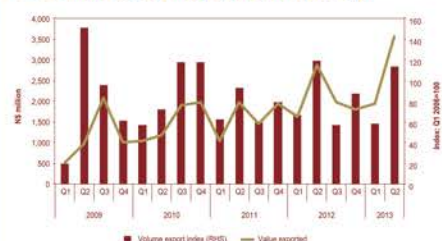
Source: NSX

Output of Selected Minerals



Source: Bank of Namibia Quarterly Bulletin September 2013

Diamond Quarterly Export Earnings



Source: Bank of Namibia, Quarterly Bulletin, September 2013

Contacts

Regional Branches/Service Centres

Arandis	(064) 510 412
Aranos	(063) 272 011
Aussenkehr	(063) 297 264
Ausspannplatz	(061) 294 9500
Bethanie	(063) 283 003
Eenhana	(065) 263 288
Game	(061) 264 950
Gobabis	(062) 562 074/5/6
Gustav Voigts	(061) 294 9400
Henties Bay	(064) 500 648
Katima Mulilo	(066) 254 511
Katutura	(061) 294 9200
Keetmanshoop	(063) 223 274/5
Khorixas	(067) 331 184
Klein Windhoek	(061) 221 464
Lüderitz	(063) 202 316
Maerua Mall	(061) 417 900
Maltahöhe	(063) 293 011
Mariental	(063) 242 371
Okahandja	(062) 503 047
Okahao	(065) 252 148
Omaruru	(064) 570 007/428
Ombalantu	(065) 251 593
Omuthiya	(065) 244 107
Ondangwa	(065) 240 336
Ongwediva	(065) 231 605
Oshakati	(065) 220 911/2/3
Oshakati South	(065) 221 421
Oshikango	(065) 264 629
Otavi	(067) 234 012
Otiwarongo	(067) 302 051/2
Outjo	(067) 313 016
Rehoboth	(062) 525 242
Rosh Pinah	(063) 274 428
Rundu	(066) 256 728
Swakopmund	(064) 412 500
Tsumeb	(067) 220 956/8/9
Walvis Bay	(064) 201 1111
Windhoek	(061) 294 4111

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Credit Card Authorisations	(061) 294 2136
Card Holder Service Helpdesk	(061) 294 2136
Lost Cards 24 Hours	(061) 294 2136
Merchant Service Helpdesk	(061) 294 2699

Website: www.standardbank.com.na

All information printed is correct as at 31 October 2013.

n/a = not available p = provisional

All care has been taken in the preparation of this document and the information in this document has been derived from sources believed to be accurate and reliable. Standard Bank Namibia Limited does not assume responsibility for any error, omission or opinion expressed. Anybody acting on the information or opinion does so entirely at their own risk.



MAKING A PRISTINE NAMIBIA HAPPEN

Greetings from the green and caring bank.

At **Nedbank Namibia** there is a strong emphasis on ensuring that our contribution to Namibian society, in terms of our **Corporate Social Investment (CSI)** approach, does not amount to unfocussed spending.

Caring for our environment is not a choice. It is a responsibility.

We avoid cheque book philanthropy, preferring to engineer sponsorship alliances that ultimately benefit Namibia at large. Our emphasis is on an alliance philosophy rather than a sponsorship approach, as each party in any venture needs to activate all resources to leverage the optimum benefits from the alliance. In doing so, we are able to harness energy, money and collective knowledge to achieve results.

A better tomorrow requires our best today.

Collaboration between Nedbank Namibia and the Namibia Nature Foundation resulted in the 2001 founding of Nedbank Namibia's Go Green Fund. The Go Green Fund seeks to:

- support the conservation, protection and astute management of critical habitats and indigenous flora and fauna;
- enhance the understanding of indigenous species and natural ecosystems – especially where this relates to urgent conservation problems;
- promote efficient and appropriate use of natural resources with the aim of ensuring their long-term sustainability;
- share relevant, high quality information on environmental issues with all community stakeholders and the Namibian nation; and



MAKE
THINGS
HAPPEN



NEDBANK

- provide a springboard to sustainable development, whereby there is an acknowledgement of the fact that Namibia's tourism sector operates in extremely arid and ecologically sensitive areas. It is essential that attention be paid to all potential impacts that could result from tourism.

Since inception in 2001, the Go Green Fund has made grants totalling N\$4,7 million to scores of conservation projects. These range from research on species including the Kunene lions, black rhino, African wild dog and brown hyena; to those focusing on smaller endemic species like the black mongoose, Herero chat, Damara tern and ground squirrel. The Namibian Raptor Rehabilitation Centre has also received grants from the Go Green Fund.

Sustainable development has been defined as 'development that meets the needs of the present without compromising the ability of future generations to meet their needs and aspirations.'

In order to ensure the continued growth and development of the Namibian tourism sector from a sustainability perspective, Nedbank Namibia's Go Green Fund partners with Eco Awards Namibia. This initiative aims to:

- encourage best practice in sustainable tourism;
- improve tourism's environmental acceptability;
- improve tourism's sustainability of tourism pressure; and
- help Namibia meet market demand for eco-friendly tourism products.

Eco Awards Namibia recognises tourism establishments that are planned and managed according to eco-friendly principles. The programme promotes selective and careful use of our resources by encouraging a 'reduce, recycle and reuse' approach. In the process an establishment can improve its profitability, often with little additional expenditure.

The programme is based on similar schemes in other countries, with criteria amended to suit Namibia's environment. An Eco Awards 'desert flower' certificate confirms that the recipient establishment prioritises environmental care and practices sustainability; for the future of the environment, the establishment and local communities. More than 40 establishments have so far received Eco Awards certificates for their efforts.

Nedbank Namibia's Go Green Fund is proud to be affiliated with Eco Awards Namibia, and is steadfastly committed to ensuring a sustainable future for Namibia.



Meeting Namibia's challenges

As part of our commitment to Namibia's ongoing economic growth, NedCapital Namibia provides access to multi-disciplinary solutions through specialised teams with both local and international experience, who have facilitated finance transactions for some of the nation's leading state-owned and private companies. If you are looking to partner with a team of specialists intent on building and sustaining Namibia's economic future, talk to NedCapital Namibia.

Call us on +264 61 295 2293 or email us at nedcapital@nedbank.com.na.

Uncovering a wealth of investment opportunities

NedCapital Namibia operates as a non-banking financial services company in Namibia offering a full range of project finance, corporate finance and private equity solutions to leading corporates, state-owned enterprises and empowerment entities.

During recent years, NedCapital Namibia has participated in debt and equity transactions to the value of over N\$2 billion for Namibian projects. Ingo Schneider, an Executive Director of NedCapital Namibia, believes that Namibia remains a prime market for investment with a stable political environment. At NedCapital Namibia we are committed to assisting our clients with providing them innovative investment banking solutions that are appropriately customised to their individual needs, taking into account the unique requirements of the Namibian market.

Past transactions include:

- capital funding transactions including the financing and co-financing of mining activities;
- debt origination including acting as the lead manager of a domestic bond programme and co-lead manager of a dual listed bond programme;
- acting as arranger to the equity financing component of major industrial projects; and
- empowerment transactions including NedCapital Namibia's role as advisor on the acquisition bid and BEE

transaction for a mining project and acting as advisor in relation to the Old Mutual Group's Namibian empowerment transaction.

NedCapital Namibia's team has been involved in the following transactions during recent years:

Structuring of finance for Black Economic Empowerment entities	N\$617 million
Placing of commercial paper	N\$454 million
Structured finance transactions	N\$800 million
Structuring of other commercial debt	N\$324 million

As part of the wider international Nedbank and the Old Mutual Group, we have direct access to a wide range of specialist skills and advisory teams to provide clients with seamless customised solutions, enhancing client service by our ability to sell solutions rather than products. Close association with Nedbank Namibia, Nedbank Capital, Old Mutual Namibia, and other local, regional and



international funders places NedCapital Namibia in a position to undertake diverse funding and advisory mandates, including some of Namibia's largest projects. We have unencumbered access to industry expertise in the infrastructure, telecommunications, resources, energy and renewables sectors.

Historically, the development of capital markets has facilitated financial and physical infrastructural development that supports the growth of an economy. The financial services solutions offered by NedCapital Namibia, in association with the Nedbank and the Old Mutual Group, play a key role in developing Namibian capital markets assisting growth and development of the Namibian economy.

Our specialist expertise and resources at Nedbank Capital are deployed as required in the Namibian market, in the following areas:

Investment banking

Investment Banking offers debt and equity financing and advisory solutions that include corporate finance, private equity, structured

finance, bond origination and securitisation. Specialised lending teams originate transactions across the entire Nedbank Capital product spectrum which include acquisition leveraged finance, structured trade and commodity finance, export credit finance, as well as finance across a diverse sector of industries including aircraft, infrastructure, energy and telecommunications and resources.

Global markets

This division specialises in multi-disciplinary equity, foreign exchange, fixed-income, commodities and credit solutions and houses Nedgroup Securities (Pty) Limited, the Group's institutional equities business. The team is client-driven and solution-orientated.

Treasury and treasury outsourcing

Treasury is ultimately responsible for the bank's funding and liquidity management and also offers clients alternative sources of funding and balance sheet optimisation.

NedCapital Namibia

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INVESTING IN THE FUTURE OF **NAMIBIA** ONE **HANDSHAKE** AT A TIME.

**Quality infrastructure is a
key requirement for ensuring
the future of Namibia.**



Our Alternative Investments Portfolio aims to promote long-term economic and social development in Namibia whilst offering investors market-related returns.

The **OLDMUTUAL MIDINAFUND** is a unitised pooled portfolio that provides debt finance primarily to Local Authorities, State-Owned Enterprises, and related third-party empowerment entities for infrastructure development projects.

Contact us now to find out how the **INVESTMENTGROUP** can be part of your development initiatives, whilst also directly impacting the lives of Namibian people in a positive way.

Contact nam-markinfo@oldmutual.com for further information.

INFRASTRUCTURAL FINANCE | DEVELOPMENT FINANCE



OFFERING THE WISDOM OF MORE THAN 168 YEARS, SO YOU CAN DO GREAT THINGS.

Old Mutual has operated in Namibia for over ninety of these years as the country's premier financial services institution providing tailored financial solutions to individuals and businesses alike. We have established ourselves as a responsible corporate citizen, and are dedicated to investing in the sustainable development of the communities in which we operate.

Helping our customers succeed financially is at the centre of all our activities. Our offerings are designed to provide our clients access to sound professional advice. This leverages the wisdom and collective experience that we have gained over the years.

Through our wide range of products and services we cater to a broad clientele, providing customer-tailored solutions. Our offering includes life insurance, investment solutions, asset management, infrastructure funding, property development and management, as well as private equity, amongst others. The diversity of this offering allows us to service the simplest financial needs of individuals as well as provide complex financial solutions for organisations in both the private and public sectors.

Our sound financial position stems from consistent solid performance. This has enabled us to have a strong capital position, a healthy balance sheet and an increasing balance of funds under management, which reflects stakeholder confidence. We are perfectly geared to take advantage of a wider set of opportunities on account of our access to international markets. Combined with our conformity to the local regulatory framework, we guarantee that the interests of our shareholders are protected.

With over six hundred and ninety employees across Namibia, Old Mutual employs, nurtures, and refines the talent it attracts. We rely on the wisdom, experience, and talent of our people; we believe that this investment in our people bears direct relation to our strong performance and presence in Namibia. With this in mind, we make every effort to provide a stimulating environment that is conducive to our employees' ongoing learning and development.

We realize that the ongoing development of infrastructure in our country is the building block that will secure a competitive and sustainable future for Namibia. We have therefore taken practical steps to invest in the development of infrastructure. Fully funded by Old Mutual, our multi-million dollar retail centre in Keetmanshoop will offer the biggest retail hub within the Karas Region. This includes the promise of job creation, which

clearly speaks to our corporate commitment to enable economic transformation. In addition to this, we have the Old Mutual MIDINA Fund, a pooled portfolio which provides debt finance primarily to Local Authorities, State-Owned Enterprises, and related third-party empowerment entities for infrastructure development projects. The MIDINA Fund fundamentally aims to promote long-term economic and social development in Namibia whilst offering investors market-related returns.

Economic transformation is an integral part of our strategy. We put great effort into bridging the income distribution divide that exists in Namibia and we do so as part of a collective effort between government and the private sector. Our aim has been to increase opportunities for Namibians to empower themselves through various platforms and strategic partnerships. In this vein, we have successfully continued our BEE partnerships with community organisations and groupings with an aim of empowering previously disadvantaged sectors of the Namibian society. Ultimately, this will create new market opportunities for Old Mutual.

Ongoing innovation is critical to the fast-paced and dynamic environment that we operate in and we strive to invest in technological solutions that cater to the ever-changing needs of our diverse clientele. Old Mutual endeavours to be more than a financial services institution that merely provides financial products. We aim to be an organisation that is responsive and committed to the needs of its stakeholders, especially our clients.

We have continuously illustrated our commitment towards the development of the communities in which we operate through the Old Mutual Foundation, our Corporate Social Investment vehicle throughout Namibia.

We are always seeking to be relevant to our communities, and use our collective wisdom and experience to the benefit of the country and her citizens' future.

For further details, contact:

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Insuring health, ensuring prosperity in Namibia

Employee health has a direct impact on productivity.
Medical cover can assist to improve health in the workplace and will improve employee satisfaction.

Through its several entities, the Prosperity Group of Companies administers major Namibian medical aid funds, provides innovative healthcare insurance, and medical evacuation services. More importantly, it provides the knowledge, workplace and managerial support, and administration that employers need. With the professional skills of the Prosperity Group of Companies, employers can rest assured that medical funds do not require time-consuming day-to-day management. And with sound experience in cost risk parameters, employers and employees will appreciate the benefit of affordability. Discover how effective and well-administered your company medical cover can be. Contact the Prosperity Group of Companies on 061 2999 000.

Prosperity Group of Companies

Prosperity Health Namibia

Prosperity Health Namibia is the only wholly Namibian-owned healthcare administrator. It administers four private and autonomous medical aid funds – the Renaissance Health Medical Aid Fund, Namdeb Medical Scheme, RCC Medical Scheme and Napotel Medical Aid Fund – in the interests of Namibian employers and employees.

Prosperity Lifecare Insurance Limited

Prosperity Life is a fully accredited long term financial services provider. Developed as a specialist health insurance provider, Prosperity Life offers innovative risk underwriting and medical insurance plans to medical aid funds and individuals.

E-Med Rescue 24 Paramedical Services

E-Med provides Namibian and cross-border medical evacuation and paramedical support. Services are monitored through a state-of-the-art 24-hour call centre, managed by highly qualified paramedics and intermediaries. Ambulance response centres are located across Namibia, and 3 medical evacuation airplanes are on standby.

Healthcare Information Technology

The HIT system seamlessly integrates every aspect of health administration, from claims assessment and membership credit control, contribution reconciliation and billing to finance, business intelligence and risk management.

Prosperity Properties

The Group has invested substantially over the years in its business property portfolio. The Group took a strategic decision to convert the rental of business premises from third parties to investing in its own properties. The Group's subsidiaries conduct their business activities from its own properties.

Sun Karros Daan Viljoen

The latest edition to the Group's tourism portfolio is the luxury Sun Karros Daan Viljoen. The lodge is situated inside the Daan Viljoen National Park near Windhoek. Facilities include 19 luxury chalets, 12 well-appointed campsites, 3 modern tech fit conference venues, 2 restaurants, a swimming pool, reception with internet facilities and a kiosk. Fast gaining popularity for either leisure, business and or day visitors.



PwC Namibia: Who we are

Leading Namibian professional services firm

PwC Namibia is a Namibian owned and managed firm and a member of PwC Africa; committed to helping our clients meet the challenges posed by the global economy. We are the largest professional services firm in Namibia. Worldwide, the PwC network possess an enviable breadth and depth of resources, yet we work locally, bringing appropriate local knowledge and experience to bear. And using the depth of our resources we provide a professional service, specifically tailored to meet our clients' needs.



***Nangula Uaandja**
Country Senior Partner and
Advisory Leader*

Achieving growth

PwC's ambition is to be Namibia's leading professional services organisation, solving complex business problems for our clients in the local and regional markets. In order to succeed in this ambition, we must grow and develop both as individuals and as a business. Our core values of Excellence, Leadership and Teamwork help us to achieve this growth.

Giving meaning to what we do

The PwC brand is based on the integration of three concepts – People, Knowledge and Worlds. It is about the experience and rich cultural diversity of our people, the boundless knowledge that flows within our organisation and between us and our clients, and the worlds that give context and meaning to our people and our clients. The power of our brand reaches its full potential when these elements come together.

Globally connected

The PwC network provides industry-focused assurance, tax and advisory services to build public trust and enhance value for our clients and their stakeholders.

More than 180 000 people in 158 countries across our network share their thinking, experience and solutions to develop fresh perspectives and practical advice.



Top Namibian talent building relationships, creating value



With rigorous training initiatives and hard earned experience in the Namibian business environment, our team of professionals are highly skilled to support your Namibian ventures.

PwC currently employs 55 chartered accountant trainees, 45 of whom are from previously disadvantaged groups. Between 2009 and 2013, 25 Chartered Accountants qualified under our supervision. Five PwC trainee accountants, all from previously disadvantaged groups, are engaged in the Certified Commercial and Financial Accountant qualification trainee program.

In 2007 we launched the PwC Tax Academy, the first of its kind in Namibia. Our tax practise currently has 7 candidates enrolled on a 3 year tax training programme. Since 2007, 11 candidates completed this training. Participants to date include 95% designated Namibians.

Our Namibian Internal Audit Academy, recognised by the International Institute of Internal Auditing (IIA), commenced in 2013.

These initiatives substantiate our commitment to bring together top Namibian talent in teams that build lasting relationships and create value for our clients.

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PwC Namibia is a Namibian owned and managed firm and a member of PwC Africa.



PLAN FOR A
BRIGHT
FUTURE

You sweat for your money. We make it sweat for you.

By tapping into the expertise of Namibia's top investment managers you can preserve and grow your fortune and your future. Our mission is to create a customised investment plan to suit your individual needs. Our investment managers work with you to evaluate a wide selection of investment products, taking into account cost, tax implications, accessibility, transparency, liquidity, counter-party risk and consistency of returns. To find out more, contact your Sanlam Namibia Financial Adviser or Broker, or email us at marketing@sanlam.com.na.



Namibia

This is Sanlam Namibia Holdings

Individual & Personal Insurance

Sanlam Namibia Holdings is a major provider of a wide range of life insurance, retirement annuities, savings, investment, credit life and other risk products to individuals. Two life business units exist, which are Sanlam Namibia for the high and middle-income market, be it corporate or individual, and Namlife for the entry-level market.

Sanlam Namibia offers a Namibian range of products called SanFuture which comprise of risk and non-risk products. Sanlam Namibia offers tailor-made risk products

Investment Products

Sanlam Namibia Holdings provides investment products through:

- Sanlam Namibia Unit Trust portfolio
- Capricorn Unit Trust portfolio
- Sanlam Personal Portfolio (SP²)
- Sanlam Investment Management

corporate bodies, unions and other organised institutions. Our group scheme product and service offering includes fund administration, institutional investments, group life, funeral cover, accident cover, trauma insurance, disability benefits, and a range of consulting services.

Sanlam Namibia Holdings' product and service offering covers the majority of needs expressed by the Namibian people as well as its existing client base.

such as life, disability, accident, functional impairment, physical impairment, funeral and dread disease cover, and non-risk products such as savings and investment as well as retirement provision.

In addition to the normal support services that you would expect from an insurance organisation, like one-stop-service facilities, Sanlam Namibia also offers our clients added services like estate planning and the compilation of wills. We also specialise in living and testamentary trusts.

Namlife on the other hand, provides tailor-made insurance and savings products to the many Namibians, organised groups, as well as all trade unions in Namibia through the Family Series. The products include affordable life cover, funeral plan and savings.

The amalgamation of the Unit Trust Management Companies of Sanlam and Capricorn Investment Holdings resulted in Sanlam Namibia Holdings having the largest Namibian administered Unit Trust Management Company.

They currently manage several unit trust funds, which between them hold a market share of 47,3% of the Namibian Unit Trust industry.

Group Risk Insurance Products

Sanlam Namibia Holdings further offers group scheme products for SMEs,

Credit Life

Credit life is a product offering available to institutions like micro lenders and banks. It serves as cover on different conditions to individual customers during the payment term of the loan.

The credit life product offers cover against:

- Death
- Temporary and Permanent Disability
- Dread disease
- Retrenchment

The product can be offered to clients for cover against personal loans, overdrafts and micro loans.



Markets may change, but good investment advice is timeless.

Through our meticulously crafted investment solutions, Sanlam Investment Management has evolved into a leading and trusted financial services provider in Namibia. We have perfected the art of wealth preservation and creation through investment products that yield commendable results. Our team of dedicated financial experts can assist you to navigate today's turbulent financial markets, through tailor-made investment solutions that can help you meet your financial objectives. Contact us on +264 61 274 100 for timeless investment advice.



Investment Management
Namibia

Sanlam Investment Management Namibia

WHILE OTHERS JUST LOOK, WE SEE



Back row fltr: Wikus Fourie, Business Development Manager: Unit Trusts; Basson van Rooyen, SIM Portfolio Manager; Magdalena Brinkman, Front Office Assistant; Elma Nel, PA to SIM Chief Executive; Ilke Platt, Marketing; and Aletta Kairi, Portfolio Administrator
Front row fltr: Shirley Nell, Head: Operations, Tega Shiimi Ya Shiimi, Chief Executive; Justine Shipanga, Manager: Client Services; Watae Nawa, Financial Manager

SIM Namibia is a definite leader in the Namibian investment management industry providing portfolio management services to both institutions and individuals. Our focus and objective is to create and enhance value through various investment strategies.

With assets under management of just over N\$21 billion, SIM Namibia proudly manages around 20% of Namibia's domestic savings.

Our diversified client offering is based on traditional asset management bridging off into alternative investment products, private equity investments, infrastructure investments, domestic and international unit trusts, listed and unlisted

property investments, Namibian dollar and foreign currency based offshore funds and structured solutions to name but a few.

We also boast the management of the two largest unit trust funds in the country, being the Sanlam Namibia Inflation linked Fund and the Sanlam Namibia Active Fund. Our investment philosophy is based on an active pragmatic value style with our core ethos: that superior returns are generated through a systematic, disciplined and focused research driven process.

Our investment decisions are taken in a constructive manner with individual accountability supported by top class systems, research and technology.

Given the current levels of volatility and uncertainty in global and local markets, calm sober minded pragmatic thinking is a key approach when managing peoples' money.

Although we are a traditional long asset manager, we see our growth in the unlisted infrastructure, private equity, wealth management and property investment space. We are also aggressively looking at building our private wealth business and index tracking based solutions for our clients.

We welcome the imminent changes in the regulatory environment compelling institutional investors to redirect investments into local economic

development, creating exiting opportunities in one of the most stable and growing economies on the continent.



Investment Management
Namibia

SIM NAMIBIA

**WIKUS FOURIE
BUSINESS DEVELOPMENT MANAGER:
UNIT TRUSTS**

P O Box 23081
Windhoek
Tel +264 61 27 4100
Fax +264 61 25 5234
wikus.fourie@sanlam.com.na
www.sim.sanlam.com

ABOUT US

SME Bank was founded by the Government of Namibia following the dissolution of the Small Business Credit Guarantee Trust (SBCGT) that was transformed into a fully-fledged Commercial Banking Institution.

The Bank provides special attention to projects of Small and Medium Size Enterprises (SMEs), and those catering to Rural Communities, Micro Enterprises and Previously Disadvantaged Individuals (PDIs). SME Bank has a full Commercial Banking License and thus offers banking services to individuals and companies that are not necessarily SME's, through Personal Banking (Retail), Corporate Banking, Treasury and Investment Management.

With the Head Office in Windhoek SME Bank will in the near future open branches in all 14 regions of the country. The Bank has ATM facilities at Head Office, Eveline Street (Katutura) and Maerua Mall.

The Bank's current staff compliment of 141 (one hundred and forty one) live out the vision and mission statements in ensuring excellent client service.

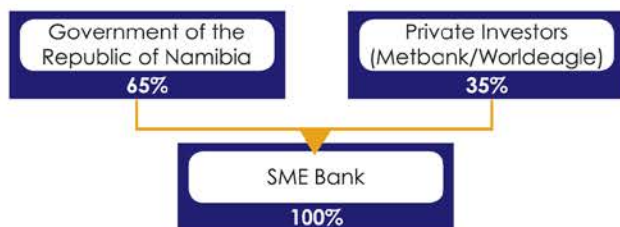
VISION

To be the nation's preferred bank and financial services provider for SMEs.

MISSION

To provide superior, well designed, targeted banking products and services to small, medium, micro and informal enterprises that will enable them to start, grow, compete and prosper in a global setting.

SHAREHOLDING STRUCTURE



PRODUCTS AND SERVICES

SME Bank offers a wide range of financial services and products including:

1. SME BANKING

In this category, there are special schemes that have been established to promote entrepreneurship across priority and growth sectors. For start-ups and/or micro businesses SME Bank is able to assist them grow and provide the entrepreneurs with financing or business development advice as part of the Bank's business support programmes.

i) Micro Businesses

If you are a start-up or a micro business and you require working capital, SME Bank may be able to help you grow your business and provide you with financing or business development advice within our special programmes.

ii) Small and Medium Enterprises (SMEs)

Regardless of the business focus, be it in manufacturing or services, SME Bank can help you grow your business.

2. CORPORATE BANKING

We have products that are tailor-made for Corporates, Government Agencies, State Owned Enterprises (SOEs), Government ministries, Pension Funds and Local authorities.

There are two Account options that are available depending on annual turn over of the client – namely:

Gold Business
Current Account
and
Platinum Business
Current Account

In addition to the above we also offer Business Savings Accounts.

3. RETAIL BANKING

Under Retail Banking we have the following:

3.1 Personal Banking

- Savings Account
- Silver Account
- Minor Account
- Student Account
- Professional Cheque Account

3.2 Executive Banking

- Gold Account
- Platinum Account

4. TREASURY & INVESTMENT MANAGEMENT

The Bank offers a wide range of products to all investing clients at various periods depending on the needs of the client. The Bank's team is there to listen to the client's requirements and strives to model a product to suit those needs.

- Money Market Products
- Fixed Deposit
- Negotiable Certificate of Deposit (NCD)
- Bankers Acceptances (BA's)
- Repurchase Agreements (Repo's)
- Promissory Notes
- JIBAR Linked NCD
- Internal Registered Stock (Bonds)
- Treasury Bills

CREDIT MANAGEMENT AND ADMINISTRATION

SME Bank offers an array of loan products and services to Individuals, Micro-businesses, SMEs and Corporates through its Retail, SME and Corporate Departments, supported by an independent Credit and Risk Department.

The Bank recognizes the industry peculiarities and demographical challenges in the target market (SMEs) that it is mandated to serve. All Credit Risk Management policies and procedure manuals were thus designed to ensure ease of access to capital by Micro-businesses, SMEs and PDIs at reasonable cost without compromising regulatory and prudential requirements expected of a commercial bank.

CONTACT US

To find out more about SME Bank products and services visit us at:

SME Bank LTD Head office 172 Jan Jonker Road
www.smebank.com.na

Or contact us at

Tel: +26461 430 1000

Fax: +26461 430 1040



SME BANK BOARD OF DIRECTORS



Frans Kapofi

>> CHAIRMAN OF THE BOARD



Enock Kamushinda

>> DIRECTOR



Milka Mungunda

>> DIRECTOR



Theofelous Mberirua

>> DIRECTOR



Ozias Bvute

>> DIRECTOR



Petrina Nakale

>> DIRECTOR



Tawanda Mumvuma

>> CHIEF EXECUTIVE OFFICER



They call it Africa.
We call it home.



Standard
Bank

Moving Forward™

Standard Bank Namibia - Moving Forward



Mpumzi Pupuma

Managing Director: Standard Bank Namibia

Standard Bank Namibia is part of the Standard Bank Group, which is the largest African bank by earnings and assets and was also voted best bank in Africa in The Banker awards.

As a commercial bank, Standard Bank Namibia offers a wide range of banking and financial related services. These include:

- 47 points of representation
- 157 ATMs in Namibia
- Two business units: Personal & Business Banking and Corporate & Investment Banking

In living up to our slogan of moving our customers forward, the credo of the bank is simple, the approach is direct, customer centric, and the results are positive. Standard Bank offers a complete range of financial services, either within the Personal and Business Banking or Corporate and Investment Banking spaces.

The Personal & Business Banking (PBB) business operations are organised into three business pillars:

- Personal banking – which includes all the product houses, the branch network, workplace banking, self-service channels, as well as the national sales and service team, and a full suite of transactional, savings and investment products;
- Business banking – which includes commercial and SME banking across all industry segments including agriculture, commercial property, mining (supply chain financing) and tourism; and
- High net worth individuals and insurance – which consists of our private banking offering, Bancassurance, short-term insurance brokerage, executor and trust services, and financial advisory services.

Standard Bank Namibia's Corporate and Investment Banking (CIB) division offers a comprehensive range of products and services to meet our clients' needs.

These include:

- Transactional services
- Investment Banking and
- Trading and Risk Management

Our specialists are supported by Standard Bank's world-class risk and capital management systems and global network of experts, to ensure our solutions create real value for our clients.

The Finacle Core Banking System has enabled the bank to provide its customers with the latest banking financial services like Cellphone Banking, MyUpdates, SME Quick Loans, Basic Blue, Senior Transact and Mobile Banking to mention but a few. Our focus has and always will be on customer service, operational excellence and introducing tailor-made financial services. Therefore, our credo at Standard Bank Namibia is to provide you, our valued customer with total financial solutions. Finacle has opened up a world that technically enables us to keep abreast with the changing needs of our customers and conveniently moving our customers forward with exciting banking services.

As a socially responsible corporate bank, Standard Bank Namibia, considers it essential to assist and help uplift the communities and economies within the environments it functions on a day-to-day basis. Living up to its brand promise of moving communities forward, the bank therefore recognizes the importance of Corporate Social Investment, CSI. Standard Bank Namibia dedicates 1% profit after tax generated from its business operations to CSI initiatives. The strategic focus is geared towards four main areas namely: Education, Entrepreneurship Development, Health & Wellness and Poverty Alleviation. Through these CSI projects Standard Bank Namibia strives to work hand-in-hand with the Namibian Government in attaining their developmental goals of Vision 2030.

Please contact our customer contact center on 081 9286 for more information on how we can move you forward.



BOARD MEMBERS

Terttu NT Uuyuni
Chairperson



Oiva H Mahina
Deputy Chairperson



Mujiwa G Mayumbelo



Anna N Shiweda



Immanuel P Awene

Vision

To become the financial institution of choice in the development of agriculture and its related activities

Mission

To promote agriculture and its related activities through affordable and sustainable financial solutions towards socio-economic development in Namibia.

Values

The core values of AGRIBANK serve as guiding principles and beliefs, which ethically guide staff members of this bank. AGRIBANK values are identified and defined as listed below:

Core Values	What do we mean
• Transparency	Openness to public scrutiny
• Accountability	Account for and take responsibility for actions taken in public office
• Professionalism	Striving to apply skills, competence and character expected of a highly trained professional in the conduct of business
• Integrity	Honesty and truthfulness in the conduct of business
• Fairness	Striving towards Equitable and equal treatment of stakeholders
• Customer Service	Striving for service excellence



AGRIBANK
OF NAMIBIA
Your all Season Bank

www.agribank.com.na

The Kaap Agri Group

Your Agricultural Partner in Namibia

Where are we?

Kaap Agri trades via a network of more than 151 trading points across 90 towns and cities throughout South Africa and Namibia.

Agrimark Stores in Namibia:

Aranos	(063) 272 375
Aussenkehr	(063) 297 425
Bethanie (Depot)	(063) 283 090
Gobabis	(062) 565 335
Gochas	(063) 250 007
Grootfontein (Depot)	(067) 242 372
Hardap	(063) 240 897
Keetmanshoop	(063) 227 450
Mariental	(063) 241 309
Omaruru	(064) 571 418
Otjiwarongo	(067) 300 300
Rehoboth	(062) 521 550
Stampriet	(063) 260 046
Walvisbaai	(064) 277 400
Windhoek	(061) 400 843

Head office Namibia: 5 Dorper Street | Windhoek,
Tel: (061) 22 6266 | Fax: (061) 22 3086
info@kaapagri.co.za | www.kaapagri.com.na

Where people still count.

Sean Walsh
MANAGING DIRECTOR



Kaap Agri is more than just one of South Africa's and Namibia's largest agricultural services groups. We are also people who care about people. After more than 100 years in business, we still pride ourselves on the excellent level of service and support we offer our clients.

We constantly strive to impact our clients' lives in a positive way through matching our genuine understanding of your needs with exceptional service from managers and staff members who really care!

Who are we?

Kaap Agri provides highly valued agricultural services and products to the agricultural sector and the general public in both South Africa and Namibia. These include:

- Direct agricultural production inputs like fertiliser, seeds and pesticides
- Animal feed, animal health and pet-related products
- Fuels, oils, industrial and domestic gas products
- Gardening and agricultural irrigation equipment
- Horticultural supplies like tools, fertiliser and chemicals
- Fencing material like wire and poles
- Packaging material for the fruit industry, like boxes, bags, punnets and pulp trays
- Industrial packaging and pallets
- Building material such as cement, timber, paint, corrugated iron and plastic
- DIY items like tools, ladders, screws and accessories
- Camping equipment and related accessories for the outdoor enthusiast
- Food, cleaning agents and protective clothing
- Wine and other liquors in certain shops
- Mechanisation services such as tractors and implements
- Grain management and marketing services
- Financing of these services and products

- Kaap Agri is a public company with around 5 300 shareholders, comprising producers, the general public and institutional investors.

- The largest single shareholder is the listed company Zeder Investments Limited, part of the PSG Group. Shares are freely traded over the counter, the average trading being about 0.5% per month.

- Kaap Agri is also the largest single shareholder (32%) of the listed food group, Pioneer Foods Limited.

- Kaap Agri Bedryf Limited, the business arm of Kaap Agri, comprises three executive directors (Managing Director, Financial Director and Human Resources Director).

- Kaap Agri supports BEE, is currently a level 5 contributor and focuses mainly on internal training, development and promotion. We also aid and support emerging farmers and farm workers through various courses at our training academy in Porterville in South Africa.

What do we do?

Agrimark stores: Our popular chain of retail stores which sell tools, building material, outdoor products, horticultural supplies, DIY and much more to agricultural producers and the general public.

Liquormark stores: A chain of liquor stores within selected Agrimark stores, which also specifically promotes locally produced wines.

Pakmark: Our chain of outlets concentrating mainly on the packaging material needs of fruit producers.

Expressmark stores: Since our opening in 2013, we've been extremely pleased to offer low diesel prices, exceptional service and real convenience to locals and travellers alike.

Mechanisation: Dedicated to the marketing of agricultural machinery (tractors, combine harvesters, implements); manufacturing and repair workshops; and providers of spare parts.

Agriplas: Dedicated to the manufacturing of drip irrigation pipes, sprinkler irrigation, and its distribution along with related complete irrigation requisites especially to other retailers and irrigation technicians and installers.

Agrilog: Concentrates on acquisition and logistics of products; purchasing and distribution of products of divisions via product specialists; imports; and the central co-ordination of fuel purchases, storage, and distribution and delivery.

Grain storage: Deals with the receipt, grading, storage and fumigation of grain - mainly wheat, but also barley, oats, rye and lupines. We have 14 grain silo complexes throughout the Western Cape which comprises 320 000 tons in storage facilities.

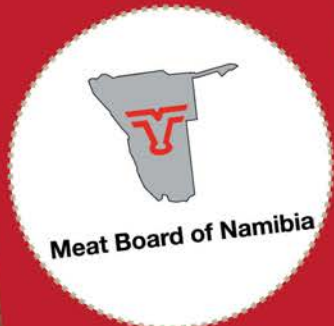
Grain trade: We offer a complete range of marketing options to grain producers to enable them to realise the maximum return on their products.

Seed processing and distribution: Involved with the increase of base grain seeds by contracted seed producers, processing and distribution of wheat and bean seeds, and distribution of seed potatoes.

Financing: We offer financing for our services and products through customised financing alternatives that suit the needs of producers and clients, including input costs such as fertiliser, fuel and pest management.

Support Services: The industries mentioned are supported by Finance, Administration, IT, Secretariat, Internal Auditing, Human Resources and Communication.

KAAP AGRI NAMIBIA



Meat Board of Namibia

SINCE
1935



PREMIUM
★★★
MEAT MATTERS
Certified by the Namibian Meat Board

GUARANTEED
100%

The **Namibian Meat Board**
adheres to the strictest standards
to ensure that you get only
the best quality Namibian meat.



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Meat Board of Namibia

NAMIBIA'S RED MEAT - AFRICA'S CHOICE MEAT – NATURALLY PRODUCED, TASTY AND TENDER



Poena Potgieter
Chairman

Namibia's natural environment tells the story of its red meat. About 70,000 square kilometers of the country's total surface area of 824 300 square kilometers are suited for agriculture, of which 52 per cent is utilised by cattle farmers and 33 per cent by small-stock farmers. Namibia's red meat (beef, mutton, goat and game) is produced by animals that feed on natural vegetation, without the use of growth stimulants, antibiotics or animal by-products.

The safety, health and high quality are verified by tracing the product all the way from the farm of origin through to the consumer. This is achieved through the implementation of Africa's first comprehensive farm assurance scheme, the Farm Assured Namibian Meat Scheme (FANMeat), which is managed by the Meat Board. The use of the FANMeat logo confirms that Namibian export meat is produced according to standards laid down by our trading partners in a single scheme.

Namibia's excellent beef originates from top quality animals. The most popular breeds are the Brahman, Simmentaler and Bonsmara as well as the indigenous Sanga varieties. Crosses of these breeds are well adapted to Namibia's environmental conditions. They are bred according to market requirements, that is taste and tenderness. The main breeds of sheep are the Dorper

and the indigenous Damara, which are well adapted to Namibia's sensitive grazing conditions.

Namibia has several abattoirs that are certified to export to South Africa. Three abattoirs are also certified to export to the European Union. Meatco is the largest meat processor in Namibia with abattoirs and meat processing facilities as its core business. Other world class facilities situated at Witvlei near Gobabis, the Farmers' Meat Market near Mariental and at Brukkaros near Keetmanshoop. These facilities are certified to export beef and sheep meat to the European Union and Norway, respectively.

Ultimately, Namibia is proud to serve retailers and consumers natural meat of the highest quality, which is traceable, safe, tasty and tender.

The functions of the Meat Board of Namibia include:

The Meat Board of Namibia is a statutory body which came into existence in 1935 and facilitates the export of livestock, meat and processed meat products to importing countries. The Meat Board regulates the meat industry through managing annual production of livestock and meat, as well as import and export control. It further implements projects on behalf of the industry, Meat Board and Government, with or without external financiers to develop the industry.

STRATEGIC CHARTER

The Strategic Charter of the Meat Board was developed based on the following building blocks:

- A healthy, disease-free meat industry
- Quality Namibian meat
- Export growth and market diversification
- A respected, world-class regulatory organisation
- Profitable, advanced and cohesive meat industry
- Active stakeholder engagement

- An effective, autonomous and self-sustainable.

VISION

The vision of the Meat Board of Namibia is to be an internationally recognised organisation that promotes a profitable, vibrant, quality-driven Namibian meat industry in local and international markets.

MISSION

The mission of the Meat Board of Namibia is to promote a conducive environment for sustainable livestock production, market growth and diversification for livestock, meat and meat products; and to maintain standards and quality assurance by way of appropriate regulatory intervention.

CORE VALUES

At the Meat Board we strive to uphold the core values of *Integrity, Teamwork, Fairness, Independent Thinking, Pro-activity and Accountability.*

KEY STRATEGIC ISSUES

- The need to have sound regulatory systems in place to control mandated standards and quality assurance around production, processing and marketing
- The need to promote export diversification by increasing market access to competitive markets
- The need to strengthen relations with government and key stakeholders leading towards improved collaboration and partnerships
- The need to ensure the Meat Board remains a self-sustainable organisation
- The need to advocate animal health and welfare as a first step in being globally competitive

ENSURE A SUSTAINABLE ORGANISATION

EXPECTED OUTCOMES

- Sustainable financial position
- Sound reputation nationally and internationally

STRENGTHEN STAKEHOLDER RELATIONS

EXPECTED OUTCOMES

- Regular consultations with Meat Board and stakeholders and vice versa on industry matters
- Meat Board respected as the authority on meat matters in industry

MEAT MARKET ACCESS MAINTENANCE & DIVERSIFICATION

EXPECTED OUTCOMES

- Existing markets maintained
- New markets developed

REGULATORY CONTROL OF STANDARDS, QUALITY ASSURANCE AND IMPORT/EXPORT CONTROL

EXPECTED OUTCOMES

- Improved compliance with regulations
- More detailed management information on the Namibian meat industry

PRODUCTION, PROCESSING AND MARKETING

EXPECTED OUTCOMES

- Increased financial viability of livestock production
- More informed and educated producers, processors and consumers
- Better collaboration with Directorate Veterinary Services
- Improved animal health status in NCA to attain international recognition
- Maintenance of animal health status south of the Veterinary Cordon Fence

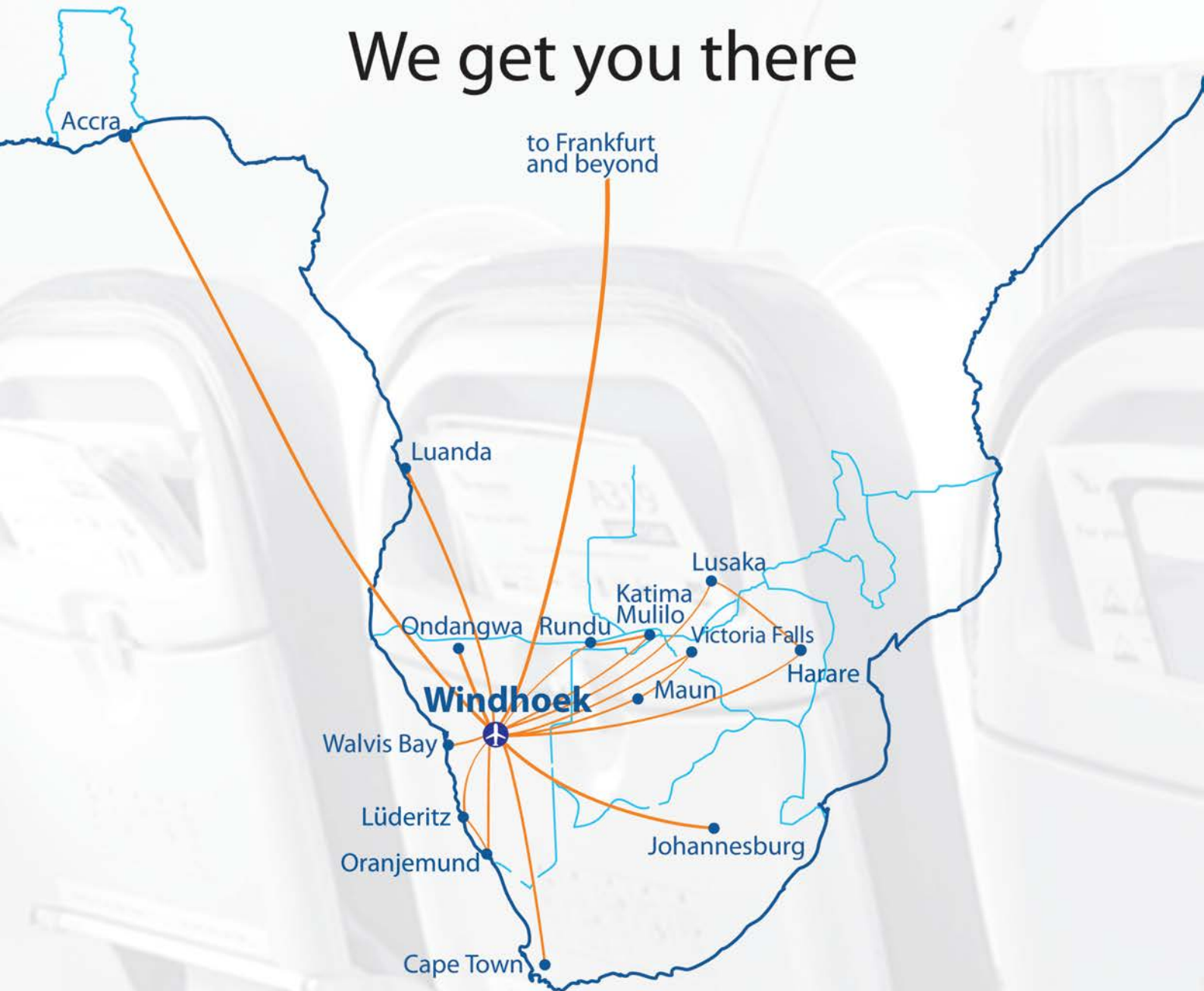
MEAT BOARD

PAUL STRYDOM
GENERAL MANAGER

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www.nammic.com.na



We get you there



Air Namibia

WELCOME ON BOARD

Air Namibia, Namibia's national airline, operates scheduled flights and carries cargo on domestic, regional and intercontinental flights. The airline was founded in 1947 as South West Air Transport, which later changed to South West Airways, then in 1992 to Air Namibia.

The mandate of Air Namibia is to be a major contributor towards the attraction and promotion of tourism to Namibia by providing air transport services between Namibia and other countries, as well as by operating flights within the boundaries of Namibia. The regional markets are serviced in conjunction with partner airlines via our gateways: Frankfurt, Accra, Johannesburg and Lusaka.

Corporate Values

Respect - We will treat our stakeholders and their belongings with respect

Safety - No operational urgency or business consideration ever justifies endangering life

Reliability - We will strive to honour our commitment to service delivery to our passengers.

Excellence - We shall always strive with eagerness to exceed our customer expectations. We will do everything we do to the best of our ability and with no compromise on standards.

Integrity - Honesty in everything we do...

Route Network

DOMESTIC: As a niche carrier Air Namibia serves domestic points within Namibia offering flights between Windhoek to Ondangwa, Luderitz, Oranjemund, Walvis Bay Rundu, and Katima Mulilo.

REGIONAL: The airline serves the immediate regional markets of South Africa, Zimbabwe, Angola, Zambia and Ghana. With daily flights between Cape Town and Johannesburg to Windhoek it

provides excellent connectivity via its hub Windhoek to Southern and West Africa to Accra, Maun, Lusaka, Luanda, and Victoria Falls

INTERNATIONAL: The airline serves the whole of Europe through Frankfurt as a hub, onward connections being provided by partner airlines through Special Prorate Agreements.

Cabin Attendants:

Our cabin attendants are highly trained professionals. Their role in passenger welfare and safety is crucial to the airline's business.

Air Namibia Fleet Summary:

4x Embraer ERJ 135 Regional Jets

- Total seat capacity of 37 seats in an "all economy" class configuration,
- Comfortable, generous legroom with a 30 inches seat pitch,
- A light and spacious cabin feeling having large "eye level" windows.
- Used primarily on our domestic routes, as well as on selected regional routes which include Harare, Lusaka, Gaborone, Maun, Vic Falls, and Johannesburg & Cape Town.

2x AIRBUS A319-100

- Total seat capacity of 112 seats: 16 Business Class & 96 Economy Class
- Seat Pitch: 54 inches in Business and 32 inches in Economy Class
- Used on flights between Windhoek and Johannesburg, Cape Town, Luanda and Accra

2x AIRBUS A330-200

Brand New Air Namibia Airbus

- Total seat capacity of 244-seat: two class configuration, with 30 lie-flat business class seats.
- Used on flights between Windhoek and Frankfurt

Accolades and Accomplishments:

Air Namibia continues to grow successfully by maintaining the highest standard of services and individual customer care. Air Namibia was the first airline to achieve the IATA Barcode ticketing system in Africa. The system allows the airline to offer E-ticketing, and online check-in facilities.

The airline continues to offer excellent customer service by continuously winning awards such as the "Best Regional Airline Award 2011" for airlines operating into Johannesburg's O R Tambo International Airport.

Our Services

"Taste of the Namibian hospitality in the skies." This is our range of services which comes in an exclusive range of services designed to suit each of your choice class of travel.

With its exclusive frequent flyer program, Air Namibia is able to offer its clients and prospective ones with exclusive range of benefits.

Reward\$

REWARD\$ is Air Namibia's automated Frequent Flyer Programme (often called a loyalty programme) which allows registered members to earn miles on all Air Namibia operated flights. These valuable miles can be redeemed and exchanged for: free tickets, upgrade from economy to premium or business class cabins, or to pay for excess baggage.

REWARD\$ caters for individuals as well as corporate companies. Any individual older than 12 years is allowed to enrol with Reward\$.

Cargo Services

Air Namibia provide a wide range of cargo services to all our network destinations and beyond through the wide range of cargo agents.

Air Namibia goals is to continue operating successfully and

achieving consistent commercial success by making a positive contribution to the economic development of Namibia.

AIR NAMIBIA OFFICES

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AIR NAMIBIA

PAUL HOMATENI NAKAWA
HEAD: CORPORATE COMMUNICATIONS

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www.airnamibia.aero

All spatial things lead to ArcGIS...



Technical Support
Educational Services
Professional Services
Software & Hardware Sales

Geocarta - Cartography for Namibia

GIS AND DATABASE CONSULTANCY SERVICES TO THE INDUSTRY



Allan le Hané
Managing Director

Our profile

Geocarta Namibia is a Black Empowerment Enterprise (BEE) and was founded in June 2004 in order to provide expert GIS and database consultancy services to the spatial industry. Geocarta Namibia is a certified Business Partner of ESRI, ESRI Southern Africa and ESRI South Africa. This certification entitles Geocarta to full support from both mentioned organisations and also to resell the product range of ESRI with full support.

Our Management Team

Allan le Hané is the Managing Director of Geocarta and has held this position for the past nine years since its inception and is a GIS Specialist. Allan has been working as GIS project manager on various topographic map revision projects for six years. He also has been managing other businesses outside the spatial industry more than five years. In early 2006 Allan joined the ESRI international teaching program and obtained his authorisation to teach ESRI-developed courses.

Matthias Metz is a GIS Specialist and the Geocarta Technical Director. He has a master's degree in Geography. Since the year 2000, he has worked as an Advisor in the GIS field on various GIS projects in Southern Africa. His main area of interest and expertise are GIS in spatial planning, infrastructure management such as roads and electricity networks, embedding GIS in organisations, spatial data management. In early 2006 Matthias joined the ESRI international teaching program and obtained his authorisation to teach ESRI-developed courses.

Olaf von Plato is the ArcGIS Technical Product Manager. Olaf

has been working on various topographic mapping and GIS projects for the past fourteen years. Olaf also has experience in the Remote Sensing applications and Geophysical Exploration.

The Management Team is supported by a total of five qualified staff members.

Our Services at a glance

- We specialise in the sale and supply of both hardware and software for GIS and GIS and Remote Sensing related systems. This includes the full product range of ESRI and ITT/ENVI.
- We also specialise in the sale and supply of Mobile GIS Solutions on Trimble GPS Platforms.

Consulting and Project Management

- GIS Project Management
- Total GIS Outsourced Solutions
- Spatial Data Integration
- Database Design, Development and Implementation
- Geospatial Analysis
- Metadata Implementation
- Aerial surveys, orthophoto production, intimate sensing (ArcPAD Mobile GIS)

Application Development

- Customisation of GIS applications for client requirements
- Standalone and embedded GIS application development
- Web based mapping and web page development
- Geodatabase design and development

Data Services

- Data Capture
- Data Conversion
- Data Compilation
- Co-ordinate Transformation

Training & Support

- Accredited ArcGIS (ESRI-developed courses, and user customised courses)
- ArcView GIS (ESRI)
- ArcPAD, ArcPAD Application Builder (ArcPAD Studio)

Projects

Education

Polytechnic of Namibia

12/2008-09/2010

- ESRI Spain, Central Bureau of Statistics & Polytechnic of Namibia

(PoN): Technical Support with the implementation of a Bachelors Degree in Geoinformation Technology (BGIT). The support includes the review of educational material compiled by ESRI Spain; training of Lectures at the Land Management Department (PoN), delivering of ESRI Spain developed courses to BGIT students, and general technical support with regard to the running of the established ESRI laboratory. The assignment also includes technical support for the Central Bureau of Statistics with regard to Census Mapping Exercise in the preparation of the 2011 National Housing and Population Census, with coaching of CBS GIS staff in the utilisation of GIS and Mobile GIS Technology.

Roads Authority - Ongoing

- Technical support and Road proclamation
- GIS Maintenance on the Road Referencing System (RRS)

Local Authorities (Otjiwarongo, Tsumeb and Okahandja) - Ongoing

- Cadastral Management Systems

Ministry of Mines & Energy - 2006

- Off-Grid Electrification Plan, with Consulting Services Africa as the main contractor.

Ministry of Lands and Resettlement Namibia & Botswana - Ongoing

- ArcCadastrre, ArcGIS and map production training to all sectors and divisions.
- Land use planning (Karas, Hardap and Kavango Regions). Stubenrauch Planning Consultants as main planning contractor.
- Implementation of LUCIS mapping in the Kavango Integrated Regional Land Use Plan in collaboration with Chris Brooks from SAREP.
- Monitoring and Evaluation System to manage Land Reform Activities in Namibia (RDBMS Development for monitoring and evaluation of land reform activities, including ArcSDE geodatabase generation on SQL Server Express with regard to the Ministries Resettlement Program. The project also comprises GIS

application development (Cadastrre Capture Tools) with regard to the Ministries Resettlement Registry.

Swede Survey - 2007/8

- Places of interest field survey in the Karas region

Gopa Worldwide Consultants 03/2010-03/2014

- Community-based Rangeland Management in the Northern Communal Areas of Namibia; Geodatabase development and maintenance, technical support with regard to the creation of land use maps for identified rangeland intervention areas.

Namibia Tourism Board (NTB) - Ongoing

- Assistance to NTB in production of 2008/2011 Namibia Tourism Map, with Dr Yves Baudot as main contractor.

Corridor Development Consultants - Ongoing

- Business Survey for Assessing the Impact of Corridor Development on Developing Communities (Rundu).

Rössing Uranium Mine - 2007

- Mapping and Animation of an Archeological Site, with Dr John Kinahan as main contractor.

National Planning Commission

- National GIS Survey and Data Collection.

Urban Dynamics/SDE - 2006

- Rural Electrification Master Plan

Namibia Statistics Agency

- Training and Support to National data Collection for 2012 census (ongoing).

Varied

- GIS training program (ESRI Developed Course).

GEOCARTA

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Electoral Commission of Namibia

DIRECT, SUPERVISE AND CONTROL IN A FAIR AND IMPARTIAL MANNER

The Electoral Commission of Namibia was established by an Act of Parliament, the Electoral Act, Act 24 of 1992.

The Electoral Commission of Namibia is mandated to specifically:

1. Supervise and control the registration of voters for the purposes of any election under this Act;
2. Supervise the preparation, publication and maintenance of a national voters' register and local authority voters' register;
3. Supervise and control the registration of political parties under this Act;
4. Supervise, direct and control the conduct of elections under this Act;
5. Supervise, direct, control and promote voter education in respect of elections;

Vision:

To be an excellent and independent election management institution committed to credible elections.

Mission

To promote and deliver free, fair and credible elections, managed in a transparent, innovative and participatory manner to the Namibians.

New Technologies for Elections

The Electoral Commission of Namibia is adopting the following systems:

- A Biometric Voter Registration will be employed during the 2013 General Registration of Voters. This system will improve the accuracy of the National Voters Register and improve the efficiency of the registration process.

- In the upcoming 2014 General Election, Namibia will be the first SADC nation to implement the use of Electronic Voting Machines (EVMs). The EVMs will replace the cumbersome process of conventional manual voting and thereby minimize challenges associated with the normal voting process.

Composition

ECN consists of a Chairperson and four Commissioners. The administrative work of the Electoral Commission of Namibia is the prerogative of the Electoral Commission Directorate. The Directorate is headed by the Director of Elections.

The Core Values

To achieve our Vision and Mission Statements, the ECN abides to

the following timeless guiding principles, which are deeply held beliefs within the Commission:

- Accountability
- Non-Partisanship
- Professionalism
- Secrecy (of the vote)
- Integrity



ECN

Private Bag 13352
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Emahya Epachame Lodge Ensha Ensha's Mansions The Bird's Nest B&B Fish River
Lodge Schindlerhaus Guesthouse Tlokweng Lodge & Spa Van Wyk's Lodge Desert Camp
Desert Homestead Lodge Mountain Mountain Lodge & Spa Okaras Estate
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FAIL

SPECTACULARLY.

LOST
NMC PITCH



TRIUMPH HUMBLY.

WON

MultiChoice (GOtv) Pitch

Corner Bakery Pitch

Nampower Pitch

MTC Pitch

FNB Pitch

Epica Grand Prix, Gold, Silver Awards

D&AD Bronze Award

Loeries Gold, Bronze (3x) Awards

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Loerie Agency Ranking

(Africa & The Middle East 2013)

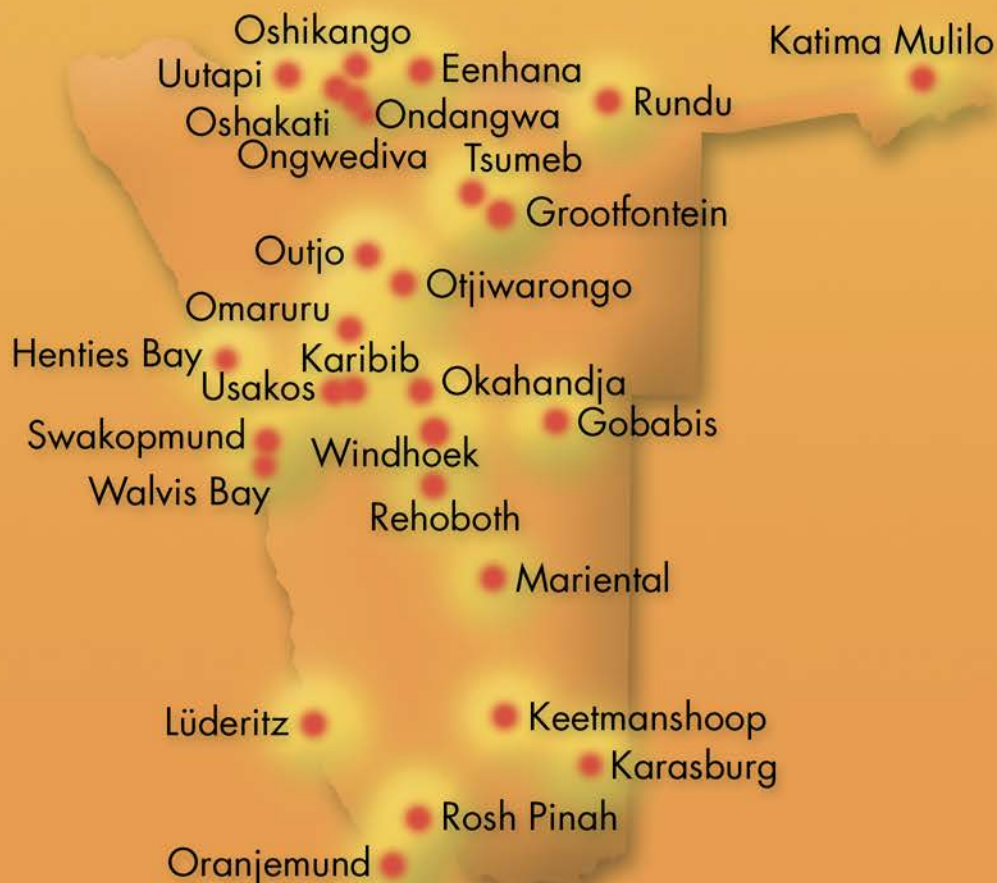
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one
Africa Television

* estimated coverage based on census figures

One Africa Television

THE LARGEST COMMERCIAL ADVERTISING MEDIUM IN NAMIBIA



The thought which comes to mind when describing One Africa Television is: Namibia's largest and most popular commercial TV station. From small beginnings in 2004 with a broadcast footprint covering Windhoek, Rehoboth and Okavango, One Africa Television has grown to become Namibia's most popular commercial free-to-air TV station, with 28 transmitters across the country. This rapid growth has been realised through the high level of support from local, regional and international brands, which continue to benefit from the innovative and dynamic marketing platform offered by One Africa Television.

One Africa Television provides a free-to-air analogue broadcast, requiring only a standard television set and antenna for access, and relies solely on advertising income, as it receives no state subsidies, licence fees or subscription fees. Through continued innovation and by keeping in touch with its viewer audience, the young and vibrant team at One Africa Television has advanced a sustainable broadcasting model based on viewer popularity and results for advertisers. Rated at a cost (N\$)/1 000 viewers, One Africa Television offers the best advertising deal in Namibia.

Viewer popularity

With the inauguration of its satellite earth station, the first broadcasts to the Namibian towns of Outjo, Swakopmund and Walvis Bay began in July 2005. Since then the station has grown with leaps and bounds.

As recently as 2007, One Africa Television completed a major expansion of its coverage, ensuring its position as the most effective advertising medium in Namibia. Expansion has continued, extending the reach of the station to viewers in smaller centres and villages, with grid electricity ensuring maximum penetration of the television-viewing public.

Based on available census figures and the current broadcast footprint, One Africa Television provides access to more than 90% of television viewers in Namibia. Its viewer audience ranges from 200 000 to as many as 600 000 viewers per evening, with a sustained watching time of between two and a half hours up to four hours. One Africa Television is also part of the GoTV bouquet and viewers in Windhoek, Swakopmund/Walvis Bay, and Oshana/Oshakati can also tune into the One Africa Television channel via the set-top box as part of the national digitisation program.

Premier advertising medium

One Africa's advertisers are as varied as its viewers. The majority of One Africa viewers are 16 to 35 years old and have a LSM (Living Standard Measure) between 6 and 10. The client portfolio ranges from major Namibian, regional and international brands to smaller local enterprises. To facilitate local advertising production, a highly successful system has been put in place to assist advertisers and their agencies. To ensure correct and effective placement of advertisements, the marketing function assists with and develops media schedules that take shows currently broadcast into account, particularly audiences for the shows in relation to the advertisers' products. With a combination of excellent coverage, economically active viewers, high value programming and excellent human and technological resources, One Africa has become Namibia's largest most effective private mass-market medium.

Programming

Besides growing in reach and viewer numbers, the station has also grown in terms of its popular broadcast offering. With the introduction of News on One, a half-hour local news bulletin, and the establishment of a well-equipped newsroom, One Africa has ensured that it provides

relevant programming, attracting even larger audiences.

Leading entertainment, reality and talk shows are obtained from across the world, based on their popularity. Ongoing soap operas ensure repeat viewers, particularly in the highly influential female market, with highlights such as the hugely popular telenovela, *Beautiful Cesi*. One Africa is also the only television station in Namibia to air the very popular South African-produced Afrikaans soap, *7de Laan*.

Acknowledging the need for high quality local content, One Africa has established two fully equipped production studios, a fully equipped multi-camera outside broadcast vehicle, and the most advanced post-production facilities in the country. Local productions prove that local content combined with proven international formats and excellent production values are feasible. Current local programmes cover areas of motoring, agriculture, economics, lifestyle and Namibian music.

ONE AFRICA TELEVISION

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operations@oneafrica.tv
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Mr Conrad Mutonga Lutombi
Chief Executive Officer (Acting)

THE ROADS AUTHORITY AT A GLANCE

SAFE ROADS TO PROSPERITY



Ms Sophie Belete-Tekie
Divisional Manager:
Road Management System



Ms Rosalinde Nakale
Divisional Manager:
Corporate Services



Ms Fiina Nkandi
Divisional Manager:
Construction & Rehabilitation

The Roads Authority Executive Committee

**"A GOOD OBJECTIVE OF LEADERSHIP IS TO HELP THOSE WHO ARE DOING POORLY
TO DO WELL AND TO HELP THOSE WHO ARE DOING WELL TO DO EVEN BETTER."**

-JIM ROTH-



Mr Melvin van Wyk
Acting Divisional Manager:
Transport Information &
Regulatory Services



Mr Horst Schommarz
Divisional Manager:
Maintenance



Ms Rauna Hanghuwo
Divisional Manager:
Network Planning &
Consultation



Mr Vincent Sasele
Divisional Manager:
Road Traffic & Transport
Inspectorate

VISION

A sustainable road sector, which is ahead of national and regional socio-economic needs in pursuit of Namibia Vision 2030.

MISSION

Manage a safe and efficient national road network to support economic growth.

VALUES

SERVICE EXCELLENCE

In managing our national road network we strive to become a customer-centric organisation. We value our Road Users first and offer excellent and passionate customer care. We are committed to a culture of being friendly to the environment, protecting the health and safety of our employees and impacting positively on the communities where we operate. We guarantee to our stakeholders our dedication and ability to manage, to their advantage, the road network in accordance with the national principles entrenched in our distinct legislation.

OPEN COMMUNICATION

By adhering to ethical standards and legal requirements in all the operations of the Roads Authority, we shall be honest, fair, open and equitable in whatever we do.

INNOVATION

We shall continuously be innovative by encouraging staff to keep a constructive and optimistic mindset in pursuit of freedom for creativity, respect for each other, and celebrating diversity to ensure everyone's best.

QUALITY

We promote a culture of performing tasks and assignments right the first time, in accordance with the best practices and standards to compete with the best in the world.

TEAMWORK

In sharing the Roads Authority Vision, we shall rely on our team to get results.

GOOD GOVERNANCE

By being honest in all our dealings on behalf of the organisation internally and externally, we shall demonstrate zero tolerance for corruption.

COMMITMENT

By being passionate in what we do, we commit to following through and participating with the highest enthusiasm and energy levels.

BUSINESS AREA

The provision of safe and efficient roads is an essential part of Namibia's socio-economic development strategy. The entrenched benefits of roads can only be realised if they are well maintained and comply with the needs of all road users.

Since the establishment of the Roads Authority in April 2000, the organisation has continued to play a vital role in the socio-economic development of Namibia and, in particular, the advancement of previously neglected areas of our country.

The Roads Authority has a mission to create capacity in Namibia with respect to the statutory demands of the Roads Authority Act on creating, administering and maintaining Namibia's road network and services. In addition, the Road Authority places a high premium on sound and transparent corporate governance, with the corporate governance structure comprising of the Board of Directors, the Audit Committee, the Office of the Chief Executive Officer and the Internal Audit Section.

Through its procurement policy the Roads Authority continues to promote broad-based development of small and medium enterprises and the training of the Namibian population.

In addition to the Office of the Chief Executive Officer, the Roads Authority has the following Divisions:

CORPORATE SERVICES

Managing corporate functions including Administration, Human Resources, Information Communication Technology and Finance.

NETWORK PLANNING AND CONSULTATION

Overall planning of the roads network and consulting and advising relevant stakeholders.

CONSTRUCTION AND REHABILITATION

Managing and implementing the design, construction and rehabilitation of roads projects.

MAINTENANCE

Maintaining and preserving national roads.

TRANSPORT INFORMATION AND REGULATORY SERVICES

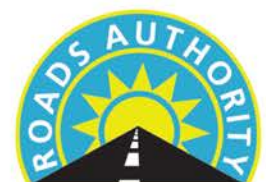
Providing traffic and transport-related services to vehicle owners, operators and drivers. This division is responsible for NaTIS offices countrywide.

ROAD MANAGEMENT SYSTEM

Developing and maintaining an integrated support system and tools to provide information for roads network.

ROAD TRAFFIC AND TRANSPORT INSPECTORATE

Ensuring compliance with relevant legislation, through effective enforcement, to improve the appropriate use of the road infrastructure.





Prof Tjama Tjivikua
Rector

HISTORIC TURNING POINT

The Polytechnic of Namibia stands on the threshold of a momentous transformation following the announcement by the Namibian Government that the status of the institution will soon change to that of a university.

The transformation to the Namibia University of Science and Technology (NUST) is the realisation of a long-term vision held by the institution's founding Rector, Prof Tjama Tjivikua.

Upon assuming leadership at the Polytechnic of Namibia in 1995, Tjivikua crafted a path for the rapid transformation of the minor institution, mainly a business college. In his concept paper, he wrote: "As the world is becoming more technologically oriented, our focus as a polytechnic should be in disciplines of science and technology. In my opinion, it [Polytechnic] should be a future university of technology."

Set in a global context, the transformation of the Polytechnic to NUST takes into account international trends that have seen polytechnics becoming universities. Locally, the move is a visionary response to the needs and challenges that Namibia faces. The desire for the institution and the country to be globally competitive is one of the key factors underlying the transformation.

Historically, the term "polytechnic" suggests vocational and not higher education in its totality, and associated with limitations imposed by that status. The 'university' designation will immediately enhance the reputation and status of the Polytechnic - nationally and internationally - and will draw increased public and international respect and support for, and interest in, the institution. In other words, the transformation places the institution and higher education in Namibia in an advantageous position; this is without doubt a win-win situation. The university status will not only enhance the pull-power immensely, but also the output-power - qualitatively and quantitatively. In summary, the new name and status holds immediate and long-term benefits: to be recognized instantaneously; to benefit from many more opportunities; to perform or compete from an advantageous position; to be capacitated better and perform better; and to give a new meaning to national development and competitiveness.

Pertinently important is the fact that the new designation will give due regard to the value of science and technology education in national development. The institution's core focus will shift to science, technology, engineering and mathematics (STEM) disciplines with a curriculum model developed through strong linkages with business and industry. This is an enriching characteristic which is absolutely necessary for professional and vocational qualifications. This will provide society with a greater choice, focus and specialisations in higher education.

The university aims to enrol about 50% of its student body in the STEM fields by 2018, while still offering qualifications in the business and human sciences. The programmes and qualifications mix will also change, reflecting more qualifications at the Master and Doctoral levels, while certificate and diploma level qualifications will be phased out over the next five years. This will necessitate enhancement of infrastructure and systems, and faculty recruitment at doctoral level.

The internationalisation of education will continue to be at the centre of the transformation process because of its significant importance in benchmarking and accreditation, and in the sharing of knowledge. Thus international partnerships will be enriched and expanded, thereby recognising the quality derived therefrom, and for which the institution has become known.

In summary, universities of science and technology concentrate on contributing to significant improvement to the quality of life of their constituent communities and further afield. In pursuing this overarching goal they primarily serve the world of work and seek to strengthen enterprise and development by providing qualifications primarily in the STEM disciplines. They are also known for applied research, innovation, and knowledge transfer to their respective communities and the world at large. These will be our distinguishing characteristics as the Namibia University of Science and Technology.



**POLYTECHNIC
OF NAMIBIA**

transforming into Namibia University of Science and Technology



The Polytechnic of Namibia



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UNIVERSITY OF NAMIBIA

new Southern Campus - Keetmanshoop

In its quest to make higher education more accessible to all Namibians, the University has set up a campus at the southern town of Keetmanshoop.

The University of Namibia is committed to serve both urban and rural communities, and to provide them with extension and advisory services in order to improve their educational standards and technological competencies. The broader goals of the Southern Campus are to increase opportunities for access to higher education and to foster economic development of the southern regions. The campus will accomplish its goals by offering a broader range of formal and non-formal, professional and business-related programmes, short courses and initiatives that will benefit Namibia as a nation. It is envisaged that the Southern Campus will in all its planned facets be developed over a substantial period of years.

Some Key Courses that the Campus offers:

- Teacher Education
- Geosciences
- Health Sciences
- Entrepreneurship

Regional Innovation HUB

In addition to the academic disciplines, the Southern Campus will be the regional Innovation HUB aimed at stimulating technology and knowledge driven enterprises. The Innovation HUB will among others, provide co-creation and co-development platforms, business incubation (including infrastructure) and open innovation platforms to a multiplex of actors including civil society, industry, academia and the private sector. Essentially, the Innovation HUB will stimulate socio-economic development through social-innovation resulting from interplaying science, technology and entrepreneurship.

The UNAM Southern Campus is open for business as from 16 January 2014!



Visit us:

University of Namibia Regional Centre, Keetmanshoop, Namibia

Contact us:

Dr Eroid Naomab or Ms Dorothy Titus

Keetmanshoop Centre: ☎ (063) 222 210

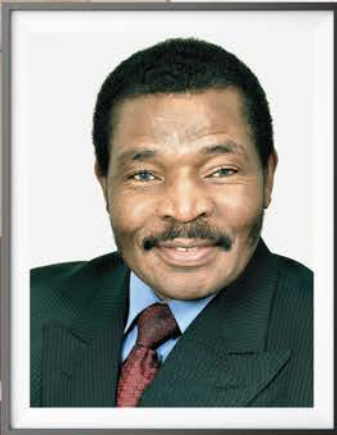
Windhoek Campus: ☎ (061) 206 3384

Email: enaomab@unam.na; dtitus@unam.na

Website: www.unam.na

The campus will accomplish its goals by offering a broader range of formal and non-formal, professional and business-related programmes, short courses and initiatives that will benefit Namibia as a nation.





Professor Joseph Diescho
Executive Director



Elsie Nghikembua
Deputy Executive Director



THE NAMIBIA INSTITUTE OF PUBLIC ADMINISTRATION AND MANAGEMENT (NIPAM)

The Namibia Institute of Public Administration and Management (NIPAM) was officially launched in February 2011. Our mandate is to provide administrative and management training and to serve as a think tank for the public sector, while engendering a public service culture that values good governance, cooperation and coordination, the building of partnerships, conducting operational research, and capacity evaluation.

As a management development institute, NIPAM is tasked with developing the capacity of public servants and equipping them with the competencies that are essential for excellent performance. NIPAM complements existing skills by offering in-service professional development and focusing on specific and generic management and leadership requirements for public service in central, regional and local government, and in state-owned enterprises (SOEs).

Our institute therefore aims to develop a critical mass of public servants who share common values, and whose ethos and perspective make for excellence in Namibia's public service. New entrants to the public service are provided with institutional orientation, followed by a Foundation Programme to build basic competencies.



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Private Bag 13218, Windhoek, Namibia
www.nipam.mdi.na

For middle-, senior- and executive-level managers, NIPAM offers professional management development programmes. To ensure that the programmes it offers are professional and accountable, NIPAM collaborates with other training institutions, including the Polytechnic of Namibia; University of Namibia, the Kennedy Harvard School of Government; PriceWaterhouseCoopers; University of Stellenbosch School of Public Leadership; Management Sciences for Health (MSH) and the Local Economic Development Agency (LEDA).

In line with global standards, the NIPAM competency - based curriculum focuses on the development of cognitive thinking skills and behavioural skills. While cognitive thinking skills include capabilities such as critical analysis, idea generation and decision making, behavioural skills relate to attitudes and values and an appropriate management style. The increasingly comprehensive bouquet of programmes and courses offered at NIPAM will ensure that challenges are met.



NIPAM
NAMIBIA INSTITUTE OF PUBLIC
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Security Systems
Data Network

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Solar Voltaic Power Generation
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Kitchen and Laundry Equipment
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MECHANICAL ENGINEERING



e.power Consulting and Construction (Pty) Ltd

YOUR OFF-GRID POWER SPECIALIST

The company e.power Consulting and Construction (Pty) Ltd (e.power) provides professional engineering, construction and consultancy services to the industry, including the building and installation of generator plants, building and rental to lodges of power packs in containers, and provision of solar systems.

Its capabilities are enhanced through its affiliate, e.control and Panels CC, which specialises in the design and manufacture of low-voltage switching panels, generator and other control boards, motor drives, power-factor correction panels, and distribution boards. From its head office in Windhoek, Namibia, e.power services the whole SADC Region.

The advantages are that e.power guarantees:

- 24-hour power
- Annual electricity budgets that can be determined in advance
- Installations that are maintained by external technical experts

e.power provides diesel generators from 20 kVA-700 kVA

- Design
- Manufacture



- Installation
- Full turnkey projects

e.power also provides diesel generator power plants

- Large single-unit generating sets up to 1 500 kVA
- Multi-unit synchronised generator-set installations with up to 30 units in parallel

e.power furthermore provides packs for off-grid power solutions (lodges and clinics).

The containerised power packs consist of:

- Diesel generator
- Battery storage
- PV Solar
- Wind turbine

e.power leases generators/ power packs

- Rental fleet consists of 25 kVA-600 kVA generators

e.power provides maintenance

- Annual contracts based on monthly visits
- Around-the-clock monitoring via GSM communication
- Stocks spare parts



YOUR SPECIALIST
OFFGRID POWER
PROVIDER.

Photograph: Wilderness Safaris



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Hg80 / 2577 / LHP

SOUTHERN AFRICA'S NUMBER ONE CANNED FISH



THE NAMIBIAN HOME OF LUCKY STAR



FEEDING THE NATION

Etosha Fishing: At the Forefront of the Pilchard Industry

70 years ago, Etosha Fishing established Namibia's very first fish meal and canning facility. Today we continue to prosper, contributing to the increased demand for pilchards in human consumption. Having been renovated and modernised in 1995, Etosha Fishing now boasts one of the best canneries in the world, especially in terms of round can production. In 2000, the Oceana Group purchased shareholding in Etosha Fishing and with this transaction came Etosha's proud association with the Lucky Star brand, the canned fish market leader in Southern Africa.



Caring for our Environment

We believe that responsible management of our environment is critical to its future. Our fleet of three well-maintained fishing vessels harvests pilchard resources by means of the purse seine fishing method. This environmentally friendly process enables us to prevent overfishing and ultimately help maintain the ocean's delicate balance.

Etosha Fishing has earned substantial shares in the long term rights granted in Namibian waters. The Ministry of Fisheries and Marine Resources of Namibia follows an ecosystem approach to the management of its fisheries stock. Etosha Fishing actively promotes the sustainable use of pilchard and horse mackerel resources through employee awareness, yearly participation in the biomass surveys and the promotion of co-operation with the fisheries scientists.

Uplifting our People

Right from the historic beginnings of Etosha Fishing, our commitment to people and the environment has ensured our prosperity and growth. Approximately 600 of our employees have a stake in the company due to an employee share participation scheme. All civil servants are participants in the potential profits of the group, following a recapitalisation exercise in 1995, whereby the government institutions pension fund acquired a 30.2 % stake holding in the group.

Etosha Fishing forms an integral part of the local community, the industry, the economy and ultimately, the country. For the last few years we've sponsored a school feeding scheme that currently provides five meals per week to more than 1 400 children. Seven Walvis Bay schools and one children's home benefit from the scheme and over 300 000 meals are delivered per year.

Since 1985, Etosha has been the proud sponsor of the Lucky Star Marathon. Every year more than 700 athletes participate in the race; most of them school children from all over Namibia who are sponsored with food, accommodation, t-shirts, medals, transport and prizes.



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Fax (+264 64) 215 653
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ETOSHA FISHING

THE NAMIBIAN HOME OF LUCKY STAR



FISHING

115



“Unlocking the economic value of our natural resource, Horse Mackerel, for the benefit of all Namibians.”

N\$ 629 Million
paid in taxes
to Namibian
Government
since 1991

An indispensable,
home grown
Namibian gem:

60% Namibian
Owned

N\$ 13 Million to
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We give. We build. We care.



NAMIBIA FISH CONSUMPTION PROMOTION TRUST



Chief Executive Officer

Albertina Ngurare (Mrs)
ceo@nfcpt.com.na



Namibia Fish Consumption Promotion Trust (NFCPT) was established in March 2001 in terms of a Cabinet resolution, by which, the NFCPT aims at promoting fish consumption within Namibia by making fish more accessible and affordable to all Namibians. It further aims at teaching the public how to cook and prepare fish and in so doing attaining the most nutritional value from it.

It is against this back ground that NFCPT increased the availability of fish to the nation by bringing its total number of fish shops to 13 country wide.

NFCPT is always working hard to ensure that its fish shops are stocked and ensure that our customers are happy.

We have taken the time to answer some of your questions:

Q: Where is NFCPT head office?

A: In Walvis Bay. This is where all trucks travel from to deliver fish to respective outlets.

Q: Why is only horse mackerel available most of the time?

A: NFCPT receives a quota from government for horse mackerel and hake. The horse mackerel quota is guaranteed and is also the bigger quota of the two. When we stock other fish in our shops it's because we have purchased it at market prices from fishing companies.

Q: What does 16+ and 18+ and 20+ mean?

A: This is the sizes of horse mackerel fish.

Q: Where does NFCPT get fish from?

A: NFCPT receives a quota from the government, but because NFCPT does not have a vessel, the industry catches the quota and holds back a portion of it for payment. Therefore NFCPT only received a portion of the total quota given by the government.

Q: Why are we only allowed to buy 10kgs or repacked fish or 1 line of fish?

A: NFCPT does not have an endless supply of fish. Let us explain: if NFCPT receives a quota of 5000 tonnes from suppliers, we have to ensure that our 13 shops country wide have stock all the time. The more products we sell to one customer the quicker we will run out of stock to serve the rest of the customers. Our aim is not to supply businesses, or in large quantities. We have to ensure that there is fish readily available for each and every Namibian.

That being said, the demand for fish has grown tremendously which means we have to sustain our supply and manage it effectively. By limiting the purchases to 1 line per customer we can reach that goal.

When there is no more quota fish left, we have to buy fish from fishing companies at market prices to ensure the fish shops have stock. This is expensive. Yet we never increase our prices.

Q: Do NFCPT prices differ for each shop?

A: No, NFCPT prices are the same country wide.

Q: What are your opening and closing times?

A: We open daily at 08:00 and close at 16:30. Saturdays we open at 09:00 and close at 12:30

Q: Where do you have a restaurant and take away?

A: Coral Reef Restaurant is in Ongwediva and we have a Take Away in Mondesa, Swakopmund.

If you have any further questions, or complaints please contact the Branch Administrator at your local fish shop, or contact:

Head Office at 064 20 4508/11 or

Email us at info@nfcpt.com.na or

SMS the word fish and your

question or complaint to 44044. N\$1/sms.

BRINGING FISH TO THE NATION



FISH SHOPS ACROSS NAMIBIA

Head Office - Walvis Bay
 John Ovenstone Street
 Tel: +264 (64) - 20 4508/11
 Fax: +264 (64) 20 4494
 E-mail: info@nfcpt.com.na
www.nfcpt.com.na

Walvis Bay Fish Shop
 John Ovenstone Street
 Tel: +264 (64) - 20 4508/11

Mondesa Fish Shop & Take-Away Swakopmund
 Nelson Mandela Avenue
 Tel: +264 (64) - 401 054

Eenhana Fish Shop
 C/O Tobias Hainyeko and Harelbeke Road
 Tel: +264 (65) - 263 284

Rundu Fish Shop
 Markus Siwarongo Street
 Tel: +264 (66) 060 110 9835

Oshetu Market Fish Shop Windhoek
 Shangai Street
 Tel: + 264 (61) – 211 094

Ondangwa Fish Shop
 Ondangwa Main Road
 Tel: + 264 (65) – 240 445

Outapi Fish Shop
 Behind WoermanBrock Hardware
 Tel: +264 (65) - 251 193

Tobias Hainyeko Fish Shop Windhoek
 Omuwapu Street
 Tel: + 264 (61) - 40 1763

Keetmanshoop Fish Shop
 Keetmanshoop Urban Constituency Office
 Tel: + 264 (63) – 225 859

Luderitz Fish Shop
 Industrial Street
 Tel: + 264 (63) – 204 010

Gobabis Fish Shop
 Church Street
 Tel: + 264 (62) – 564 564

**Coral Reef Restaurant
& Fish Shop Ongwediva**
 Mandume Ndemufayo Street
 Tel: + 264 (65) – 230 622

Opuwo Fish Shop
 Next to Orenes Rest Camp
 Tel: +264 (65) - 273 548



Marketing & Communications Manager

Charlene Hartung (Mrs)
marketing@nfcpt.com.na



**NAMIBIA FISH CONSUMPTION
 PROMOTION TRUST**



ERONGO MARINE ENTERPRISES



NAMIBIA



ERONGO MARINE ENTERPRISES (PTY) LTD

A LEADING, GLOBAL PRODUCER OF QUALITY MID-WATER PELAGIC PRODUCTS

Erongo Marine Enterprises (Pty) Ltd, a subsidiary of the Oceana Group, is a leading player in the global seafood industry, supplying top-quality sea products to African markets.

The company is based in Walvis Bay, the main commercial deep sea port of Namibia. Since 1990 it has achieved a reputation as a credible, stable and preferred supplier of mid-water pelagic fish, procured and processed to international standards. The main target catch is Horse Mackerel.

Erongo Marine Enterprises owns three Pulkovsky Meridian / BATM type vessels which are used for catching and processing more than 100,000 tons per annum of Horse Mackerel and fishmeal. The nature of the operations demands speed and efficiency with continuous benchmarking and monitoring of quality. The significant investments in fishing vessels and processing facilities allow Erongo Marine Enterprises to achieve this. Erongo benefits from the diverse expertise of its holding company, the Oceana Group. Oceana has a vast number of operating subsidiaries and joint ventures engaged in the food and allied services sector. Selected joint ventures with key empowerment partners afford Erongo access to sustainable quotas, as well as a wealth of local skills, thus making it a market leader and the largest listed fishing company on both the Johannesburg and Namibian stock exchanges.

Erongo's philosophy is to nurture long-term relationships with all its partners, with the aim not only to meet, but to exceed their expectations. Being part of a well-established player, with over 88 years of experience in all aspects of the fishing industry, ensures that Erongo has the knowledge and experience to help its business partners succeed.

As a thriving Namibian fishing business, Erongo is committed to a prosperous future for the African continent as well as committed to the key upliftment goals of job creation and empowerment.

ERONGO MARINE ENTERPRISES (Pty) Ltd

Namibia

P O Box 1155

116 Theo Ben Gurirab Street

Walvis Bay

Tel (+264 64) 21 9200

Fax (+264 64) 20 2525



Contact: The Trading Manager, email: info@erongo.co.za




Fresh Fish available

Visit our shops in

Kuisebmond - Nathaniel Maxuili Street

Swakopmund - Nelson Mandela Avenue (Taxi Rank)

Walvis Bay - Westhook Factory Shop
No6, 10th Street East, Industrial Area |

P O Box 174 Walvis Bay, Namibia

Email: info@westhook.com.na |

Tel No. (+264 64) 20 2526 | **Fax No.** (+264 64) 20 2561



Westhook Fish Processors

"THE DIFFERENCE BETWEEN STUMBLING BLOCKS AND STEPPING STONES IS HOW YOU USE THEM"

Westhook Fish Processors was established in May 2005, as a relative baby in the fishing industry and one of the few privately Namibian owned and operated facilities, our company has made an extraordinary effort to secure a stellar reputation for product and service delivery.

Our goal is to exceed the expectations of every client by offering outstanding customer service, the highest quality product, increased flexibility and long time reliability. Westhook Fish Processors has viewed all the recent economic crises as an opportunity to improve our efficiency, to secure our operational viability and profitability and it is this tenacity of the owners and management that you can rely on.

Business Concept

Westhook Fish Processors concept is to grow a company that operates in a sustainable and responsible

manner towards the natural resources and its employees to serve the needs of customers looking for superior products and services while remaining cost effective, and to serve customers who wish to make healthy choices with regards to what they consume and to support the local SME development.

Vision and Core Values

The company's core values are to supply quality, reliability, responsible and sustainable fishing, while promoting Namibian products and economic interest.

The vision of Westhook Fish Processors is to reach, explore new markets and broaden the access of Namibian fish to a wider range of clients. Westhook Fish Processors has made a significant economic investment to ensure Namibia growth and our desire to secure long-term employment for staff.

- 100% Namibian-owned
- Direct employment for 107 staff
- Registered: May 2005
- A land based processing facility situated in Walvis Bay, Namibia
- Exemplary record in working with our local partners in the MFMR as a constructive partner to ensure we comply with requirements to secure accountable and sustainable fisheries.
- Excellent record of complying with all the requirements of the NSI to ensure food safety and compliance with EU rules
- Committed to training and improving the skills of our staff
- Committed to championing the rights of the women in the work
- place to create an equal opportunity work environment

We have actively invested in regional development through the Westhook Fish Shop (Kuisebmond) and Mobile fish shop (Swakopmund), and have purchased property for future development in Arandis.

We support all initiatives to increase access to fish products to locals and food security.

We are a proud member of Team Namibia since its inception and the Namibian Manufacturers' Association.

Westhook Fish Processors is owned by a brother and sister team who are both Namibian citizens, born in Namibia and raising their families here.

"We may have all come in different boats but we are all in the same ship now"

Martin Luther King Jr.

**SUCCESS ISN'T JUST ABOUT WHAT YOU ACCOMPLISH,
IT'S WHAT YOU INSPIRE PEOPLE TO DO,
ESPECIALLY IN CHALLENGING TIMES.**



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Bidvest Namibia

BUILDING NAMIBIA WITH SYNERGIES



Sebby Kankondi
Chief Executive Officer

In the short span of the group's existence, the Bidvest name has become synonymous with growth, dynamism, innovation and talented people. This group of highly energized companies has proved that an integrated and synergised business model which ploughs back and invests in the community and country, is a winning formula for success.

With a portfolio that ranges from fisheries, food distribution, freight logistics and commercial services, the group has rooted itself firmly as a Namibian company with a success recipe that Bidvest Namibia's CEO, Sebby Kankondi, believes rests in its main ingredient, people.

Business model

Bidvest Namibia was listed on the Namibian Stock Exchange in October 2009 and employs more than 3,500 people. Its various subsidiary companies are categorised into the holding companies namely Bidvest Namibia Fisheries Holding (Bidfish), and Bidvest Namibia Commercial Holdings (Bidcom). Bidcom is divided into three divisions, namely Freight, Logistics, Marine Services & Material Handling; Food and Distribution; and Commercial and Industrial Services.

Bidvest Namibia's fishing operations are housed within Bidvest Namibia Fisheries Holdings (BidFish) and include Namsov (horse mackerel), Twafika (Monk fish), Trachurus (horse mackerel) fishing in partnership with smaller

operators), Tetelestai Mariculture (oyster cultivation), United Fishing Enterprises (pilchards, canning, fishmeal and fish oil processing) and Pesca Fresca (an Angolan joint-venture focused on sardinella supported by frozen fish and fish meal-processing).

The fishing operations boast a fleet of the most modern and efficient fishing vessels in Africa and exports fish to various African countries and the Far East. Bidfish is particularly proud of the fact that it feeds more than 2.5 million people daily in Sub Saharan Africa.

Bidvest Namibia's commercial and industrial interests are housed within the Bidvest Namibia Commercial Holdings (Bidcom) division and include Commercial and Industrial services (Bidvest Namibia Steiner, Bidvest Namibia Information Technology (BIT), Cecil Nurse Business Furniture, Minolco, Kolok, HRG Rennies Travel, Voltex, and Waltons). The Bidcom business units offer an extensive range of services and products including office automation and equipment, stationery, electrical equipment and consumables, office furniture, rental hygiene equipment and travel management services.

The Food and Distribution division comprise Caterplus Namibia, Taueber and Corssen and the newly acquired Pro-Trade Agencies which provides appliances and other non-food commodities. Other services and product offerings include FMCG warehousing, distribution, sales and merchandising services to the Namibian retail market and wholesale markets. The division operates a modern logistics infrastructure with strategically located branches throughout the country.

The Freight and Marine services division is run by Manica Group Namibia. Established in 1924, Manica provides the full scope of logistics services including clearing and forwarding, warehousing, stevedoring, transport, shipping, cargo

handling, ship's agency, bunkering, lubricants and skills training. Manica Group Namibia has in the past few years aggressively expanded its shore-based logistics support to Namibia's budding oil and gas industry.

Growth and Sustainability

Bidvest Namibia's first acquisition since listing, was Taeuber & Corssen, a leading Namibian distributor of fast moving consumer goods, to the value of N\$188,7 million, in 2011. This acquisition has not only strengthened the company's share offering, but it has also complemented our food services and expands our business portfolio. Similarly the N\$18 million Pro Trade acquisition in 2013 will complement and benefit from T&C expertise and its national distribution channels.

An increased presence in northern Namibia is a strategic priority. In 2012 Rennies Travel opened a branch in Ongwediva, while the Lubrication Services business of Manica expanded its distribution footprint with branches in Ongwediva, Tsumeb and Rundu.

Another initiative is the new state of the art training facility in Walvis Bay, the Talent Development Centre. The N\$ 2 million facility is not only used by Bidvest Namibia companies, but booked increasingly by outside companies. Bidfish's Tetelestai aquaculture project has obtained ministerial approvals to operate an oyster farm four-and-a-half nautical miles off the Patrysberg shoreline.

Bidfish has launched a 'meal in a can project' and various products are being tested, including canned horse mackerel and Namibian cultivated and harvested beans.

To the People, for the People

Bidvest Namibia is committed to ploughing back its gains and success in the wellbeing and development of Namibia's socio-economic sector. The Namsov Community Trust owns a 10% share in Namsov Fishing Enterprises. Through dividends paid the Trust and managed

independently by its own Board of Trustees, it is able to support and underprivileged and disadvantaged Namibians. To date more than N\$45 million has been invested in the community. For 2013 the trust has invested:

- N\$2,23 million in bursaries to Namibia students,
- N\$3,36 million in awareness projects such as the road safety campaign and the fish consumption drive
- N\$4,6 million in educational support including the renovation and building of classrooms and providing school equipment
- N\$450,000 towards the Lion conservation project as part of its environmental focus
- N\$194,000 towards a number of health related assistance
- N\$1,4 million towards assistance such as food and blankets for various vulnerable groups such as children and old age homes.

Another example of empowering previously disadvantaged Namibians has been the the Ekunde Project in northern Namibia. Our subsidiaries have established the brand Ekunde for the sourcing, packaging and marketing of the traditional Omakunde bean. It sources brown and white beans from women subsistence farmers; creating job opportunities and generating much needed income. "We are proud to be part of Namibia's economic and social environment, thereby ensuring sustainable and profitable investments, business operations and availing Namibians the chance to share in its successes. Our philosophy is that life is not about accumulation but contribution to our people and for our people," Kankondi noted.

BIDVEST NAMIBIA

NATASHA DROTSKY COMMUNICATIONS

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Windhoek
Tel +264 61 41 7450
Fax +264 61 22 9290
communications@bidvest.com.na
www.bidvestnamibia.com.na



Frans Indongo Group (PTY) LTD

THE NAME YOU TRUST

"Successfully capturing the essence of Namibian entrepreneurial spirit and business vision. Dr. Indongo has left his mark throughout the Namibian business landscape and serves as an inspiration for today's and tomorrow's entrepreneurs."

Kobus van Graan
Chief Executive Officer

Dr. Frans Indongo
Founder

Martin Shipanga
Board Chairperson



Elize Angula
Board Member



Andrew Jansen
Board Member



Silvanus Kathindi
Board Member



Etienne Cloete
Financial Manager

Over the past 50 years, the Frans Indongo Group has systematically become one of Namibia's most admired businesses. Dr. Indongo's entrepreneurial flair is the driving force behind this progressive Group and his success is the result of many years of hard work.

The Group has transformed and grown into a highly diversified and successful business, with significant interests in property, hospitality, motor dealerships, farming, hunting, fishing and manufacturing.

Tel: +264 61 222 295

CREATING A FUTURE, ENHANCING LIFE



Alexander Forbes House, 22-33 Fidel Castro Street | PO Box 16, Windhoek, Namibia | Telephone: +264 61 207 5111 | www.ohlthaverlist.com

Ohlthaver & List (O&L) Group of Companies

NAMIBIA'S PRIDE

Who is O&L?

The Ohlthaver and List Group of Companies (O&L) has a proud history of investing in the Namibian economy and its people. O&L is Namibia's largest privately-held group of companies outside of the mining sector.

The Ohlthaver & List Group of Companies was awarded the overall winner in the large business category of the 2013 and 2012 Deloitte Best Company To Work For Survey in both the SADC Region and Namibia, and received the Deloitte Seal of Excellence Award for four consecutive years - a true testimony being the Employer of Choice in Namibia and, indeed, in southern Africa.

The O&L Group of Companies Broll Namibia

Broll Namibia is a strategic partnership between the O&L Group and the Broll Property Group of South Africa. The Property portfolio under management includes the Wernhil Park Shopping Centre, Standard Bank Centre/Town Square, Alexander Forbes House, Fruit & Veg City/Cashbuild and the Old Breweries Building, all in Windhoek, as well as the Pick 'n Pay Centre in Walvis Bay.

Kraatz Marine

Kraatz Marine (Proprietary) Limited was established in 1947 and provides engineering and related services to the oil and gas, mining, and general industrial sectors. These services include ship repair, rig repair, fabrication, machining, welding and construction.

Namibia Breweries

Established in 1920, Namibia Breweries Limited (NBL) is among the frontrunners in the beverage manufacturing sector in Namibia and leads the domestic beer market. Namibia Breweries' total exports account for more than half of total production output. Brewed by choice according to the Reinheitsgebot of 1516, Namibia Breweries' beer enjoys the reputation of

exceptional quality and purity for which the brands have earned international recognition such as winning a series of gold medals during the prestigious Deutsche Landwirtschafts Gesellschaft (DLG) Awards in 2010, 2011, 2012 and 2013.

Dimension Data Namibia

Dimension Data Namibia (Proprietary) Limited was established in November 2006 as a business partnership between the O&L Group and Dimension Data Middle East and Africa. In this time it has grown considerably and is currently one of Namibia's most successful IT solution providers.

Hangana Seafood

Hangana Seafood (Proprietary) Limited, established in 1997, is the operating company for the white hake quota holders, namely Consortium Fisheries Limited and Kuiseb Fish Products (Proprietary) Limited. Hangana Seafood has a wet-fish fleet of eight vessels. The company's land-frozen products are mainly exported to Australia, France, Germany, Italy, Japan, the Netherlands, Spain, the United Kingdom, the United States and the SADC Region.

Kraatz Steel

Kraatz Steel (Proprietary) Limited has been engaged in industrial steel supplies in Namibia since 1995, operating from Walvis Bay. Kraatz Steel supplies steel, steel-related products and non-ferrous metals to marine engineering and construction companies, the mining sector, fishing factories/vessels, oil and petroleum plants, and the general public.

Namibia Dairies

Namibia Dairies (Proprietary) Limited was created in 1997, following the merger between Rietfontein Dairies and Bonmilk. Since then, it has grown into Namibia's primary dairy, juice and water manufacturing company, with a total annual production in excess of 32 million litres. Namibia Dairies also operates one of the most modern dairy farms in the world - the !Aimab

Superfarm, which is located in Mariental, in southern Namibia.

Windhoek Schlachtereij

Windhoek Schlachtereij (Proprietary) Limited, acquired in the 1970s, is known for its processed meat products crafted in the European continental tradition. The company is the second-largest processed meat producer in the country, and has a local market share of over 35%. Windhoek Schlachtereij was fully integrated into Namibia Dairies in 2010 to consolidate and optimise its manufacturing, sales and distribution, marketing and administrative functions.

Model Pick n Pay

Leading Namibian retailer, Model Pick n Pay is the direct descendant of Model Supermarkets. A new franchise agreement was entered into with Pick n Pay South Africa. The first Model Pick n Pay Supermarket was subsequently inaugurated on 28 August 1997. Model Pick n Pay has embarked on a strategy to extend its network of franchise stores throughout Namibia. Model Pick n Pay has grown the network to 17 stores countrywide.

Eros Air

Eros Air (Proprietary) Limited was founded in 1978, and provides express corporate transport and charter flights for medical and private purposes within southern Africa for the O&L Group and the general public.

Brandtribe

Established in 2012, Brandtribe is a joint venture between O&L (SA) & Techsys (CT). Brandtribe has created and manages 2 digital platforms: the Brandtribe SMS gateway and Brandtribe e-CRM platform. The SMS gateway manages brand interactions with consumers via short codes. Brandtribe e-CRM system allows brands to execute and measure digital marketing campaigns across multiple channels, in multiple countries all in one place.

O&L Energy

O&L Energy focuses on developing, designing, procuring

and implementing of all sorts of renewable energy, especially large-scale solar power, solar water heating and bio energy systems. O&L Energy and its international partners offer highest German engineering and efficiency standards, best workmanship and reliability which bring maximum energy saving results.

O&L Leisure

The O&L Leisure portfolio currently comprises two properties: Mokuti Etosha Lodge and Midgard Country Estate. Mokuti Etosha Lodge is situated 4 minutes from the eastern gate to Etosha National Park. The Lodge combines unique African charm with a "sense-of-place" Namibian hospitality. The Midgard Country Estate is located an hour-and-a-half's drive from Windhoek in the unspoiled splendour of the Otjiyavara Mountains. It truly represents life on a Namibian farming and wildlife estate dating from 1937. Today it welcomes international travellers, conferences and hosts numerous weddings.

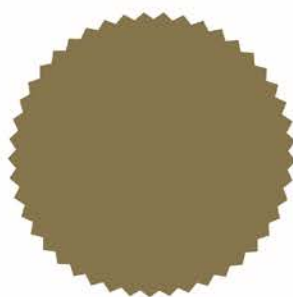
During 2013 the design and planning stages of the Strand Hotel Swakopmund was completed. Construction has commenced in 2013 and it is anticipated that the 129-room 4-star hotel will be completed by the middle of 2015.

O&L Centre

The Ohlthaver & List Centre assumes the functions of 'investor' and shared services hub. The Centre provides and facilitates human capital, finance, corporate relations, payroll, marketing, secretarial, risk, and SAP business management software support services to the O&L Group.

O&L

CONTACT US:
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“The purpose of the Socrates Awards is ongoing promotion of the World Elite, who through their hard work and exceptional business sense support an exchange of ideas and experiences amongst the international community in the areas of economics, politics, education and culture. Through a careful selection process by the International Socrates Committee, which selects the most deserving award recipients, the Socrates award ceremony honours their professional achievements and gives international recognition for their success”.

www.ebaoxford.co.uk/socrates-ceremony

During 2012, the late Harold Pukewitz received the highly prestigious international Socrates Award for Achievement and Excellence in Business.

Pupkewitz Group of Companies

CUSTOMER SATISFACTION THROUGH SERVICE EXCELLENCE

Our Successful Business Portfolio



PUPKEWITZ MEGABUILD is primarily a Builders' Merchant with 13 branches offering a full range (over 20 000 products) required by the building and construction industries and allied trades, home improvers, DIY enthusiasts and customers in all branches of the public and private sectors. Highly trained staff supported by a state-of-the-art ICT system are available to help customers in all service aspects: Customers can place orders, obtain quotations and check their accounts on-line at www.megabuildonline.com

Branches: Grootfontein, Katima Mulilo, Keetmanshoop, Luderitz, Ondangwa, Oranjemund, Otjiwarongo, Oshakati, Rundu, Tsumeb, Walvis Bay, Windhoek Central & Windhoek North.

Divisional Office: +264 61 291 6700



BUILDERS WAREHOUSE with outlets in Katutura and Swakopmund offers a range of building materials and hardware focusing mainly on the building contractor market, and has an established reputation for speedy execution of orders. **Tel:** +264 61 291 6700



PUPKEWITZ MEGATECH supplies a wide range of electrical and industrial products to the electrical contractors, mines, REDs, SOEs and government departments. The product range spans low voltage, medium and high voltage products (e.g. cables, lighting solutions, circuit breakers) plus back-up power and air-conditioning solutions, to offer convenient one-stop shopping at competitive prices. With over 120 years' experience in the electrical trade, experienced sales staff are eager to exceed customers' expectations.

Branches: Windhoek and Oshakati **Tel:** +264 61 555 555, megatech@pupkewitz.com



PUPKEWITZ CATERING SUPPLIES has a proven track record of providing tailor-made catering solutions for the hospitality industry (hotels, restaurants, fast food outlets etc), government institutions (hospitals, schools, etc) and specialized industries (laundries, butcheries etc) With a full range of commercial equipment and related products, we offer turnkey projects, including design, supply, installation, training and maintenance. Pupkewitz Catering Supplies carries a wide range of stock at its modern premises, supplemented by in-time deliveries.

Tel: +264 61 291 6300/ 291 6348, www.pupkewitz-catering.com



Pupkewitz Samsung Store

PUPKEWITZ SAMSUNG STORE is a modern and convenient one-stop shop, where all Samsung's advanced technological products (audio visual, home appliances, IT, mobile phones, digital cameras, air conditioners) are offered and expert advice provided by highly-trained sales staff.

Tel: +264 61 410093, samsungsm@pupkewitz.com



PUPKEWITZ MOTOR DIVISION The Pupkewitz Group has its foundation nestled in transport, when Max Pupkewitz opened his wagon building business in Okahandja during 1905. Pupkewitz Motor Division has built on this proud heritage and represents no less than nine top quality brands, with a dealer network of 16 dealerships spread across Namibia. The cornerstones of Pupkewitz Motor Division are:

- our commitment to excellence through our well qualified and experienced employees, ensuring our customers' needs are not merely met, but exceeded;
- excellent relationships with all manufacturers we represent, ensuring quality products and services throughout our dealer network; and
- small enough to care-turning each customer into a friend for life.

Contact us today, to exceed your expectations: www.pupkewitz-motors.com • **Tel:** + 264 61 291 6900

Pupkewitz Motor Division represents the following leading brands:



Contact Eugene Shepherd: Group Financial Director/Group Head Office

P O Box 140, Windhoek • 42 Rehobother Road, Ausspannplatz,

Tel: +264 61 291 6300 • **Fax:** +264 61 291 6328 • groupfd@pupkewitz.com • www.pupkewitz.com

Our Vision
The quest for excellence.

Our Mission

To benefit fellow Namibians, by trading in quality products and services.

Our Values

- For our customers a compelling place to shop, by providing convenience and fair prices.
- For our employees a compelling place to work, by providing exceptional opportunities and rewards for achievement.
- For all our stakeholders, a trustworthy, reliable and compelling partner to do business with.

Our Employees—our most valuable asset

We strive to promote a working environment of mutual trust and respect. We employ, train and promote employees on the basis of the competencies needed to perform the job required. We place particular emphasis on developing employees from previously disadvantaged groups. We are committed to ensure a safe and healthy work environment for all employees.

Our Customers

The Group's guiding policy has always been and remains, *Customer Satisfaction Through Service Excellence*, which is underpinned by four principles:

Pricing: Competitive prices for high quality goods and services.

Warranty: All goods sold enjoy our diligent backing of manufacturers' warranty.

Fairness: Should a complaint arise, it will be promptly and fairly resolved.

Service: Customers are diligently accorded respect.

Competition

The Group believes in vigorous but fair competition and supports the development of appropriate competition laws. It follows that the Group, its subsidiaries and employees will conduct their operations in accordance with the principles of fair competition and applicable regulations.

Business Partners

The Group is committed to establishing mutually beneficial relationships with our suppliers, customers and joint-venture business partners. In our business dealings we expect our partners to adhere to business principles consistent with our own.

Public Activities

The Pupkewitz Group is apolitical and does not make contributions to political parties nor groups promoting party interests. The Group through its subsidiaries is encouraged to promote and defend its legitimate interests through cooperation with the Government, both directly and indirectly in association with such bodies as the NEF, NCCI, Legal Assistance Centre and the Namibia Business Innovation Centre, amongst others, in order to develop legislation which may affect our business interests.

SME's Development

We believe that Small and Medium sized Enterprise (SME) development is of key importance in creating jobs, reducing unemployment and advancing broad based economic empowerment. The Pupkewitz Group is actively involved in the development of emerging SME's. Our SME initiatives and support are aimed at the development of business skills required by SME's to manage their businesses successfully. We supply quality goods and services required by SME's, and where capital equipment is needed, we offer finance to enable SME's to acquire fixed assets from the various Pupkewitz subsidiaries, on favourable terms.

Social Responsibility

Our Corporate Social Responsibility programme whose yearly growing budget is funded by Pupkewitz Holdings (Pty) Ltd is implemented through the Pupkewitz Foundation. We support a great variety of organisations dealing with education, health, sport, culture, democracy, environment, etc. The Group strives to be a trusted corporate citizen and as an integral part of Namibian society, to fulfill its obligations to communities within which it operates. The Group recognizes that sustainable use of the environment is essential to the survival of our businesses and livelihoods. We will work in partnership with others to promote environmental care and to increase understanding of environmental issues in Namibia.

SME Development Program

M Pupkewitz & Sons (Pty) Ltd t/a Pupkewitz Megabuild and Builders Warehouse

Seven years ago a specialised department was established at Pupkewitz Megabuild and Builders Warehouse, to assist and develop Small and Medium Enterprises in Namibia, based on a three-pronged approach:

Building Contractors: this group was made up of small contractors, who were either starting or had completed small projects. We undertook training courses together, with other service providers, to ensure they had the necessary contracting, estimating, and business skills to successfully complete building projects. We have qualified staff, who mentor these contractors with ongoing training, both practical and theoretical, site inspections and advice. Furthermore, we extend a sufficient line of credit, to guarantee that they can complete their projects without any delay in materials supply. Many of these 600 SME's have joined our mainstream customer base, with an extension of credit in excess of N\$ 36 million.

Suppliers: we actively encourage and seek local supply, with some 37% of all procurement being sourced in Namibia. We continue to encourage local manufacturers to contact us where the quality of the product, continuity of supply and price competitiveness can be guaranteed.

"Micro to Mega": this initiative was started some four years ago, where we established retail trading operations with previously disadvantaged Namibian entrepreneurs, mainly in rural areas. The objective of this initiative was two-fold, namely: 1. to establish, encourage and mentor previously disadvantaged Namibians, to start trading operations and encourage employment in the rural areas; 2. to bring our product range to said areas, in order to encourage development.

Pupkewitz MegaTech (Pty) Ltd

Apart from direct job creation by growing our staff from 10 to 80, through our SME Development Program, we have assisted PDN electrical contractors to establish themselves. Key aspects of this program:

- Our sales staff is highly experienced, to assist the upcoming contractors with product selection and support during the tender process;
- Through our flexible credit policy, we provide credit to start-up contractors who are unable to secure credit elsewhere, resulting in loyal, long-term mutually-beneficial business relationships; and
- During project execution, we assist with project management and cash-flow planning, helping SME's to build sustainable businesses.

Some early SME contractors are now ranked in the top 10 list of electrical contractors in Namibia.

Harold Pupkewitz *Graduate School of Business*

Unlike most of other sciences 'Management Science' does not expound 'one given reality'. It explores, discusses and evaluates approaches to shape and create alternative realities. The HP-GSB with its internationally accredited programmes, is a credible choice among the different offerings for Business Education in Namibia.

Business education is not per se beneficial for individuals and society. Recently, Henry Mintzberg and many other management thinkers have pointed out that what society really needs is not 'standard MBA number crunchers', but managers with realistic and responsible attitudes towards business and society. The curricula of business schools are dominated by tools and blue prints for solutions to oversimplify business problems, over-emphasise rationality. The influence of insecurity and coincidence on decisions is neglected. These shortcomings lead to overconfidence and the illusion of being in control, by ignoring 'what we don't know', we fail to consider alternative approaches that might suit the situation better.

In 2014 HP-GSB offers three academic degree programmes, and a portfolio of short courses and management development programmes.

Executive Master of Business Administration (EMBA)

The flagship programme of HP-GSB is an advanced Leadership Programme focusing on general management, growth and innovation issues. It matches the highest international standards of Executive Business Education. It provides students with international exposure through a two-week International Management and Leadership Experience Residency in Berlin, Germany.

Master of Business Administration (MBA)

The broad-based general management programme covers all functional and technology-driven areas of management. It enables professionals with different educational backgrounds and junior managers to qualify for senior management and leadership positions in corporations, government and non-government organisations.

Master of Leadership and Change Management (MLCM)

The programme is focused on addressing developmental issues, communication and conflict management, change, societal leadership and social entrepreneurship. It is an advanced social skills' programme building competences and advanced skills in people management, development and focussing on change.

Executive Training Programmes

Topics of special practical relevance are extracted from the EMBA content and condensed into 3 day seminar and small group training courses for executives. Outcomes are mastering cutting-edge challenges, and using innovation from respective fields of management and organisation. Course material and case studies are affiliated with the content of HP-GSB's flagship programme, the EMBA. Training is delivered in cooperation with Leading International Business Schools and/or experienced business experts and coaches. Any EMBA course inclusive of the International Management and Leadership Experience Residence can also be individually booked by groups of up to six persons.

Management Development Programmes

These are offered on request, and custom-tailored to the needs of corporate clients, and refer to the National Qualifications Framework levels 6 up to 9 (Master) and for Research Management on PhD level 10. In 2015, HP-GSB will introduce its new PhD programme, inclusive of the Research Management Module.



**POLYTECHNIC
OF NAMIBIA**

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Location/ Contact:

Science & Tech Building, 3rd Floor
Polytechnic of Namibia [Lower Campus]
Private Bag 13388, Windhoek, Namibia
Tel +264 (61) 207 2850

Detailed information available on our webpage www.hpgsb.polytechnic.edu.na



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The International Faculty offers coherent solution-oriented research and teaching systems



“Corporate Social Responsibility funds are drawn from the Group’s operating profits, thus acknowledging our loyal customer patronage nationwide.”

The Pupkewitz Foundation

a Namibian Legacy

The Pupkewitz Foundation aligns its corporate social investment goals to Namibia’s National Development Plans, which are embodied in **Vision 2030**, the New Equitable Empowerment Framework (**NEEEF**) and sustainable practices within the **Ten Principles of the Global Compact**, an initiative of the United Nations. Furthermore, the ethos and work of the Pupkewitz Foundation is clearly aligned to **Article 95** contained in Namibia’s Constitution, namely “the Promotion of Welfare of the People”.

A Living Pupkewitz Legacy

Two noteworthy projects stand out, which complete his vision of an increasingly well-educated and healthy nation for years to come.

The Harold Pupkewitz Graduate School of Business (incorporated within the Polytechnic of Namibia)

Under the highly energised leadership of the new Director, Prof. F Witt HP-GSB offers internationally accredited programs: three academic degree programs, a portfolio of short courses, management development programs and The Harold Pupkewitz Lectures, for invited members of the public.

The Harold & Ethel Pupkewitz Heart Foundation

Recently launched, this research-driven foundation intends to combat rheumatic heart disease amongst approximately 30,000 Namibian children, in conjunction with the Ministry of Health & Social Services. The seed of this idea was germinated, when Mr Pupkewitz funded heart operations for nine children undertaken by the Cardiac Unit of the RCH.

Sporting ‘Evergreen’ Events

- The **Pupkewitz Jetty Mile** – this premier open-sea endurance swimming event, which attracts both competitive and enthusiast swimmers across a broad age group and Olympic qualifiers from the SADC region, now in its seventh year, is organised by OTB Sports.
- The **Pupkewitz Annual Inter-Schools National Swimming Gala** – organised by NASU – this iconic calendar event was initiated 43 years ago and attracts in excess of 500 swimmers annually. Inter-school and inter-university swimming events contribute to learning to swim and also act as a feeder for competitive swimming. Windhoek, Tsumeb, Oranjemund and Swakopmund are designated venues.
- The **Pupkewitz National Cross-Country Championships** – organised by Athletics Namibia and Frank Fredericks – to identify countrywide athletic talent since 2011, a truly developmental endeavour, including clearing athletic tracks in the regions.

The Pupkewitz Foundation was formally established during July 2003, to actively support Namibian registered organizations engaged in assisting the aged, orphans, vulnerable children and the handicapped. Mr Pupkewitz's benevolence goes back to the time of his mother. **All regions** benefit where possible, from the promotion of **educational excellence, children's health, developmental sport and cultural innovation, to community-based environmental management**.

Funds are made available by subsidiary companies on an annual incremental basis, apportioned across some **eighty** welfare and community-based organizations. This allows aid to be given to those relying on help for their survival, who would otherwise be unattended to. **The Pupkewitz Group accentuates the benevolent face of capitalism, shown through its dedicated and committed response to the immense diversity of requests.**

Entrepreneurship- a critical link

The late Mr. Pupkewitz had for many years made **SME** support a cornerstone of his outreach program, which has culminated in the Pupkewitz Foundation now interacting with micro-entrepreneurs. These range from assisting the **City of Windhoek SME Incubation Centre Trust** with institutional support to entrepreneurial development of footwear design at the **Katutura Community Art Centre**, a branch of the College of the Arts. We achieve the difficult task of balancing positive social impact and business benefits.

Philanthropy- an alternative approach during 2012/13

Almost half the allotted funds are directed to the following three focal areas, **supporting government initiatives**. This includes our ongoing support of **thirteen NGOs** who have benefitted from annual donations over the past decade. The Pupkewitz Foundation has engaged with four other NGO's in **three year rotating programmes**, to bridge the gap of reduced international donor support. Our leading programmes amongst others have been:

Health Care

- the **Malnutrition Landscape Survey**, across all thirteen regions (in conjunction with the Office of the Prime Minister) assessed the impact of stunted growth in children below the age of 5 years and corrective action required
- Drought relief** in cooperation with the Namibia Red Cross Society in the Kunene and Kavango Regions, through provision of sunflower oil and frozen fish, effectively benefitting approximately 155 000 people
- Support for children suffering from hearing disorders, through The Association for Children with Language, Speech & Hearing Impairments of Namibia/ **CLaSH**. A three year outreach program covering Eenhana, Ongsha and Okongo circuits, amongst other areas evaluated 649 learners with ear problems and suspected hearing loss
- Operation Smile** - funding of corrective surgery in the case of cleft lip and palate sufferers
- Emergency **Flood Relief** support provided to the Office of the Prime Minister during April/May 2011
- NANASO**, the Aids Support Organization was provided with rent-free offices for 5 years, following a pledge by the late Mr. Pupkewitz

Educational Support

- CATS Program** (Commercial Advancement Training Scheme) at Polytechnic - a two-year program offering employment and mentorship at Pupkewitz four days p/w, and study two days p/w, for capable and disciplined applicants
- Junior Achievement** Namibia (Leadership Camps) the equivalent of a "winter school", including educational field excursions to the Desert Ecological Research Unit at Gobabeb
- School Assistance Program** - largely focusing on material support for government schools, where they may not qualify for assistance in the short-term - over a decade of support
- 8th Annual Mathematics Congress** - support of skills intervention and strengthening the knowledge base amongst school teachers
- ETSIP** (Headmaster Leadership Training Program) with other partners over a span of 5 years

Community Care

- Hostel Feeding Programme**, through ELCRN providing high omega-rich fish and sunflower oil supplementation in Kamanjab, Gibeon, Fransfontein and Maltahöhe
- Complete renovation** of two ELCRN hostels using SME building contractors
- Food security** and conservation agriculture support - irrigated gardens at six "**special schools**" in central and northern Namibia
- eighty welfare** organizations assisted annually, through benevolence donations
- Legal Assistance Centre - support of the **Gender Research and Advocacy Project**, with additional support toward the publication of Policy Briefs within three critical areas, namely domestic violence, woman & child maintenance and cohabitation
- PMR Diamond Arrow Award** winner for 2013, leader in philanthropy, by assisting the aged and orphans

Culture

- Financial support of **COTA Youth Choir** at the International Choral Games (Gold in two categories) and **Voices of Namibia** (Silver)
- Material support for NTN production of "**Meme Mia**" (2013)

Environmental Awareness

- "Ezy-stove"** - a fuel efficient solution for rural and peri-urban communities developed by Creative Entrepreneurial Solutions. Material support provided, by promoting the manufacturing and distribution of stoves, recently launched during the UNCCD/ COP 11 Conference
- Vehicle Assistance Program** - for both wildlife conservation and environmental education initiatives within the NGO community
- Micro-drip innovation** for community gardens - this emerging project has been identified as a high priority by our Foundation

Through the Pupkewitz Foundation's dedicated response to the needs of our country, the Pupkewitz Group has shown the "benevolent face of capitalism", with an enduring commitment to Namibia's future.





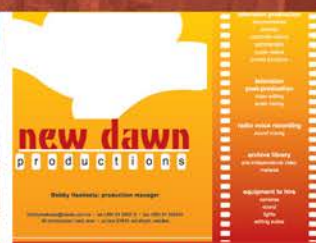
We use foresight to realise our vision of promoting socio-economic development in Namibia. Kalahari Holdings provides quality goods and efficient services. Our portfolio includes Transportation, Security, Hospitality and Entertainment for Namibia.



Ndilimani Cultural Group



Namprint



New Dawn Productions



NCH



Kalahari Holdings Properties

Vision

Kalahari Holdings (Pty) Limited is an established corporate entity, competitive, profitable and playing a prominent role in the socio-economic development of Namibia.

Mission

The mission of Kalahari Holdings is to provide quality goods and efficient and effective customer-centered transportation, security, hospitality and entertainment services amongst others, through the use of appropriate technology and a highly skilled and motivated workforce.

KALAHARI HOLDINGS (PTY) LIMITED

Tel: +264 61 225 333 | Fax: +264 61 221 158 | kholdings@mweb.com.na





Green Enterprise Solutions®

Green Enterprise Solutions (Pty) Ltd is a truly Namibian company providing information and communication technology (ICT) services to corporate Namibia. Green is owned and managed by previously disadvantaged Namibians. Our long-term objective is to sustain a Namibian business which makes positive contributions to all our stakeholders.

Our vision is guided by Namibia's national develop plans namely Vision 2030 and the National Development Plan 4 (NDP4) of the Republic of Namibia.

Our Vision Statement

To be the leading provider of innovative bespoke ICT solutions throughout Africa.

Our Values

- Innovation
- Creativity
- Teamwork
- Good Corporate Citizenship

Our Service Offering

Our principal activity is providing specialised IT services and solutions that help our clients to plan, build, improve and support their IT infrastructures. We offer a full life-cycle of IT Services to clients - including planning, building, support and management.

Our operations focus on services such as applications, networking, security, operating environments, storage and data centre technologies, consulting, integration and managed services to create customised client solutions.

Service Offerings

Infrastructure Services

- Hardware Equipment Sales & Service
- Storage solutions
- Virtualization (Hyper-V, VMware, Veeam)
- Hardware Installation, Service & Support
- Software Installation, Service & Support

Software Services

- Software Sales
- MS SharePoint, SAP, SQL Server & BI (Business Intelligence), Custom Applications, ERP Solutions, Training
- SMS Solutions – Notifications & Collections)

Professional Services

- Planning and Design
- Maintenance, Support & Outsourcing
- Audit and Health Check

Consulting Services

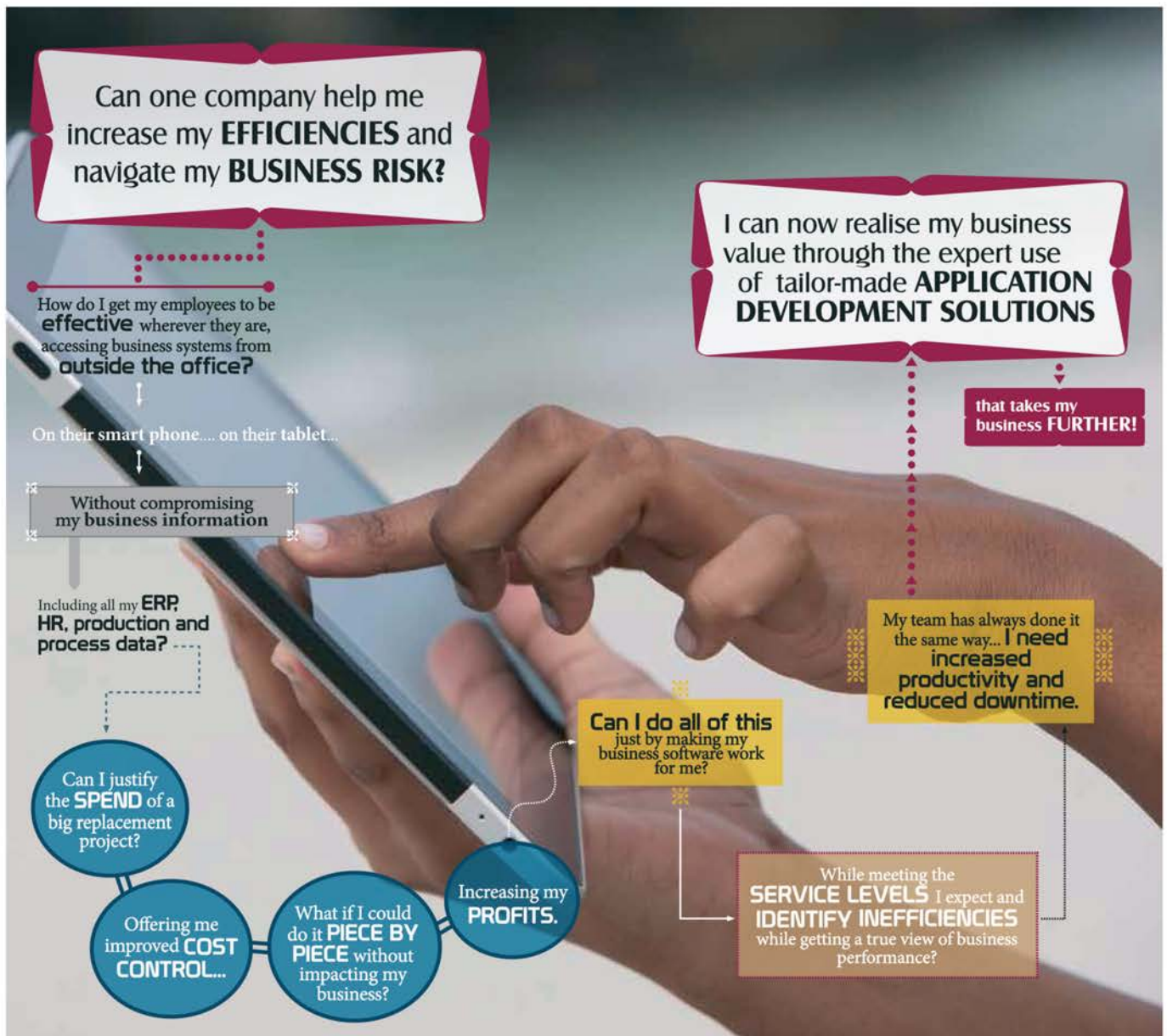
- IT Governance & Project Management

Mobile Marketing

Authorised IBM & Lenovo Warranty Centre in Namibia, IBM's Premier Partner and Microsoft Silver Partner

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The route to a simple solution is usually extraordinary

Business Connexion is perfectly positioned to offer our customers Application Development that allows them to realise their business value.

We have a National Centre of Excellence for Application Development which has allowed us to become one of the largest software development companies in Africa. We offer an improved IT process and up-to-date technology, improved productivity and reduced downtime. We are uniquely positioned with our best-practice Portfolio, Programme and Project Management offices, Methodologies, processes, tools and techniques to provide a quality and consistent service across the entire Application Life Cycle. We call it amplifying the power of Connective Intelligence™.

The intelligence to arrive at the best and simplest solutions for our clients' businesses through connecting our people, technology and our partners.



Scan here to find out more about Application Development and Mobility from Business Connexion.



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Connective Intelligence™



Business Connexion Namibia

Your trusted ICT service provider.

Business Connexion Namibia, is a leading provider of ICT solutions and a trusted partner in delivering a full spectrum of technology and consulting services to support high performance businesses, from desktop to data centre.

We pride ourselves on **service delivery and dependability** and our experience spans across the telecoms, financial, mining, retail, and construction and health sectors with focus on ICT service excellence, which allows clients to focus on their core business.

Business Connexion Namibia creates **technology-based business solutions** that meet the information management needs of today and the future.

Our purpose is to **provide increasingly simple, content-rich and affordable knowledge solutions** to Namibia and Africa.

We bring our vision of **Connective Intelligence™** to life for our clients with our skilled technical and administrative personnel and through our partnerships with the world's leading technology vendors.

Business Connexion Namibia's headquarters are in the capital city of Windhoek with additional offices in Swakopmund and Oshakati covering the coastal and northern areas respectively.



To find out more about Business Connexion Namibia and the services we provide, contact us:

130 Jan Jonker Road, Windhoek, Namibia.
Tel: +264 61 204 0000, Fax: +264 61 204 0009, www.bcx.com.na

**Business
Connexion**
Connective Intelligence™



STANLEY SHANAPINDA
CHIEF EXECUTIVE OFFICER

PLAYING BY THE RULES

The Communications Regulatory Authority of Namibia (CRAN) was established on the 18th May 2011 by the Communications Act No. 8 of 2009.

As the regulating Authority of the Information, Communications and Technology's (ICT's) industry, CRAN believes that widespread access to ICTs is essential to the socio-economic development of Namibia.

CRAN envisages to be "a dynamic regulator of the ICT sector that is transforming Namibia and its people into an active knowledge-based society to derive the full socio-economic benefits of ICT". To reflect the importance of the 2009 Act, and the framework it provides to CRAN's operations and the Namibian ICT sector, the Authority will purposefully regulate electronic communications services and networks, postal services and the assignment and efficient use of radio spectrum in order for Namibians to enjoy the full social-economic benefits of ICT.

Some of the functions that CRAN fulfils are:

- Regulation of anti-competitive conduct;
- Licensing telecommunication, broadcasting and postal services;
- Regulation of access to facilities and interconnection
- Regulation of tariffs;
- Regulation of universal service and access;
- Regulation of rights of way;
- Regulation of electronic communication equipment imported and used in the country;
- Implementation of a Numbering Plan and Number Portability regulations;
- Regulation of spectrum and the licensing of spectrum use; and
- Dealing with complaints and disputes, to ensure consumer protection and the integrity of the industry.

As the ICT Regulator in Namibia, CRAN is committed to fulfilling the following responsibilities:

- Ensure compliance with applicable legislation and regulations;
- Grant, renew, amend, transfer, suspend and revoke licences in respect of Licensees under its mandate;
- Implement a transparent and fair pricing regime;
- Respond to and mediate consumer complaints;
- Protect consumers in respect of prices, quality of service, variety of service and user equipment supplied;
- Promote competition amongst service providers;
- Manage spectrum planning and allocation;
- Ensure telecommunications services are operated in a manner best suited to the socio-economic development of Namibia;
- Establish procedures for ensuring safety and quality of services in the ICT sector;
- Regulate interconnection;
- Facilitate the negotiation of rights of way;
- Manage numbering planning and allocation;
- Facilitate universal access and service.

CRAN, AT THE FOREFRONT OF ICT

Universal Access and Services

ICT is a robust, dynamic sector and is now integrated into everyday life. However, there are still people in Namibia who do not experience the daily benefits of technology. According to the Namibia 2011 Population and Housing Census Main Report (2011, p.47) "the majority (69%) of Namibians have access to radio, with slightly greater access in urban (74%) than rural (65%) areas. Cell phones are prevalent around the country compared to fixed line telephones, and access to cell phones is eight times greater compared to land lines. However, access to other modern information and communication technology such as computers and the internet is fairly limited, particularly in the rural areas."

The discrepancies in technological access reflected above will be bridged by the commencement of the Universal Service and Access provisions in the Communications Act. The Universal Service and Access regulations which CRAN is currently in the process of drafting, aims to promote the availability of a wide range of high quality, reliable and efficient telecommunications services to all users in the country. In addition, the Communications Act makes provision for the establishment of a Universal Service Fund.

CRAN, as a custodian of the Fund, will impose a Universal Service Levy on all licensees through its regulations and the levies generated will be paid into the Fund. The Fund will be used to finance the expenses relating to the administration, control and accounting of the Fund. Furthermore, it will be used to subsidise operators, who in turn will subsidise services or infrastructure that will be used to roll-out universal access services around the country.

CRAN intends to facilitate an environment in Namibia where every person has access to the benefits of ICTs. Furthermore, CRAN is committed to implement regulations that protect consumers from exploitation.

Consumer Protection

CRAN has a consumer complaints process in place, where aggrieved consumers may lodge complaints in terms of CRAN's Consumer Complaints Regulations for adjudication. To further educate, inform, empower and engage consumers in the regulation process, CRAN began its first National Consumer Campaign in 2013. The campaign aimed to create awareness about the role that CRAN plays within the ICT industry in Namibia. The campaign also sought to educate consumers on their rights to be protected from abuse and exploitation in respect of prices, quality of service, variety of services and user equipment.

CRAN has drafted a Quality of Service Regulation to ensure that consumers receive quality services from licensees. The proposed regulations stipulate the quality of service standards that are applicable to telecommunications and broadcasting service licences. The regulations also postulate reporting requirements applicable to licensees and mandate a specific reporting format and the consequences for failure to comply with the quality of service standards and reporting requirements.



OF THE NAMIBIAN
POPULATION LISTEN TO THE
RADIO ON A MONTHLY BASIS.



62%

OF THE NAMIBIAN
POPULATION WATCHES TV
ON A MONTHLY BASIS.



87%

NAMIBIANS ABOVE 16 YEARS
OLD OWN A CELLPHONE.



17.2%

NAMIBIANS USE THE
INTERNET DAILY.

SOURCE: Vision Africa Media-Metrics Study of 2012

Spectrum Management

It is CRAN's mandate to safeguard the efficient use of spectrum in the country, thereby ensuring harmonisation and compliance with both regional and international standards among Namibian operators and service providers. Spectrum is a scarce national resource. The imminent switch over from analogue to digital broadcasting, has opened up frequencies to boost broadband usage, which will increase telecommunications and broadcasting services and access to rural areas. The freeing up of spectrum will avail space for data, which will allow more people to use their cellphones as 'mini computers' to access the internet and financial services. Such applications will speed up progress towards the millennium goals and vision 2030, while reducing the digital divide.

CRAN anticipates great rewards from its efforts to create a knowledge-based society. It will continue to promote technological innovation and the deployment of advanced facilities and services in order to respond to the diverse needs of business and support social and economic growth in Namibia. In addition, CRAN is working together with other regional and international regulators such as the International Telecommunications Union to attract foreign and private investors to invest in the telecommunications sector.





In the New World, you always know how your business is doing.

Cloud ERP

Cloud Collaboration

Cloud CRM

Cloud Email

Cloud Security

Cloud Backup



MTN Business

AFRICA - IT'S TIME TO EMBRACE THE CLOUD!



Manfred Engling
Managing Director

MTN cloud services offer a system by which a client can connect to the internet via the MTN network to a range of data services, without having to invest in high-end desktop computers, servers or laptops. These services include email, "desktop as a service" whereby the client can access and utilise office software such as Microsoft

Word and Excel without having to purchase MSOffice, and facilities to back up the client's data 'in the cloud'. ERP solutions, such as applications for HR management, customer relations management, and accounting packages are also available. This is a very cost effective arrangement for a small business or SME.

MTN Business Namibia will be launching Cloud services to its customers early 2014. The services are aimed at making small and medium enterprises (SMEs), professional services, and the health and micro-finance sectors more efficient.

The introduction of MTN Cloud in Namibia comes after a highly successful launch of the services in Ghana, Nigeria in April and Uganda and Cote d'Ivoire in August. MTN plans to roll out the service to several other markets throughout 2014.

"At MTN we know the difficulties that come with starting and growing a business as we faced the same challenges 20 years ago when we started. With the MTN Cloud services, we want to ease the development of enterprises and the sustainable growth of economies in the countries where we operate. MTN Cloud is integral to our strategy to achieve this, particularly as SMEs are key economic growth drivers in most of our markets," says Pieter Verkade, MTN Group Chief Commercial Officer.

Not only is the service relevant and customised, it is also affordable as access to services is centralised. The middleman is cut out and MTN acts as the single point of contact for customers. The focus is on convenience, as centralising access to services eases the administrative burden for business, where instead of

dealing with multiple service providers, they now deal with one.

"The uptake of MTN Cloud services has been positive across our other markets. We are optimistic that MTN Cloud will receive a similar response in Namibia when it's launched," concludes Manfred Engling, MTN Business Namibia Managing Director.



MTN

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Save it.
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**Recharge it.
Pay for it.
Settle it.**



THE TOTAL NAMPOST SERVICE PACKAGE



**Pack it.
We collect it.
We deliver it.**

**Write it.
Stamp it.
Post it.**

21 YEARS OF THE MODERN NAMPOST

NamPost was born out of an ambition to give Namibians the best logistics services, and to send parcels and mail in Namibia and to any other country they wished in the world. NamPost provides Namibians with the best postal, logistics, and savings bank services in the country. The number of post boxes and private bags has grown to more than 80 000 with many Namibians being able to receive their mail and access NamPost services at more than 135 post offices nationwide.

OUR PRODUCTS AND SERVICES

Mail Services: with more than 98 million pieces of mail handled annually, Mail services is determined to provide fast and reliable services in an increasingly competitive industry. These services include:

- Domestic mail
- International mail
- Parcels
- Hybrid Mail Services (bulk and re-mailing services for large corporations)
- Expedited Mail Services Internationally (EMS)

Banking Services: NamPost Savings Bank (NSB) introduced the SmartCard to replace the old Savings Books in 2006. The SmartCard was designed to give the Savings Book customers an innovative and safe banking solution with competitive rates and biometric finger reading instead of remembering pin numbers. Savings Bank offers further financial products, namely:

- Savings Accounts
- Transactions Accounts
- Savings Certificates
- Fixed-Term Deposits
- Save-as-you-earn Investment Accounts
- Flexi-Save-as-you-earn Investment Accounts
- Salary payments into Accounts
- Money orders
- Postal Orders and
- Electronic Money Transfer Services
- My Choice Investment Account
- Call Accounts
- Notice Accounts

Treasury Services: Since the official establishment of NamPost's Treasury Department, it has become a competitive financial service force in the local market. Through the Treasury Department, clients have the opportunity to invest their funds in a flexible product range, suited to a large variety of customers and businesses.

Courier Services: More than four million kilometres are covered across Namibia on an annual basis to deliver parcels anywhere in Namibia. As the oldest Courier Service in Namibia, we cater for both the general public and corporate clients. NamPost Courier offers direct overnight deliveries to 61 towns across Namibia at very competitive prices.

Philately Services: Philately Services oversee the design, production and marketing of various stamps. They also do commemorative envelopes, mini-sheets and year packs. Stamp themes are selected on an annual basis and show NamPost Philately's commitment to the Namibian history and heritage.

Agency Services: With more than 135 Post Offices across Namibia, it was only a matter of time before companies seized the opportunity to sell their products through NamPost's Third Party Services. When customers visit their nearest Post Office, they are able to access the following products and services:

- NBC TV license fees
- MTC, TN Mobile and Telecom Airtime
- Municipal Bills
- Telecom Accounts
- Namwater
- NHE
- Namibia Institute of pathology
- Natis Driver's License manual book
- Legal Shield premiums
- Mossi Mosquito Nets
- Avbob Funeral products

While maintaining the long-standing importance and infrastructural role of the traditional mailing network, NamPost has managed to move with the times. Combining with the convenience of electronic communication and financial services with the warmth and personal touch of traditional mailing services. NamPost is able to remain true to its founding principles, in spite of our increasing services and growing number of Post Offices because our mission, vision and values have remained relevant and consistent:

Vision: To be the best at what we do!

Mission: Providing postal, financial and logistics solutions to keep people in-touch and to enhance their quality of life

Values: Integrity, Accountability, Caring and Teamwork

This is why at NamPost, we can say with confidence that "we deliver more"

We Deliver More.



nampost®
ICT 143

The new iMac
Performance and design. Taken right to the edge.



iPod nano
Completely renaoed.



iPod touch
Engineered for maximum funness.



iPad mini
Every inch an iPad.



PC Centre
driven by **values**, powered by **intellect**




Authorised Service Provider
Authorised Reseller

iPad
with Retina display.



MacBook Air
The lightweight notebook that's anything but a lightweight.



MacBook Pro
with Retina display
The highest-resolution notebook ever. And the second-highest.



Mac mini
Way more power. Way same size.
Mac mini. Now up to twice as fast.




ebizframe ERP

- 750+ customers, 2000 sites,
- 20 000 users
- 20+ verticals accross 25+ countries

e-Governance

- e-Health
- e-Justice
- Custom solutions for Govt. Depts.

Fleet Management Solutions

- 1000+ assets managed in Namibia
- Cloud based software for Enterprise Grade Fleet
- Management Asset leasing & hire Purchase options for fleet



Delivered in Namibia by

PC Centre

driven by **values**, powered by **intellect**

ebizframe
the affordable world-class ERP

Enterprise Automation

- Mobile Apps (Sales Force, Stock Control)
- Document Management Systems / BPM
- Business Intelligence
- Management Dashboards
- Web Portals, Bespoke Software Development

IT Outsourcing

- Complete management of your IT setup
- Hardware software LAN / WAN, Security Solutions, Apps
- IT Policy, Vendor Management

PC Centre

A TECHNOLOGY SOLUTIONS PROVIDER IN THE ICT ARENA

PC Centre provides technology solutions in the ICT arena to customers, enterprises and small and medium businesses in Namibia.

IT and Digital Office Solutions

Our offerings include a diverse range of products of leading hardware and software manufacturers from around the globe. PC Centre was established in March 1992 as the sole reseller of and service provider for Apple computers and third-party products in Namibia.

As the business grew, PC Centre entered into various strategic partnerships with leading vendors of technology. A few notable partnerships are with RICOH as a distributor, Sangoma reseller, Cyberoam Silver partner and Adobe Certified partner. We have partnerships with RedHat, Dell, Microsoft, Vectorworks, AEC software and Filemaker at various levels.

We have firmly established ourselves as one of Namibia's leading vendors of digital office equipment and document management solutions. By combining the best people, processes and technology, we can help you stay ahead in the digital and information communication technology evolution.

PC Centre is also a founding member of the Namibia Information Technology

Association (NITA) and a member of the Namibia Chamber of Commerce and Industry (NCCI).

PC Centre Fleet Management Solution

PC Centre Fleet Management Solution (FMS) combines a state-of-the-art web-based fleet asset-management system with other systems to ensure that fleet management becomes a dynamic process integrated with the daily management of any organisation. We understand that Fleet Asset Management is a combination of various disciplines, such as engineering, finance, human resource management, road traffic legislation and information technology.

Regardless of the types, size, complexity or geographical spread of your fleet, PC Centre FMS will give you total control by delivering all key performance and management information to your desktop or smartphone, at any time, and any place.

Incorporating the world's best practices and with over two decades of experience, PC Centre FMS contains all relevant management information and reports to operate your fleet optimally. This encompasses overall asset management, staff management including drivers and administrative personnel, complete trip lifecycle including asset and staff allocation and cost

information, and detailed and full maintenance life-cycle information such as costs, checklists, interval tracking and alert generation based on time or distance travelled.

Other fields of specialisation include Cold Chain Logistics for companies that deliver or distribute frozen consumables. PC Centre FMS delivers an end-to-end solution, allowing the user to monitor the procurement process, storage locations and distribution to retail outlets as well as storage with features such as continuous real-time refrigeration temperature monitoring and door open/close alerts. PC Centre FMS is also ideal for other logistics management companies such as taxi operators, car-rental companies, and emergency-vehicle fleet-management services.

Unified Communication Solutions

PC Centre is a next generation Telecommunications Service Provider. We apply open-source, Internet-age technology to creating innovative products and services. For the Telephony platform we base our developments on the open-source Asterisk software, and equipment from Snom and Polycom based on Internet standards such as SIP. Using a single appliance we are able to deliver voice, email, instant messaging along with complete CRM.

PC Centre distributes a variety of specially designed low and high-density telephony hardware - notably those manufactured by Xorcom, Digium and Sangoma Technologies. We also provide complete range of professional services for Asterisk based technologies.

PC Centre provides turnkey PBX solutions based on the Asterisk Telephony Platform, an OpenSource Elastix telephone system that runs on the Linux operating system. By leveraging

the power of OpenSource software we are able to provide our clients with feature rich systems at a fraction of the cost of our proprietary competitors. Our vendor-neutral approach to systems integration allows us to create custom solutions that fit best with our customers individual business needs and budget. PC Centre's VOIP solution can also provide integration with existing equipment to leverage the costs of your infrastructure investments.

Unified Threat Management Systems

PC Centre is an Authorised Cyberoam Partner and we are able to provide the best of breed UTM technology for the Home or Corporate user.

Cyberoam's integrated Security Appliances are purpose-built for comprehensive network protection and high performance needs of small, medium and large enterprises. Cyberoam's Check Mark Level 5 certified, ICSA firewall certified identity-based Internet Security Appliances offer protection against external as well as internal threats.

Cyberoam's architectural flexibility can easily accommodate emerging applications like VoIP through own enhancements and easy third party plug-ins with no architectural changes, keeping enterprises in a state of constant threat-readiness in a rapidly evolving threat scenario. Cyberoam appliances balance performance and security by using technologies like multi core processors, regular expressions co processors and hardware based Advanced Cryptography Engine for accelerating key functions of the UTM appliance.



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54 years supporting Namibian Government and business

Moving your business in the right direction is our business. To ensure that your business systems run smoother, we've had our eye on future technologies before they became part of your office life. So if you're looking for a technology partner that has a constant eye on the future, but is committed to the present, give us a call and we'll bring the future to you.



The world of business is a fast-changing landscape and the businesses that fail to adapt, are left behind. The future of Namibian business lies in our ability to better align our customers for continued value addition in the future.

As a proudly Namibia-owned company, Schoemans has been at the forefront of providing innovative and integrated office efficiency systems and solutions to Namibian business.

We believe in supporting our local economy and encouraging sustainable development for the benefit of both business and people. At the heart of our service offerings lies our ability to bring you the best and latest technology.

Plus helping our customers to help their customers better.

This allows us to implement solutions efficiently and within budget, at the same time guaranteeing excellent after-sales support.

Our 54-year track record, skilled staff and world-class international affiliations allow us to provide your business with the most comprehensive, best of breed and innovative solutions.

Our Services

ICTU - Our Information, Communication Technology and Utility solutions and networks are backed by

international affiliations and qualified local technical support. Remote monitoring and management, Point to Point and Point to Multi Point Wireless Networks, IP surveillance, Access Control, Computer Systems and Service Level Agreements are only some of the solutions offered.



Consulting - Our consulting group is responsible for Oracle Sun systems and application systems such as Business Intelligence and Budgeting Financial Control systems. Sun Solaris engineered systems and Open Source software are fully supported.

DIT - We supply a wide range of Digital Imaging Technology products including multifunction copiers, shredders, point-of-sale, mailroom solutions, Datacard identification systems and money handling equipment.

SOS - Scale Solutions provides hardware, software and technical support services on electronic scales from laboratory up to ten tonnes. All products are serviced and calibrated by trained staff.



Memberships

- Namibian Stock Exchange (NSX)
- Namibian Chamber of Commerce and Industries (NCCI)
- ICT Alliance of Namibia
- ieee.org



Solution WorX

BRAND-INDEPENDENT MANAGED PRINT SERVICES



Jannes du Plooy
Chief Executive Officer

Solution WorX was founded in 2002 as a brand-independent Managed Print Services (MPS) company, and has since become an internationally accredited specialist in managing any desktop and corridor-printing environment.

The Namibian branch was established in 2006 operating

independently with our management and staff. Managed Print Services includes the total management of the document-output environment!

Our solution is brand independent and incorporates your total output infrastructure from printers to copiers, facsimiles and scanners, all consumables from cartridges to paper and spare parts, rentals and maintenance, with no minimum billing – consumption billing only.

Solution WorX assesses, optimises and manages an organisation's entire printing environment, ultimately streamlining existing business processes, saving companies up to 30% of their annual print cost. This includes all geographies where the organisation operates; thus no



printer, copier, scanner or multi-functional device will be left out of the equation.

Our brand independence, MPS methodologies, tailor-made software and strategic on-site approach can significantly lower costs, increase employee productivity and reduce the environmental impact of any business.

Our clients include the Namibian Broadcasting Corporation, Old Mutual, NamPost, Alexander Forbes and Meatco.



SOLUTION WORX

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N\$0.95

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Once-off Connection fee	N\$175	N\$175	N\$175
Free Data per package	10GB	Unlimited	Unlimited
Double up MB	5GB		
Out of Bundle Rate	N\$0.80		
Monthly Subscription	N\$398	N\$998	N\$998
Contract Period	24 Months	24 Months	24 Months

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WINDHOEK



WINDHOEK the

City worth investing in.....





City of many faces

Facts about Windhoek

- **Windhoek:**
The capital city of Namibia
- **Area size:**
5,133.4 km², (1,982.0 sq mi)
- Third largest city in the world by area after Tianjin and Istanbul.
- **Residents Population:**
±340 000
- **Population growth:**
4.7% per annum
- **Housing population:**
90 000 households
- **Market system:**
Free market economy
- **Windhoek GDP:**
Contributes about 44% to Namibia's Gross Domestic Product (GDP), making it the engine of Namibia's economy.

Windhoek Economy

Windhoek is the administrative, commercial, cultural and industrial centre of Namibia. Nearly every national and international enterprise is head-quartered here.

It is also the centre of government as well the centre of all major media and financial entities in the country. Windhoek provides over half of Namibia's non-agricultural employment.

Windhoek economy is composed of mining, meat processing, tourism, services, manufacturing, retail and trading.

Windhoek offers all modern amenities such as conference facilities, commuting services, corporate accommodation and catering venues.

Among so many wonders, perhaps, Windhoek is renowned for its world class beer and beef.

The city hosts Meatco and Namibia Breweries Limited, the meat and beer producers that enjoy global reputation respectively.

Tourism

Windhoek is the cultural hub of Namibia. With various attractions, the capital is an ideal stop-over for visitors to other parts of the country. The city's townships represent the rich cultural heritage of Namibia. The city is safe, sophisticated and is regarded by far as the cleanest city in Africa.

Windhoek emerging industries:

- Construction
- Tourism
- Education
- Textile manufacturing opportunities
- Manufacturing of electronic products
- Craft Markets
- Light industrial cluster parks
- Restaurant and Camp sites
- Servicing of Municipal land

Safety & Security

Windhoek is one of the few African cities with its own Police force. The unit renders reliable and efficient policing service through professional conduct, the application of modern technology and sound management and operational practices to keep order in the city.

The City Police also provides 24 hour emergency services such as fire fighting, ambulance services and rescue and co-ordinates and manages the disaster management programme of the City Council.

Windhoek Strategic Location

Windhoek is strategically located in the centre of Namibia and is the gateway to other regions in the country and beyond. The city's roads provide efficient and easy access to other regions in the country as well as to the SADC region.

The city is well connected to the Trans-Kalahari and Trans-Capri highways, which link Namibia with the rest of the SADC region and all major world markets through the deep-sea harbor of Walvis Bay.

Air transportation

Windhoek is served by two airports, namely Eros airport which mostly serves domestic flights and Hosea Kutako International (HKL) Airport. This main Airport (HKL) is situated 45 kilometres outside Windhoek, and handles over 700,000 passengers annually.

Eros Airport is the busiest inner-city airport in Namibia in terms of take-offs and landings. A number of foreign airlines operate to and from Windhoek. Air charters, helicopter and fixed-wing aircraft rentals are also available.

Education and Health

As the economic centre, Windhoek also hosts Namibia's best schools both public and private. The country's leading institutions of higher learning based in Windhoek are:

- University of Namibia (UNAM)
- Polytechnic of Namibia (Poly)
- International University of Management (IUM)

The three aforesaid universities produce graduates in different fields of study every year.

There are also other smaller private colleges as well as Vocational Training Centres. It must be noted that primary education in Namibia is free of charge.

Windhoek Health Care Centers

Namibia's best health care centers are all based in Windhoek, the Roman Catholic Hospital, Rhino Park Private hospital, MediClinic, Paramount Hospital, Central Hospital, Katutura Hospital (state owned) and they offer:

- state of the art theatres
- world class intensive care units
- overnight wards
- pediatric wards
- cardiac units
- pharmacies
- ambulance services

For further information regarding investment opportunities in Windhoek or any other queries please contact:

Department of Economic Development and Environment

The Manager: Economic Development

PO Box 59, Windhoek, Namibia

Tel: +264 61 290 2284; Fax: +264 61 290 2546

Email: invest@windhoekcc.org.na

Web Site: www.windhoekcc.org.na

Ongwediva Town Council

ONGWEDIVA ANNUAL TRADE FAIR (OATF) – THE FLAGSHIP OF NAMIBIA'S EXHIBITION INDUSTRY

Ongwediva Annual Trade Fair (OATF) is a leading trade and exhibition event on the Namibian Business Calendar. It is also the single biggest event in Northern Namibia that draws exhibitors, business personalities, government leaders and visitors from all corners of the country as well as across the boundaries of Namibia.

The first OATF was opened in the year 2000 by the Founding President of the Republic of Namibia, His Excellency Dr. Sam Nujoma. Since then, the fair has grown in leaps and bounds

with growing pressure from all quarters for the expansion of the facilities, a project that has been vigorously pursued over the past fourteen years.

The Trade Fair, as the name indicates, is annually held at the modern Ongwediva Trade Centre which first hosted the WIB SADC Exhibition in 2000. Ongwediva Trade Fair Centre, by virtue of its strategic location, excellent infrastructure, services and facilities, offers a conducive environment for national and international business forums and exhibitions.

OATF is a great event to explore the full potential of trade, business and investment opportunities that Namibia and the rest of the SADC Region offers. The prospects of regional economic integration, a subject of interest in the Region, call for proactive initiatives to boost cross border investments and OATF therefore serves as an ideal platform to advance the regional objectives. Ongwediva Annual Trade Fair is proudly sponsored by MTC.

Don't miss out on the Ongwediva Annual Trade Fair (OATF) during the last week of August every year.



OATF

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FEEDING THE NATION

YOUR CONSISTENT QUALITY PRODUCER



Since 1982, Namib Mills has grown from a small milling company to a leading supplier of staple food in Namibia. We have three milling facilities located in Windhoek, Otavi and Katima Mulilo, supplying our ten well strategically located depots across Namibia (Windhoek, Kamita Mulilo, Gobabis, Otavi, Ondangwa, Keetmanshoop, Walvis Bay, Otjiwarongo, Mariental and Oranjemund). These facilities enable us to meet our customers' delivery expectations well on time, whether in Namibia, Angola, South Africa or Zambia.

Quality Originated

We take pride in manufacturing products to the highest international standards, utilising modern production technology in all our operations. Namib Mills is certified with ISO 9001 and ISO 9002. As part of continuous drive for improvement, Namib Mills strives at all times towards certification based on the requirements of SANS 10330:2007, supported by a Food Hygiene Management System that conforms to the requirements of the SANS 1049

Standard. SANS 10330:2007(HACCP) certification has also been obtained for the Pasta Plant. This demonstrates the commitment to you, our valued customers and it also shows that we are committed to maintaining international standards in all our food processes.

Our People

Namib Mills take pride in all our 900 employees. We believe that businesses are communities that are composed of various subcultures, thus all employees, whether the Managing Director or a general worker form part of the value added chain. Today we stand tall and proud because of all our employees, proudly feeding Namibia.

Giving Back

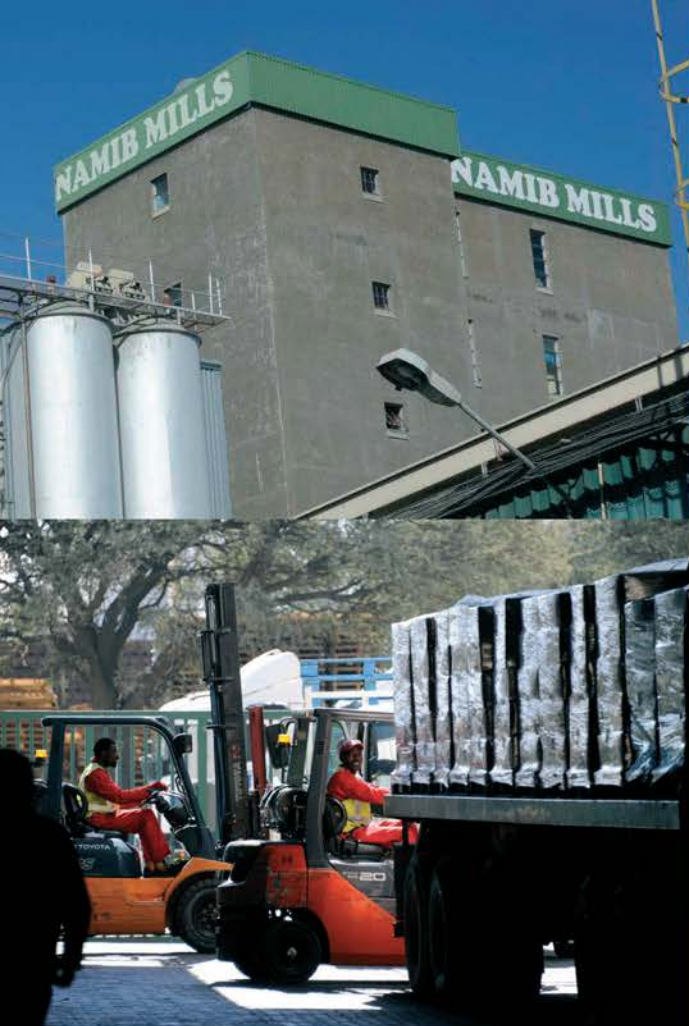
To us, Corporate Social Responsibility is not just a task but a true commitment working towards Vision 2030. Among other contributions such as education and sport development, Namib Mills also plays an active role in fighting hunger in Namibia by feeding underprivileged members of society through various welfare organisations.

Our Brands

We believe in giving you, our valued customers more choices to choose from. The wide range of brand portfolios are produced to suit different market segments, taking price into consideration but not compromising the quality of our brands. With well-known household brands such as Top Score, Bakpro, Pasta Polana, Sugar King, Rice King, Meme Mahangu and Pasta la Vita, you can be assured that you are getting value for your money.

RICE KING is ideal for everyday use. A quality product that always offers value for money. Rice King is parboiled ensuring a nutritious and healthy product that is suitable for the whole family.





TOP SCORE is the leading super maize meal in the market, made under stringent quality measures, fortified with additional vitamins and nutrients for more "Power in the Kick".

BAKPRO wheat flour offers consistent baking quality for confident baking, hence the slogan "Bake with confidence". The Bakpro range is preferred in most bakeries countrywide and retail outlets for home baking.



PASTA POLANA is the market leader in Namibia within the pasta category, offering a superior quality in 7 different shapes which are Spaghetti, Fusilli, Elbows, Tagliatelle, Macaroni, Shells & Past Rice. The 7 shapes allows you to be creative in the kitchen, hence the slogan, "Everyday a different way".



PASTA LA VITA made from the finest durum wheat semolina, Pasta la Vita is Namibia's premium pasta and measures up to the standards set by most international pastas.

Pasta la Vita is endorsed by the Heart Foundation, making it low in cholesterol, saturated fats and salt. Pasta la Vita is ideal for people who are active and want to be healthy.



SUGAR KING is a Namibian sugar brand. We offer a variety of white, dry brown and special golden brown sugar. Sugar King provides Namibians with instant energy needed in order to excel. That is why Sugar King is "First for sweetness, first for energy".



MEME MAHANGU offers a superior quality product to the Namibian community. It is home away from home and purely traditional. Enjoy it as a meal or make your own refreshing drink.



REACHING FOR THE STARS

"We could not be more proud to bring back another international award for the quality of our premium Windhoek Lager."

– Christian Mueller, master brewer at Namibia Breweries

Africa's world-class beer was once again awarded for its premium quality at the 2013 European Beer Star Awards. Held in Germany, the awards featured over 1500 beers from 40 countries. All of them rigorously tested, tasted and rated according to the drinking experience and their sensory qualities: the mouthfeel, the aroma and, of course, the taste. So next time you enjoy a Windhoek Lager, savour it and know that you're drinking the best.

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100% PURE BEER 



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Drink Responsibly.**

Namibia Breweries Limited

"THE PRIDE OF NAMIBIA"



Wessie van der Westhuizen
Managing Director

Established in 1920, Namibia Breweries Limited (NBL) – a subsidiary of the Ohlthaver & List (O&L) Group of Companies – is among the frontrunners in the beverage manufacturing sector in Namibia. The company leads the domestic beer market and has a significant share of the premium beer category in South Africa. Namibia Breweries' total exports account for more than half of total output.

Brewed by choice according to the *Reinheitsgebot* of 1516, Namibia Breweries' beer enjoys the reputation of exceptional quality and purity for which the brands have earned international recognition such as winning a series of gold medals from the prestigious Deutsche Landwirtschafts Gesellschaft (DLG) in 2010, 2011, 2012 and 2013 – for all four brands – Windhoek Lager; Windhoek Light; Windhoek Draught & Tafel Lager.

In addition to our premium beer brands, we also brew a non-alcoholic malt-based soft drink, Vigo. Furthermore, we brew Heineken and Amstel under license of our joint venture, DHN Drinks. NBL is committed to operating its business in a socially and environmentally responsible manner.

NBL continues to roll out the responsible drinking programme, DRINKIQ, to instill a deep awareness amongst both our staff and other stakeholders of responsible alcohol consumption, while also leading the Namibian alcohol industry in effective self-regulation.

Our Brands

NBL has a rich and diverse portfolio of brands that are aimed at different consumer motivations and needs. Namibia's no 1 brand, Tafel, is also part of NBL's portfolio and is positioned to appeal to Namibians celebrating everyday Namibian occasions.

In addition to our core beer brands, we also have ready-to-drinks i.e. Smirnoff Spin and Storm and Club Shandy. Our portfolio is further complemented by an on-tap offering, Hansa Draught, which is the first draught On-Tap offering ever produced in Namibia. Our seasonal beer, Urbock, which is specially brewed in winter – is a rich liquid befitting Namibian cold evenings. Other brands include Vigo, as well as the McKane range.

These products are exported to RSA, Botswana, Zambia, Tanzania, Mozambique, Zimbabwe, Lesotho, Swaziland, Angola, St. Helena, Uganda, Kenya, Cameroon, Canada, UK, Germany, Australia, New Zealand, Ghana and the Democratic Republic of Congo (DRC).

We also distribute the Fruitree range in Namibia. In addition, NBL has sole distribution right for Erdinger, a Weiss beer for consumers wanting to experience a wheat beer.

As part of the O&L Group of Companies, with its purpose "Creating a future, enhancing life",

NBL is committed to embrace its obligations as a leading corporate citizen, and has a focused approach with regard to Corporate Social Investment (CSI), which is twofold.

Being a Namibian company, the company supports key national development areas; while on the other hand, being a producer of alcoholic beverages we strive to combat the potential negative effects of the industry. In addition to all other responsibilities towards environmental preservation and social upliftment and philanthropy NBL fervently promotes the responsible use of alcoholic beverages.

Our contribution to the environment and society through various Corporate Social Responsibility (CSR) initiatives

Mindful of the potential dangers manufacturing industries pose to the environment and the scarcity of production inputs, NBL continuously seeks ways to reduce its environmental impact, and to enhance the sustainability of its operations.

The business continuously benchmarks its operations by improving efficiencies on components such as water consumption, energy usage, and packaging materials, against similar sized breweries globally. The results of this commitment to sustainability have been that NBL is consistently amongst the top five breweries in its peer group in Africa.

Particular significant progress in greening operations were achieved in the last 3 years through our various expansion projects which include the installation of a new Ammonia (NH3) cooling circuit, and a new boiler system, significantly enhancing efficiency while

reducing NBL's carbon footprint. In order to become self-sufficient and reduce energy cost, completion of the installation of the largest 1 megawatt solar power plant in Africa on the roof of NBL is envisaged for the end of 2013. The 1 MW plant will cover up to 35% of the total NBL consumption during day time.

In addition to employing cleaner production practices within their operations, NBL has earned recognition as a leader in promoting environmental preservation beyond its operations.

As such, NBL leads a number of successful clean-up projects such as *Project Shine* which has positively impacted the coastal regions of Namibia since 2007, and is still going strong, while new initiatives such as the *Fish River Canyon Clean-up*, were initiated in 2012.

NBL depots are also actively involved in supporting recycling with small entrepreneurs regularly receiving assistance to transport their recyclables from various towns to buy-back centres in the city.

Namibia Breweries is committed to our Group purpose of "Creating a future, enhancing life", and continues to innovate, collaborate and invest in preserving Namibia's beautiful environment for future generations to come.

NBL

ROUX-CHÉ LOCKE
GROUP MANAGER:
EXTERNAL RELATIONS

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Namibia Dairies

NAMIBIA DAIRIES GROWS FROM GOOD TO GREAT!



Peter Grüttemeyer
Managing Director

Created in 1997, as a result of the merger between Rietfontein Dairies and Bonmilk, Namibia Dairies has grown into a leading force in the industry. With four distribution depots countrywide, we supply fresh and long-life milk, value-added dairy products and other beverages to a variety of Namibian consumers.

Our headquarters are located in the nation's capital, Windhoek, with depots in Swakopmund, Oshakati and Otjiwarongo. The company also boasts an operating structure of six divisions: demand chain, finance and administration, technical and commercial,

human capital and agri-business. Namibia Dairies now operates through an integrated network of milk supply, processing, value adding, and the largest domestic cold-chain distribution network in the country.

The company has come a long way since the amalgamation of Rietfontein Dairies and Bonmilk. In 2006 we successfully consolidated our plants into one streamlined factory, now based in Windhoek, and in 2007 we formed a vertically integrated dairy operation ranging from the production of fodder and raw milk through to manufacturing, sales and distribution. Since 2009 Namibia Dairies is operating one of the most sophisticated and modern dairy farms in the world: the !Aimab Superfarm, located near Mariental in the great Hardap Region of Namibia.

The !Aimab Superfarm currently houses around 1,500 cows in milk, to be increased to 2,000 cows over the next three to four years. !Aimab was built and equipped with tested, state-of-the-art technology from New Zealand, Israel and the United



States. The total mixed ration and deep-litter system is based on the controlled feeding of cows in large barns, providing Namibia Dairies with a semi-intensive milk production process.

Our wide range of products – tailor-made to meet the needs of our consumers – include long-life, dairy based products, soft cheeses, yoghurts, fermented traditional dairy products, fruit juices, fruit dairy mixes and carbonated and still mineral water. The company's leading brands include Rietfontein TM, Sunsation TM, Aqua Splash TM and Juicy Fruit TM, and Namimilk TM, the biggest dairy brand in the country.

The company ensures consistent quality for its product range by using only hormone-free milk sourced from approved Namibian milk producers and by enforcing stringent control measures. Namibia Dairies is ISO 9001:2008 certified, emphasising our compliance with internationally recognised quality management systems.

Namibia Dairies employs in excess of 700 people throughout the company and is a vital player in leading and developing the Namibian dairy industry. We believe in the promotion of health and wellbeing as well as the sustained quality of life for our customers, consumers, employees and their communities.



NAMIBIA DAIRIES

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SOARING TO NEW HEIGHTS



Gavin Hanssen
Chief Executive Officer

Progressively taking on bigger projects across the Sub-Saharan region, the proudly Namibian company Namespace Contractors has taken the next step towards becoming the premier company for prefabricated modular structures.

With the recent award of one of Swakop Uranium's largest contracts, Namespace has been catapulted into a different league. At a value of N\$135 million, the contract is to supply the Husab Project's 4300-man contractor's camp and 2600m² EPCM office buildings. Construction has kicked off in June 2013, with the EPCM office buildings already handed over to the client.

Construction of the contractor's camp, complete with accommodation units, kitchens and diners, ablution facilities, laundries and recreation halls, is in full swing and is set to be completed during the first half of 2014. The permanent, concrete-based modular buildings which Namespace is providing, are a leap away from the prefabricated buildings that most people associate with temporary accommodation.

"We have spent the last few years trying to educate clients that we are more than capable of handling larger projects and need not stand back for foreign companies. The confidence that Swakop Uranium has shown in our technical and project management skills is great reward for our investment in the people and possibilities that exist in Namibia" says CEO, Gavin Hanssen.

Starting out with an initial eight-man team, the company's 98 percent Namibian-workforce has swelled to 140, with the vast majority on-site at various developments in and around the country – with only 40 working in the factory and head office. For the Husab Project this number has grown to over 260 employees.

"All eyes are on the Husab Project and now that Namespace has been awarded a substantial contract, attention is also turning to Namibia and its capabilities. Ideally, Namespace would like to provide a locally-manufactured product that we can supply more competitively to local projects and also export to other African countries where there is a lot of infrastructure development" says Hanssen.

Since being founded in 2006, the biggest shift in focus has been the move away from completing a multitude of smaller projects each year, to a fewer number but larger in scale.

Turn-key solutions, irrespective of whether the client desires permanent, concrete-based modular buildings, portable modular structures, stackable accommodation, container conversions or a rented unit, Namespace offers a fully realised turn-key solution. Every stage, from the design, manufacturing, distribution and installation is managed by Namespace' in-house teams.

Though the company initially supplied standard designs,

almost every unit is now custom designed and manufactured to the highest standard in order to meet each client's unique requirements.

Namespace' MODS (Modular On Demand Space) are manufactured self-contained, steel container-sized units, constructed with the same insulated product used for Perma Space units. The Perma Space units are concrete-based buildings, highly robust, designed for living purposes and totally dust-free.

Our Swakopmund location, on the Atlantic coast and in close proximity to Walvis Bay, Namibia's highly efficient main port, ensures Namespace has a ready-made logistics network, with easy access down the west coast of Africa and an excellent road infrastructure into Angola, Zambia, Zimbabwe, DRC and Tanzania.

"It will probably make sense for us to move away from Namibia towards Africa as whole in the coming years, especially towards the north. As we've already completed a number of developments in Mali, Malawi and Angola, we have considerable prior experience to offer", says Hanssen. "We've built a solid name for ourselves, with a reputation for quality, delivering on time and conducting ourselves responsibly. That's very much something we want to continue and build upon as we move forward."



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Ohorongo Cement

SET FOR SUCCESS



Ohorongo Cement has made great strides in the cement industry since its inception in 2009. The Company has produced and distributed more than 600 000 tons of cement to date for the current financial year 2013.

The previous year, the company celebrated the milestone of one million tons of cement produced and sold. Hans-Wilhelm Schütte, Managing Director, said the 1 million tons statistics sold for 2012 translates into 24 400 trucks loaded at the plant, along with 5 230 bulk tankers. 414 950 pallets were loaded with a total of 17 million bags of cement.

The Ohorongo Cement plant was built at Farm Sargberg near Otavi over a record period of only 22 months, at a total initial investment of N\$2, 5 billion. The plant is Namibia's only cement factory and has a production capacity in excess of 700 000 tons per annum. It is currently the most modern and energy efficient and environmentally friendly plant on the African continent.

Some factors in this regard:

- Reduced dust emission through bag house filter
- The lowest CO₂ emissions in Africa according to EU Standards
- Equipped to replace the greater part of coal usage with alternative fuels such as wood chips

- Utilising excess heat from the kiln, saving time and energy in the burning process of raw material to clinker

Ohorongo Cement is currently exporting mainly to Southern Angola, Botswana and in small quantities to the DRC. The Company has plans underway to also export to other neighbouring countries. However, the focus remains on the local Namibian market, who gets preference. "The year 2014 could be a breakthrough year for the Company, given the planned government capital projects."

According to Schütte, Ohorongo Cement is a truly Namibian company, because all the raw materials for the cement are sourced within the country and the production, as well as processing of the final product, takes place at its Sargberg plant in Otavi. The cement produced by Ohorongo is of the highest international standards and is approved & certified by SABS.

Every day 144 samples are tested to ensure a product of consistent high quality and thus consumers and building contractors can have full faith in the quality of the product.

Ohorongo takes pride in the fact that the company has recently received International Certification from VDZ in ISO 14001:2009 and ISO 9001:2008,

an Environmental Management and Quality Standard.

Currently the Company offers different cement types for different applications and offers technical support services to the local industry as required. The company is focused on local job creation and is proud to have a Namibian staff complement of more than 97%.

Ohorongo Otavi Community Trust (OOCT) and Corporate Social Responsibility

As a company and as individuals, Ohorongo takes great pride in contributing to the communities where they live and work. They also care about the environment and are proud of the many ways in which their employees work to safeguard it, in order to leave a lasting legacy.

The Ohorongo Otavi Community Trust (OOCT) in collaboration with Support e.V. was established in 2008 by Ohorongo Cement (Pty) Ltd with the purpose of contributing towards the wellbeing of the community of Otavi. For this purpose Ohorongo committed itself to making an annual financial contribution towards the trust in order to enable the trustees to meet their obligations.

Under the motto "Together we'll grow from a village to a city", the Trust aims towards the general advancement of the Otavi community through investing in the town's infrastructure, education and health care.

The ultimate objective of the trust is to assist needy citizens living in Otavi & surrounds to become self-sufficient and educate citizens who, in turn, will be able to contribute towards the growth and development of Namibia.

Some of the projects include:

- Renovation of Otavi Clinic
- Donation of hospital beds,

hospital bedside lockers, baby cots etc.

- Albino corner in Otavi Clinic distributing hats, long sleeved shirts, sunglasses and specialised sun protection lotions free of charge
- Donation of solar heaters to Johanniter hostels Khoabeb
- Donation of hospital equipment
- Fax Machine to Otavi Clinic (Mr G. Hirth)
- Recycling stations to Hillside Primary School & Kamwandi Combined School
- Donation of Wheelchairs and Walking frames (some by Paul Hartmann AG, Germany)
- Donation of medical attire to Tsumeb Private Hospital
- Exchange of medical professionals
- Renovation of Otavi Sports Facilities
- Donation of an ambulance to Otavi Town Council



- Building of fresh water coolers at Khorab Secondary School & Shalom Primary School (in collaboration with Global United FC & their partner "Trinkwasserspende.de")
- Donation of cement towards the President's Charity Fund.

Ohorongo recognises that Namibia and the region needs world class cement to set proper foundations for economic development and to assist with attracting foreign investors. The company supports Vision 2030 as well as the "Growth at Home" strategy.

OHORONGO CEMENT

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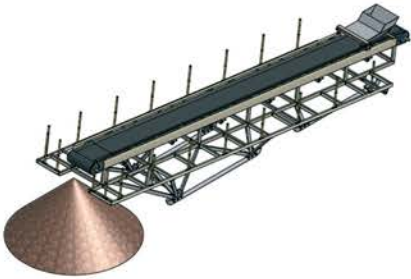
NAMIBIA

STAHL

NEC

Namibian Engineering Corporation STAHL is involved in a diverse range of industries and has offices and workshops in most major regions of Namibia.

Namibian Engineering Corporation has consistently been one of the major employers in the Namibian Engineering Industry for over 50 years.



DESIGN & DRAFTING

- Design and fabrication of steel structures and products such as tanks, feeders, conveyors, mining & processing plants, industrial buildings, steel piping and HDPE piping.



FABRICATION

- 8000m² Fabrication bays serviced by 10 ton overhead cranes in Okahandja, 2000m² fabrication facility in Swakopmund.
- Equipment consisting of: 320 ton press brakes, 20mm guillotines, vertical & sectional rollers, crop and punch machines, 300m² grid blasting booths and 200m² spray booths.
- NEC Stahl employs various state of the art welding technologies.



SITE ESTABLISHMENT AND PRESENCE

- Permanent site establishments and workshops at Rössing Uranium Mine and Langer Heinrich Mine.
- Temporary sites exist at most of Namibia's smaller uranium, gold, zinc, copper and manganese mines.



PROJECT MANAGEMENT

- Mobile crews supported by our Project Offices in Windhoek, Okahandja and Swakopmund, with focus on turn-key installations as well as various green field and brown field projects.
- The installation and commissioning of various types of plant and equipment.

- Large projects are frequently conducted in liaison with major South African, German, American, Canadian and Australian Engineering Houses.
- The familiarity with the local market and operating conditions make NEC STAHL a preferred service provider in the Namibian market.

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Chamber of Mines

Mining industry overview

In the 44 years of its existence, the Chamber of Mines of Namibia has grown to a membership of 106 members (as at September 20, 2013) and represents the interests of all the major mining and exploration companies active in the country.

Chamber Objectives

The Chamber of Mines of Namibia was established to promote, encourage, protect and foster the growth of responsible mining and exploration in Namibia. On behalf of the mining industry, the Chamber communicates regularly with the Government of the Republic of Namibia (GRN) concerning all matters relating to the mining industry.

Major Mines

Namibia is a world-class producer of gem quality rough diamonds, uranium oxide, special high-grade zinc, fluorspar, as well as a producer of gold bullion, blister copper, lead, zinc and copper concentrates, salt, dimension stone and semi-precious stones. A number of companies using state-of-the-art mining and processing technologies are members of the Chamber.

Rio Tinto plc and Vedanta plc, produce uranium oxide at Rössing mine and special high-grade zinc at the Skorpion mine and refinery respectively. Paladin Energy's Langer Heinrich Uranium mine is in full production including the phase 3 expansion project. Swakop Uranium's Husab mine, which is currently in the construction phase, is set to more than double current uranium output once the mine reaches full operating capacity.

The world's number one diamond producer, De Beers, works with the Government of the Republic of Namibia through Namdeb Holdings in a 50:50 joint venture, producing some of the world's finest gem diamonds. Namdeb's output increasingly comes from under the sea, thanks to the technical expertise of Debmarmine Namibia. Further value addition is boosted by about 17 diamond cutting and manufacturing factories that utilise about 16 percent of diamond production by Namdeb Holdings.

AngloGold Ashanti produces gold bullion at Navachab Mine near Karibib. B2Gold is constructing Namibia's second gold mine, the Otjikoto gold project, situated between Otjiwarongo and Otavi. Rosh Pinah Zinc Corporation produces zinc and lead concentrates at Rosh Pinah. Weatherly Mining Namibia operates the copper mines and Dundee Precious Metals-Tsumeb produces blister copper at the Tsumeb smelter, from imported copper concentrates.

Okorusu Fluorspar, owned by European Solvay, is one of the world's largest producers of acid-grade fluorspar.

Mining Industry Performance in 2012

Gross Domestic Product

Preliminary statistics produced from the Namibia Statistics Agency (NSA) show that the mining sector contributed 11.5 percent to the country's Gross Domestic Product (GDP) in 2012, up from 8.2 percent in 2011. The contribution of mining to GDP was the highest recorded since 2008. This indicates that the mining industry is on its way to recovery after three years of stagnant growth caused by global economic pressures. Chamber statistics show that Namibia's mining industry generated revenue of N\$18.52 billion in 2012, a 17 percent increase from 2011 which totalled N\$15.8 billion. Total revenue from non-diamond mining reached N\$11.437 billion, which includes revenue from zinc refining, and diamond mining earned N\$7.08 billion.

Exports

Exports from the mining sector reached N\$15.7 billion to which must be added exports of blister copper and refined zinc, giving a grand total of N\$18.5 billion in 2012. Mineral exports accounted 41 percent of total, according to the NSA.

Fixed Investment

The mining sector spent N\$3.8 billion on fixed investment in 2012 and once again contributed more than any other sector of the economy, except for Government which spent N\$4.1 billion on fixed investment.

Statistics generated by the Chamber of Mines also indicated that exploration is on the rise. Exploration expenditure for 2012 totalled N\$815 million, an 8 percent increase from 2011 amounting to N\$752 million.

Employment

At the end of 2012, Chamber members directly employed 8,340 permanent employees, 474 temporary employees and 5,176 contractors. These Chamber members collectively paid out more than N\$2.93 billion in wages and salaries during the course of 2012.

Skills

Chamber members spent some N\$77.7 million on skills development and awarded a total of 82 new bursaries in 2012 for tertiary education at institutions in Namibia and South Africa, as well as vocational training at the Namibia Institute of Mining & Technology.

Taxation

In 2011/12 (the latest year for which actual revenue as opposed to budget estimates are available), the Ministry of Finance (MoF) estimated that tax revenue from profits taxes on the mining industry amounted to N\$840.7million from diamond mining and N\$10.2 million from other mining. Diamond royalty tax contributed N\$631.6 million and other mineral royalties N\$ 305.4 million to government revenue.

Highlights

International markets for uranium continue to be depressed with spot prices falling below US\$35/lb in September 2013. AREVA announced the deferment of the launching of its Trekkopje mine and has placed it under care and maintenance during 2013. However, Swakop Uranium announced the decision to forge ahead with the construction of the Husab uranium mine at an investment of N\$ 20 billion. Once it reaches its nameplate production, Namibia is likely to become the second largest producer of Uranium in the world, after Kazakhstan.

The diamond sector continued on the path to recovery from the world recession, posting

impressive returns to its shareholders. Existing mines and operations continued to make significant investments.

Weatherly announced plans to open the Old Matchless mine and a positive Bankable Feasibility Study was completed on the Tschudi copper project, which will produce refined copper for the first time in Namibian History. Dundee Precious Metals-Tsumeb has invested heavily in their new smelter with state of the art gas filtration systems. The company also announced their decision to go ahead with the construction of a Sulphuric Acid plant, utilising the sulphur from the off-gases. It is likely that Namibia's uranium sector could be entirely serviced by locally produced sulphuric acid. This positive development exemplifies the synergies this Chamber has been encouraging in terms of up-stream beneficiation.

The Minister of Mines and Energy granted three mining licences, further giving impetus to the growth of the industry. As soon as B2Gold received their licence, they officially announced the development of their Otjikoto gold mine which will become Namibia's second gold mine. The ground breaking ceremony for this mine took place on 26 April 2013.

Deep Yellow Limited intend to establish their Shiyela Iron ore mine which, among other markets, is likely to supply iron ore to Rössing, a further progression of our up-stream value-addition chain. Zhonghe Resources is likely to proceed with a new uranium mine in spite of depressed market conditions.

As mining is undeniably the backbone of Namibia's economy, it is only through the growth of our industry that we will be in a position to support and realise the aims of NDP4 and Vision 2030.

CHAMBER OF MINES

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BECAUSE YOU NEED A RELIABLE SUPPLIER, YOU CAN COUNT ON US...YOUR ONE STOP SHOP

Protea Chemicals Namibia (Pty) Ltd., as a member of the Omnia Group of Companies, was established as a Namibian registered and managed company in 2006. From 2006 to date Protea Chemicals Namibia's focus was the offering of an extensive range of chemicals and services to mining companies in Namibia. Protea Chemicals Namibia has developed extensive warehouse facilities at the Port of Walvis Bay which enable the business to import bulk and containerised shipments directly from source into Namibia. This holds major benefits to the mining industry in Namibia from cost, logistics and supply chain efficiencies. When and where required, a full vendor management service is offered to our mining customers.

Through the services offered by Protea Chemicals Namibia to date to the mining industry, we believe that as a Namibian registered and managed company, we add significant value, and are now in the position to expand this service with value adding to other industries through the establishment of a warehousing and distribution facility in Windhoek.

Protea Chemicals (South Africa) is a longstanding and well respected distributor of speciality, functional and effect chemicals

in sub-Saharan Africa. The business operates from 21 sites located in all the major centres throughout the Southern African Region and extensive coverage in Namibia, supported up to now from the Protea Cape Town branch. Going forward, this support will now be done by the Protea Chemicals Namibia facility and staff based in Windhoek.

We understand that running a business is about ensuring continuous supply, delivering on time, accuracy and providing good old fashioned service. We keep you up and running, not waiting.

Committed to quality, the Protea Group is supported by key supply agreements with proven brands. Beyond delivering raw materials, Protea Chemicals Namibia, based in Windhoek and supported by the Protea Group, offers technical service, product stewardship, sales expertise and a commitment to Responsible Care to our Namibian customers.

This extensive reach ensures optimal proximity to our customers based in Namibia, which strongly supports Protea Chemicals Namibia's customer-orientated approach of being "more than just a chemical supplier".

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Chemicals Namibia (Pty) Ltd
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PROUD TO BE AT THE HEART OF THE NATION'S PROGRESS

Since the first Diamond was discovered, the diamond industry has made contributions to the nation through employment, education, infrastructure and taken on various CSR initiatives.

DEBMARINE NAMIBIA

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DEBMARINE NAMIBIA
unlocking the sparkle

Debmarine Namibia

DEBMARINE NAMIBIA IS A RECOGNISED WORLD LEADER IN MARINE DIAMOND EXPLORATION AND MINING TECHNOLOGY.



Otto Shikongo
Chief Executive Officer

Our history

In the year 2000 the Namibian Government (GRN) and De Beers decided to establish a Namibian offshore diamond mining company. The result, Debmarine Namibia, became active in January 2001.

Our shareholders

In May 2011, the Government of the Republic of Namibia and De Beers signed a collection of agreements for the establishment of a new shareholder structure in Namibia. Under the new structure, the GRN increased its shareholding in Debmarine Namibia from 15% to 50%.

Operations and production

Debmarine Namibia operates in the off-shore mining licence area off the southern coast of Namibia at water depths of between 70 and 140 metres. It operates five diamond mining vessels, namely Debmar Atlantic, Debmar Pacific, Gariep, Grand Banks and Mafuta.

Two mining technologies are deployed, the airlift-drill and the crawler mining technology. These two technologies are applied to suit different ground conditions.

Debmarine Namibia charters mv Coral Sea, for sampling. An Autonomous Under Water Vehicle is chartered for geophysical data work.

Offshore logistical support services are provided to the mining vessels by means of fixed and rotor wing aircraft and tug services.

Exploration and mining technology

Resource development is carried out by scanning the seafloor using geophysical mapping followed by sampling to determine the reserve inventory. The inventory, together with other parameters, is processed into a mine plan, which is aimed at ensuring the sustainable use of the resource for the long-term benefit of the stakeholders. The production is from the ocean floor using highly advanced technology and supported with sophisticated tracking, positioning and surveying equipment.

Safety

Debmarine Namibia is committed to Zero-Harm in terms of the safety of its employees. Participation in regular safety training programmes ensures continuous safety risk awareness and management.

Health

The company has an on-site voluntary counselling and testing (VCT) programme, and anti-retroviral therapy is available free of charge to all affected employees and their life partners. The Company conducts regular on-site baseline screening check-ups for early identification for chronic and acute illnesses and to educate, counsel and refer employees with chronic and acute illnesses.

Skills development

Debmarine Namibia employees make the business. It is with this in mind that the Company puts significant emphasis on skills development through

a wide range of programmes including; bursaries, technical training, long-term trainee, self-study assistance, leadership development and safety awareness.

Skills development is critical to the Company and ensures that our investment in the development of local talent empowers our employees, our communities and fosters economic opportunity for Namibia in support of Vision 2030.

The Namibianisation of the workforce is a key initiative that is driven at the highest level. As at 1 January 2013, Namibians made up 77% of the DBMN workforce, a major increase from 18% when the Company migrated from South Africa to Namibia in 2002.

Labour relations

Debmarine Namibia and the Mineworkers Union of Namibia (MUN) concluded the 2012/2014 substantive negotiations by signing a two-year Substantive Agreement, which provides for increases in basic wages and improvements in other conditions of service. Relations between the parties continue to be constructive with mutual appreciation, understanding and respect.

Environmental responsiveness

Debmarine Namibia's prospecting and mining operations are certified to the ISO 14001 international standard. This standard specifies requirements for an environmental management system to support environmental protection and prevention of pollution in line with legal requirements and socio-economic needs in close consultation with key stakeholders and affected parties.

Social responsibility

The Company's Social Responsibility Fund continues to make donations to worthy causes, with a focus on education in the areas of science and technology, sustainable enterprise development and health.

DBMN is ISO14001, International Safety Management (ISM) and OHSAS 18001 certified, in line with its commitment to safety and environmental management. The company demonstrated compliance in addressing social, business, mining, environmental and ethical standards, through the Diamond Best Practice Principles Assurance audit programme, as a JV member of the De Beers Group of Companies.

Debmarine Namibia continues to excel in all aspects of its operation, notably in the areas of safety, health, skills, development, environment, sustainability and mining.

Vision

Debmarine Namibia's vision is to be the global benchmark in marine mining. Forever.

Mission

To prospect for and mine marine diamonds in a sustainable manner to the benefit of our shareholders and stakeholders.

Values

Teamwork, Integrity, Excellence and Respect.

DEBMARINE NAMIBIA

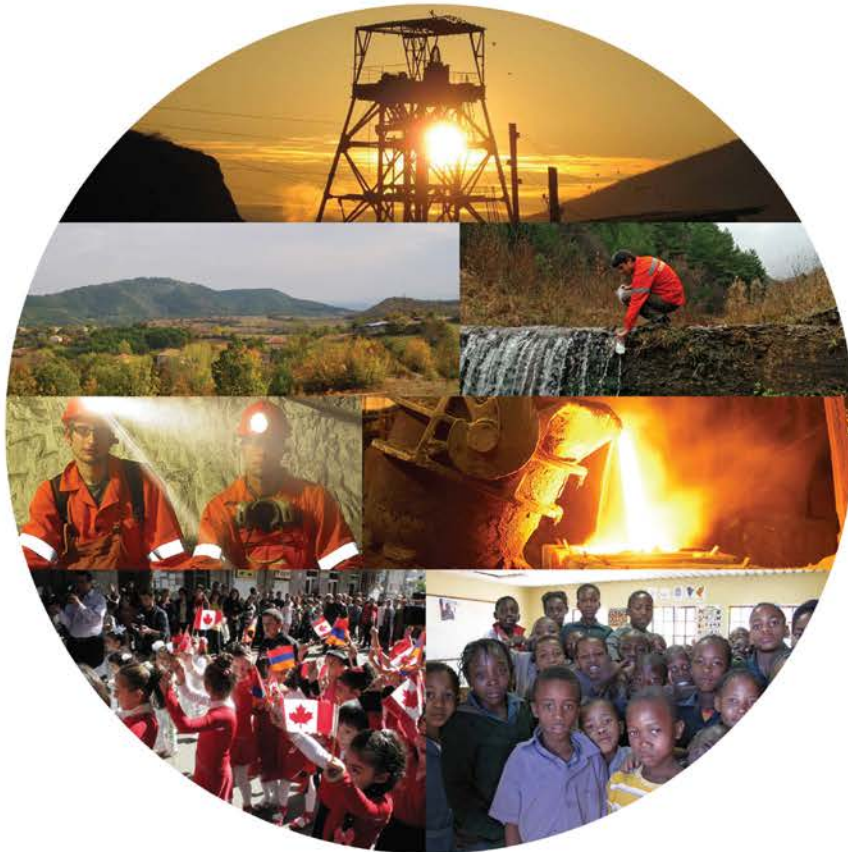
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ONE COMPANY. ONE BRAND. ONE LOGO.

Introducing Dundee Precious Metals – Tsumeb.

Formerly known as Namibia Custom Smelters, we have changed our name to align with other operations of our growing global company.



This is an exciting time in our history. Dundee Precious Metals acquired Namibia Custom Smelters in 2010. Since then, we have made tremendous investments in environmental systems and significant improvements to employee health and safety programmes, and we are well on the way to making our smelter a world-class operation.

While we respect the past, we are excited for what lies ahead. Our new name and logo represent the optimism we have for our collective future: for our employees, for the community and for all of Namibia.

The globe in our logo shows the connection of all locations of Dundee Precious Metals: Armenia, Bulgaria, Canada and Namibia. The circle of arrows in our logo suggests momentum and collaboration. We look forward to continuing to share in the success of our employees, communities and Namibia.

For further information please contact:

Hans Nolte, *Vice President and General Manager*
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Armenia



Bulgaria



Canada



Namibia

Dundee Precious Metals Tsumeb

SPECIALISING IN PROCESSING COMPLEX COPPER CONCENTRATES FOR THE GLOBAL MARKET



Hans Nolte
Vice-President/General Manager

Mission

To structure, finance, explore, develop and operate our mining and processing assets. Our commitment is to deliver excellence in sustainability and creating value for all stakeholders.

Vision

To be a mining company focused on precious metals which grows through developing great assets and people responsibly.

Values

- Dignity and Respect
- Transparency
- Continuous Improvement
- Safety
- Environmental Responsibility
- Community Investment

History

The Tsumeb Smelter Complex was built between 1961–1962 and commissioned in 1963 by Tsumeb Corporation Ltd (TCL). The copper and lead plants officially started production on 3 March 1964. At that stage, the smelter produced more than 3 500 tons of blister copper (98.5% Cu) and 6 000 tons of lead per month.

In 1988, TCL was taken over by Gold Fields South Africa and administered by Gold Fields Namibia. In March 2000, Ongopolo Mining and Processing Ltd (OMPL) took over GFN's mines at Tsumeb, Kombat, Otjihase and Khusib Springs, as well as the smelter complex in Tsumeb. From 2000–2008, only the copper plant was operational at the smelter; the arsenic Plant was run on a limited basis.

In July 2006, Weatherly Mining International acquired OMPL.

In December 2008 Weatherly suspended all mining operations because of a major decline in the world copper price and only kept the Tsumeb Smelter going. The smelter was converted to a toll (custom) smelter at the beginning of 2009.

In March 2010, Weatherly Mining sold the smelter to Dundee Precious Metals Inc. of Toronto, Canada, for N\$400 million in cash and shares.

Currently half of the smelter's business comes from Dundee's Chelopech Mine in Bulgaria. Additional business is solicited from Peru and from small-scale Namibian copper mines.

2014 objectives

Dundee Precious Metals Tsumeb is winding up a three-year, multimillion-dollar upgrading programme to enhance blister copper production and improve environmental controls. Erection of a second oxygen plant next to the existing air separation unit is on the verge of completion. This plant will improve the efficiency of the primary furnace (ausmelt) and has already led to the phasing out of the old reverberator furnace. Newly constructed dust-filtering baghouses, fume-extraction systems, dust-handling systems, a massive dust-disposal site, two high-voltage substations and a remodeled changehouse at the Tsumeb Smelter complex are being commissioned and are expected to optimize production of both blister copper and arsenic trioxide, a commercial by-product.

Long-term objectives

Dundee Precious Metals has developed a five-year plan for the Tsumeb Smelter which includes incremental improvement measures for managing smelter emissions. Foremost in this regard is the construction of a N\$3.2 billion, state-of-the-art acid plant to address sulphur dioxide emissions by converting the gas into sulphuric acid for sale to Namibia's uranium industry. Excavation work for the acid plant is in progress and construction is expected to be completed by the end of 2014.

Opportunities and development

The Tsumeb Smelter has a comprehensive infrastructure and operates under existing environmental permits which allow it to import complex concentrates and convert them to blister copper. There is significant potential to expand the existing infrastructure; low capital investment is needed to increase smelter capacity. Dundee Precious Metals Tsumeb operates with a pool of highly experienced technical personnel and has a well-established engineering workshop. Moreover, the smelter can generate more than 25 percent of its own electrical power requirements.

Economic effect on Namibia

Not only does Dundee Precious Metals Tsumeb employ permanent staff, it also provides opportunities for contractors in the electrical, fitting, boilermaking, mechanical and maintenance services. At present, TransNamib is transporting significant amounts of coal and concentrates by rail from Walvis Bay to Tsumeb, and blister copper from Tsumeb back to Walvis Bay.

The smelter is the largest consumer of electricity in northern Namibia. Local communities deliver more than 6 500 tons of charcoal and wood blocks yearly to the smelter for use at the arsenic plant and Ausmelt furnace. If need be, Dundee can import concentrates from the copper belt in Zambia via the Trans-Zambezi Highway.

The only large-scale oxygen plant in Namibia is contracted solely to Dundee Precious Metals Tsumeb. A second oxygen plant is to be operational by early 2014. The sulphuric acid plant currently under construction will be an important addition to the Tsumeb Smelter as the acid can be used in uranium production – another significant mining activity in Namibia.

Environment

NCS has embarked on a programme to improve its environmental performance. The major projects being undertaken include:

- Construction of a landfill facility for the safe disposal of baghouse dust and other waste from the smelting process.

- Projects to reduce emissions from the Copper Plant.
- Projects to reduce emissions from the Ausmelt furnace, e.g. installing an automated baghouse dust-removal system, installing new ducting, and lime dosing to neutralise sulphur dioxide production.
- Construction of an enclosed storage area, bag-filling station and extraction system at the Arsenic Plant, all aimed at reducing the dispersal of dust.

Dundee Precious Metals Tsumeb has installed cooling towers that have significantly reduced dust emissions from the stacks. These projects demonstrate Dundee's commitment to environmental improvements at the Tsumeb Smelter.

The company has environmental monitoring stations in and around Tsumeb to measure dust fallout, suspended particulates, PM10s and sulphur dioxide. The results of this monitoring, publicised on a quarterly basis, are used to evaluate the efficiency of the smelter's emissions management programme.

Dundee has established an impressive safety record with few injuries and no fatalities. This stems from actions taken in terms of various health and safety policies. Dundee believes that 'Safety Starts with Me!'

The Dundee Precious Metals Tsumeb Community Trust distributes more than N\$2 million annually to support local education, small business and social-welfare projects and other community initiatives as part of its corporate social investment programme. Dundee also maintains a public information centre in Tsumeb town to respond to queries and complaints from Tsumeb residents.

DUNDEE

P O Box 936
Tsumeb Smelter Complex
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www.dundeeprecious.com

THE BOARD



Back row: (left to right): Mr. Gotlieb Hinda – Board member, Mr. Siseho C Simasiku – CEO and ex officio board member, Mr. Fritz Jeske – Board member, Mr. Gerson Katjimune – Board member
Front row: (left to right): Mr. Jason Nandago – Chairperson, Mrs. Panduleni Shimutwikeneni – Vice Chairperson

TOP MANAGEMENT



Mr Rojas Manyame
GM: Regulation



Mr Siseho C Simasiku
CEO



Ms Mara Uazenga
GM: Finance & Administration

Electricity for a better tomorrow!

Electricity Control Board Mandate

The Electricity Act 4 of 2007, promulgated on 16 November 2007, spells out the reason and purpose of the ECB's existence.

*The ECB mandate, according to this Act is as follows:
The above mandate could be further elaborated under the following headings:*

1. Understanding the industry, stakeholders and their needs through regular consultations and investigations:

- Understanding and considering Vision 2030, NDP and GRN policy
- Investigating the ESI and international best practice
- Determining and monitoring stakeholder needs and satisfaction levels
- Communicating effectively with the ESI stakeholders

2. Determining the economic conditions of supply by way of suitable tariff regimes

- Determining and developing the most appropriate industry structure
- Determining the viability of various supply options (Generation, Transmission, Distribution and Supply)
- Evaluating and approval of tariffs and other economic conditions for all licensees (Generation, Transmission, Distribution and Supply)

3. Determining the technical conditions of supply by means of standards, regulations and rules:

- Evaluating and setting standards for quality of supply (e.g. voltage, frequency) and quality of service (e.g. time to connect and continuity)
- Evaluating and setting standards for health and safety in the ESI
- Issuing of technical regulations, grid code and other regulatory instruments

4. Managing licenses for suppliers in the ESI by means of issuing, transfer, amendment, renewal and/or cancellation:

- Import and Export: (NamPower and/or other)
- Generation: e.g. Kudu and renewable energy (NamPower and others)
- Transmission: NamPower and others
- Distribution: REDs
- Supply: REDs, and NamPower Transmission
- Trading: - NamPower – de facto Single Buyer

5. Verifying adherence to license conditions by means of regular monitoring, evaluation and feedback:

- Regularly assessing performance of the ESI and individual licensees
- Ensuring technical and economic compliance
- Reviewing regulatory regimes, standards and tariffs when and where needed, towards continuous improvement
- Enforcing rules and codes in the ESI

6. Advising the Minister on ESI matters by means of recommendations on various issues, e.g.

- ESI issues • Issue, transfer, amendment, renewal, suspension and cancellation of Licenses
- Approval of Conditions by Licensees
- Legislation

7. Mediation

- Between licensees
- Between licensees and their customers/prospective customers
- On matters including the right to supply electricity, quality of any such supply, installation and functioning of meters, suitability of equipment and delays or refusal to supply.

8. Internal ECB Regulatory Frameworks - ECB may with approval of Minister make such rules, codes, guidelines standard, codes, including rules for:

- Establishment, operation and administration, and introductions of electricity markets and market rules, licensees and other persons operating on such market and matters relating to the safety and grid codes;
- Power system security and safety;
- Network connections;
- Network and market pricing mechanisms;
- Metering; and
- Administrative matters

The objects of the ECB are to

1. exercise control over and regulate the provision use and consumption of electricity in Namibia;
2. oversee the efficient functioning and development of the ESI and security of electricity in Namibia;
3. ensure the efficient provision of electricity;
4. ensure a competitive environment in the electricity industry in Namibia with such restrictions as may be necessary for the security of electricity provision and other public interest; and
5. promote private sector investment in the electricity industry, in accordance with Government Policy.

The mandate of the ECB is derived from the mentioned legislation, and specifies the ECB's core performance areas. The mandate furthermore specifies the ECB's functions and responsibilities towards its customers, licensees and private sector investors.

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Management Team



Eliphas Hawala
Managing Director



Etuna Josua
Legal Advisor &
Company Secretary



Phillip Pendukeni
GM: Mineral
Resources Extraction



Ndapandula Tshitayi
GM: Finance &
Administration



Vilho Hanghome
GM: Mineral Resources
Development

OUR VALUES

TRUST

We will always be honest, fair, transparent and trustworthy in everything we do.

CARE

We are committed to ensuring safety, health, environmental protection and sustainable development and utilisation of Namibia's resources.

EXCELLENCE

We will ensure the attainment of excellence and results, through innovation and high quality service delivery to all stakeholders.

EMPOWERMENT

We shall enter into relationships which focus on the empowerment of the Namibian people and value creation for all parties.

TEAMWORK

Teamwork is the key to our success, with both internal and external stakeholders.



Epangelo Mining Pty Ltd

EXPLORATION | MINING | BENEFICIATION



Epangelo Mining Company was created to effect direct State participation in the Namibian Mining Industry, and it aims to get involved in productive mining activities; by combining the characteristics of an instrument of public policy and those of a business organisation.

Who is Epangelo Mining?

Epangelo Mining Company (Pty) Limited ("Epangelo") is a start-up mining company incorporated in the Republic of Namibia under the Companies Act. The Government of the Republic of Namibia is the sole shareholder.

Instrument of Public Policy

During the course of 2011 the Minister of Mines and Energy, Honourable Isak Katali, announced that changes will be made to the country's mineral legislation in order to introduce new aspects in the mining sector including:

- Resolution by Cabinet to declare certain minerals to be "strategic"
- Reserving licensing of such minerals, once declared, "exclusively" for Epangelo Mining Company.
- Increasing focus on "beneficiation" of minerals produced in Namibia.

The above announcement places emphasis on increased Namibian participation in the mineral sector as well as on Vision 2030 which defines the mineral sector focus as follows:

"To ensure that Namibia's mineral resources are strategically exploited and optimally benefited, providing equitable opportunities for all Namibians to participate in the industry, while ensuring that environmental impacts are minimised and investments resulting from mining are made to develop other sustainable industries and human capital for long-term national development."

Epangelo as a Business Organisation

The characteristics of Epangelo as a business organisation are contained in its Memorandum of Association, which lists the following activities as its main focus, namely "Exploration, Mining, Mineral Processing, Trading of Minerals and Financing of Businesses".

Epangelo will contribute to the socio-economic development of the country in various ways; including:

- Revenue generation,
- Taxation on profits,
- Royalties,
- Dividends,

- Employment creation (direct and indirect),
- Foreign exchange earnings,
- Human capital development,
- Infrastructural development (direct and indirect) such as:
 - Roads & Rail,
 - Communication,
 - Water, Power and
 - Ports

The guiding Principles of Epangelo Mining's commitment principles towards its stakeholders is based on taking responsibility for the financial, social and environmental implications of decisions taken by the company.

These commitments include the following:

- Treating all stakeholders with respect, understanding and dignity and aiming to ensure that company operations do not prejudice or infringe on the rights, interests, functions and responsibilities of other stakeholders.
- Epangelo is committed to fair and adequate compensation for any losses affecting farmers and other parties, for which Epangelo is legally liable, and to contributing positively to the social and economic sustainability of all communities affected by our operations.
- Epangelo is committed to informing the communities where we operate, of the potential impacts, risks, benefits and opportunities that may result from our operations.
- Epangelo is committed to providing information to the public and other stakeholders with a view of fostering a positive image of the company
- We are committed to providing communication platforms for the relevant stakeholders to articulate their thoughts,

concerns and anxieties about our operations.

- We are aware that interest in natural resources draws attention to social and environmental interest groups and organisations as well as from persons with diverse political persuasions.
- As such, we are committed to engaging such groups with the view of finding sustainable win-win solutions towards the use of all natural resources.
- We recognise the profound importance of the ties that many peoples have with the lands they traditionally occupy and the natural resources they use and are committed to carrying out our activities with the recognition that these rights and traditions must be preserved.

Vision

To be the leading, diversified mining company in Namibia.

Mission Statement

To ensure national participation in the discovery, exploitation and beneficiation of Namibia's mineral resources whilst developing and consolidating a portfolio of high quality assets and services for the benefit of its stakeholders.

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“ELECTRICITY FOR ALL BY 2020”

THE COMPANY BEHIND THE PROMISE

Envisaged as a dynamic and efficient commercialised electricity distributor for the Erongo Region, the Erongo Regional Electricity Distributor Company (Pty) Ltd, commonly known as Erongo RED, started trading on 1 July 2005 within the context of the Namibian Government's National Development Plan.

Erongo RED was formed by merging the service of electricity distribution from various municipalities and town councils in the Erongo Region, namely Arandis Town Council, Erongo Regional Council, Henties Bay Municipality, Karibib Town Council, Walvis Bay Municipality, Omaruru Municipality, Swakopmund Municipality, Usakos Town Council and NamPower. All of these individual institutions are the shareholders/owners of Erongo RED. The initiative to create Erongo RED was part of GRN ESI restructuring policy to *provide and distribute electricity through economies of scale* and the pooling of human, operational and capital resources *to ultimately stabilise electricity prices and offer affordable tariffs to end-consumers in Namibia*.

The core business of Erongo RED is to distribute and supply electricity within the mighty region of Erongo. Erongo RED received a distribution and supply licence, which are valid until 2030. The company also received a generation licence in 2006 for embedded power generation for a 220 kW wind generator near Walvis Bay, the first known network-connected wind generator in Namibia.

VISION

Electricity for all by 2020.

MISSION

The distribution and supply of electricity within the Erongo Region.

VALUES

Integrity, Accountability, Commitment, Customer Focus, Empowerment, Teamwork.

OUR ACHIEVEMENTS

Erongo RED looks back at several success stories over the past year:

- Establishment of the Call Centre to provide *efficient and effective customer service* to our consumers.
- Implementation of the Inclining Block Tariffs (Step Tariffs) aimed at subsidising pensioners and low-income segments in our community.
- Completion of the bulk supply upgrade for Henties Bay from 5MVA to 8MVA.
- Implementation of SCADA system in the control centre, which will *improve response times for power failures* and co-ordinate operations.
- Strengthening the transfer capacity between the two supply points for Swakopmund, thereby *improving the reliability of supply* and reducing the number of power failures;
- Implementation of in-feed tariffs for customers as embedded generation of power from renewable sources of energy;
- *Free prepayment meter installation* for all registered pensioners and consumers on 30 Amp connections and below.

BUSINESS OBJECTIVES

Erongo RED's strategic objectives are mounted on three pillars, each with key performance areas.

The pillars are:

- To be customer focused.
- To be a sound and sustainable enterprise.
- To be an employer of choice.

ADVANTAGEOUS FOR ALL

Erongo RED offers numerous advantages, including economies of scale and scope, which leads to *lower electricity prices* to end-consumers in the long run. The pooling of human, operational and capital resources leads to reductions in cost. Gone are the days where whole towns are disconnected due to unpaid electricity accounts to the national utility. At the same time, *a company specialising in electricity distribution and supply can only be better focused to meet the ongoing challenges in the electricity industry*, such as an ageing asset base in need of re-investment; the need to expand electricity supply to new industries and neglected sections of the community; and dealing with the current electricity supply shortage in the Erongo and SADC regions. Erongo RED is a one-stop shop for electricity supply in the Erongo Region.



OUR EXECUTIVE TEAM



Robert Kahimise
Chief Executive Officer



Sussy Hambira
Acting GM: Commercial Services



Nico Niemand
General Manager: Operations



Benjamin Nangolo
Manager: Human Resources Services



Claude Tjizo
General Manager: Network and Support
Services



Freddie Vries
General Manager: Finance and Corporate
Services Services

YOUR ONE-STOP ELECTRICAL SHOP

PUPKEWITZ MEGA TECH

ELECTRICAL & INDUSTRIAL, AND MORE!

**BIG
INDUSTRY NEEDS A
BIG INDUSTRY
SUPPLIER**



Emergency and Standby Power Solutions, High and Medium Voltage Switchgear, Transformers and Mini-Subs, Electrical Motors and Control, Mining & Filtration Equipments, as well as Low Voltage Electrical Supplies.



Cummins Generator



UPS



Industrial Cabling



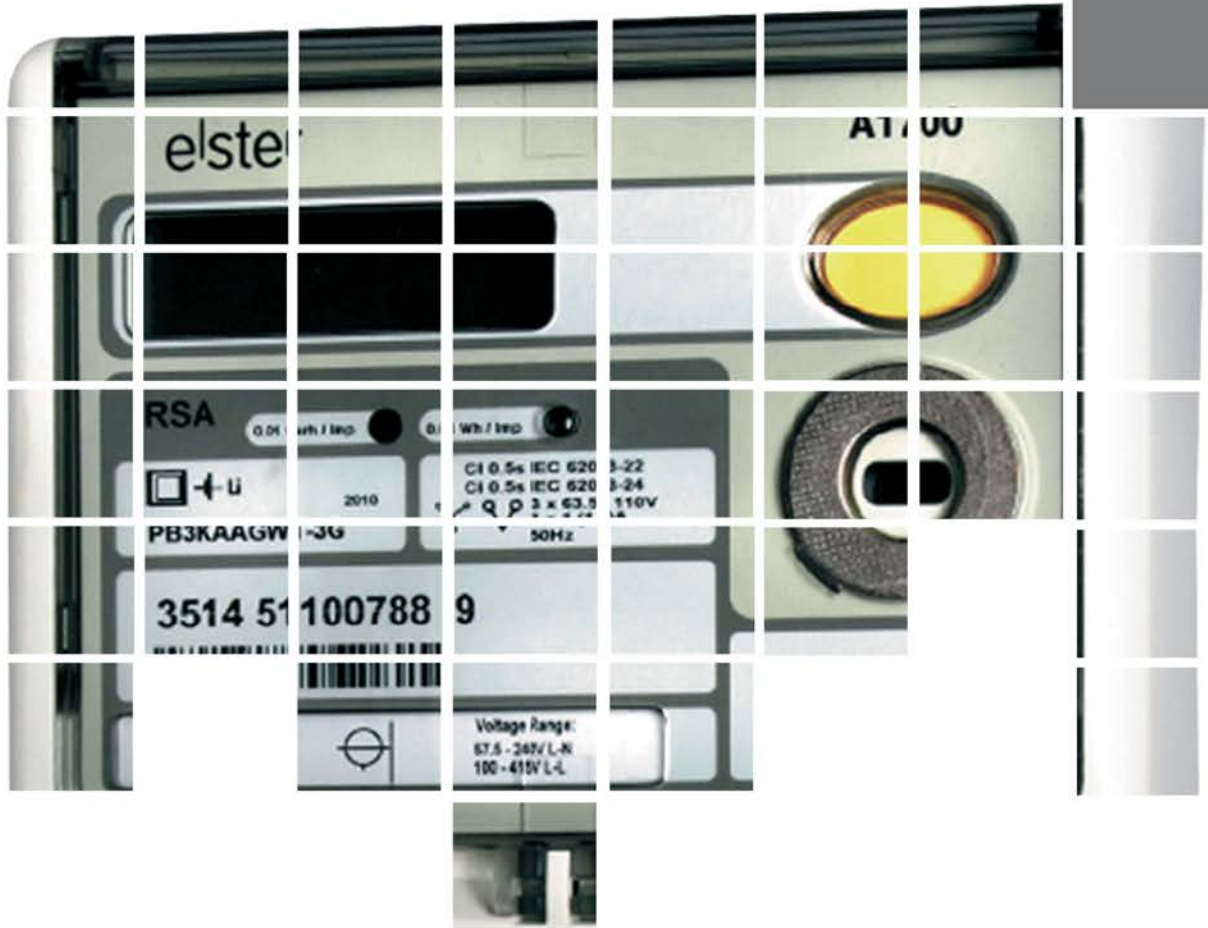
Electrical Motor



Mini Sub

Our intimate knowledge of the electrical industry through in-house industry means we can provide superior after sales service and back up. Ask us about our flexible payment and credit terms and find out just how big we can be for your business.

Contact information Windhoek: 10 Edison Street, Southern Industrial, Windhoek, Tel: 061 555 555,
Oshakati: Oshakati Main Road, Continental No. 1, Block C Tel: 065 209 100 Email: megatech@pupkewitz.com



PROVIDING **QUALITY** SOLUTIONS

Tesla energy solutions, providing quality solutions. We are your Elster-Kent Metering Distributors on energy in Namibia and your Automatic Meter Reading supplier of choice. For all your energy needs contact Tesla.

tesla energy solutions

CONTACT US

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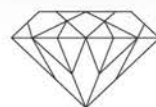
www.teslaes.com

Namdeb, the PRIDE of Namibia's Mining - to 2050 and beyond



Throughout our rich diamond history, Namdeb has played a significant role in contributing to the socio economic development of Namibia. Every facet of our diamond mining process is aimed at creating value for employees, stakeholders and shareholders, beyond that which can be perceived from the ground.

As Namdeb continues to unlock more sustainable value, we endeavour to make lasting contributions profitably, sustainably and responsibly – to 2050 and beyond.



Namdeb Diamond Corporation (Pty) Ltd

NAMDEB, THE PRIDE OF NAMIBIA'S MINING - TO 2050 AND BEYOND

Namdeb Diamond Corporation (Pty) Limited is a wholly owned subsidiary of Namdeb Holdings (Proprietary) Limited Holdings which is owned in equal shares (50:50) by the Government of the Republic of Namibia and De Beers.

Namdeb performs land-based prospecting (exploration), mining and rehabilitation operation and services for Namdeb Holdings. The heart of the operations is along the southwest coast of Namibia with the main land-based operations in Oranjemund and satellite mines near !Nami#Nus (Lüderitz) and along the Orange River. Within its eight mining licences lies the world's greatest diamond placer deposit in a complex variety of forms.

Namdeb's rich history goes as far back as 1920 when diamond-mining companies along the Orange River were amalgamated to form Consolidated Diamond

Mines (CDM). In 1994 CDM entered into a new partnership with the Namibian Government and Namdeb was formed. In 2011, Namdeb's ownership structure was changed when the Government of the Republic of Namibia and De Beers signed a new agreement which rearranged and equalised the shareholding structure of Namdeb and Debmarine Namibia.

Safety is the number one priority for Namdeb. A zero harm approach forms the foundation of all aspects and this care is extended to all stakeholders and the environment in which Namdeb operates. Namdeb is therefore proud to have continuously retained its Occupational Health and Safety Audit Standard (OHSAS 18001:2007) and ISO 14001:2004 certification.

Approximately 1 800 employees are employed. As Namdeb



Namdeb Northern Coastal Mines Employees

continues to build its skills base, there remains a commitment to increase the number of female employees within an industry that is traditionally male-dominated. Bursary strategies have been formulated to employ females into roles of Metallurgists, Geologists and Engineers.

Namdeb's tertiary educational schemes, in particular the bursary and the tertiary educational schemes, have played a pivotal role in developing human capital not only for the company but for the nation at large. The contribution to national skills development is evidenced by the number of Namdeb-trained professionals employed in various key sectors of the Namibian economy.

Whether the Namdeb diamonds are ensconced in the terraces of where the ancient Orange River once flowed or on the raised linear beaches along the coast, the windblown valleys or the submerged offshore beaches, the process of finding and extracting them calls for innovative thinking and unconventional solutions. This approach has created a wealth of expertise resulting in generated revenue, which has played a significant role in building the social and physical infrastructure of an independent Namibia.

Namdeb is proud to have contributed to the national GDP.

In 2010 Namdeb launched Project 2050 which determined that the resource mined at Namdeb still has long term potential contrary to previous beliefs which had indicated that the life of mining would not go beyond 2012. Namdeb's Strategic Projects team has investigated new technologies to profitably mine the wetter areas in the inshore and inner-shelf part of Namdeb's onshore licenses, and to investigate and accelerate critical stay in business projects which have the potential to extend the life of mine.

With over one hundred years of mining, Namdeb's focus is to sustain mining operations to 2050 and beyond. We remain committed to being the pride of Namibia's Mining.

**NAMDEB -
ON DIAMONDS WE BUILD**

NAMDEB

**PAULINE THOMAS
BRAND MANAGER**

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Namdeb's Probe Drill Platform

Powering the Nation and beyond

Through the power of strong leadership and a committed workforce

Through the progressive implementation of our strategic plans

Through a sophisticated infrastructure and systems

Through harmonising engineering and logistics of planning

We are committed to ensuring security of power supply for Namibia and beyond



Zambezi substation



Namibia Power Corporation (NamPower)

ENSURING SECURITY OF SUPPLY



Paulinus Shilamba
Managing Director

NamPower, Namibia's power utility, has for decades been a mainstay of the nation's economy and understands the important role that electricity plays in all aspects of socio-economic development – not just in driving the machines and equipment that keep our factories, Namwater, our mines and our farms going, but also in powering our schools, our offices, and our very lives. The key to all of this, and thus NamPower's main objective, is availability, reliability and accessibility – getting electricity to as many Namibians as possible.

Through investing greatly in generation and transmission projects over the years, NamPower has continued to live up to its mandate of powering the nation.

Power supply situation

Due to mainly demographic and economic growth, the SADC region as a whole is currently faced with

a shortage of power, a situation that will prevail for at least the next five years. In Namibia the power supply deficit will continue to prevail until the commissioning of a new base load power station (capable of operating 24 hours a day and is shut down only when routine maintenance is required or due to unforeseen circumstances), which is set for 2018.

To bridge the gap until additional base load power comes on stream, NamPower in 2011 initiated the **Short Term Critical Supply Project**, which involves several short and medium term initiatives. These include:

- The implementation of Demand Side Management initiatives which are aimed at cutting down on electricity consumption during peak hours;
- Upgrades of existing generation sources;
- Continuing to pursue both new Power Purchase Agreements and re-negotiating existing ones with neighbouring countries;
- Engaging Independent Power Producers (IPPs) for the provision of electricity from renewable energy projects in the form of wind, solar PV and biomass as well as a possible conventional thermal plant.

The increased generation capacity will in turn require upgrading



Namibia's transmission backbone to 400 kV over the next five years. This will be done through the implementation of NamPower's Transmission Master Plan at an estimated cost of N\$7.5 billion.

NamPower is also pursuing the potential of renewable energy, both as an interim measure and in light of Namibia's natural physical features that could be strongly conducive to renewables as technology in this sector continues to evolve.

A 64kW solar PV grid-connected system has been installed at its head office in Windhoek which meets up to 25% of the total peak demand of the NamPower head office complex.

Longer term domestic power supply options

While striving to meet short-term challenges, NamPower remains equally focused on the medium to long-term picture, intensifying its work on supply options for the future.

Chief among these is the development of the *Kudu Power Project*, off Namibia's southern coast, which remains a strategic investment for national security of supply and will serve as a catalyst for commercialisation of Namibia's unexploited oil and gas potential.

Another long-term project is the *Baynes Hydro Power Project*, a

joint project between Namibia and Angola, to be situated along the Kunene River, 200 km downstream of Ruacana. It is envisaged that the Baynes mid-merit/peaking power station's capacity would be between 600 MW.

The ZIZABONA Project – a joint venture between the utilities of Zimbabwe, Zambia, Botswana and Namibia – will involve the construction of a multi-million dollar transmission line that would allow an additional 300 MW to be wheeled around the region.

Looking ahead

NamPower's success is built on very strong foundations. Moving forward, the company will continue to invest in powering the nation, protecting our environment, uplifting marginalised communities, providing excellent customer service and meeting the aspirations of our staff now and for generations to come while continuing to value the contribution and support of all stakeholders throughout the country.



NAMPPOWER

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Creating Wealth, One Carat At A Time

Creating wealth for a country is not an individual effort, nevertheless, through all the benefits derived from diamonds, we see ourselves as a crucial part of developing Namibia. The NDTC has since its inception been a driver in connecting Namibia's diamond industry to the world while developing and uplifting local communities.

9th Floor, Namdeb Centre, 10 Dr Frans Indongo Street,
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NDTC

Namibia Diamond Trading Company

Namibia Diamond Trading Company (NDTC)

SHOWING HOW TO ADD VALUE



Shihaleni E Ndjaba
Chief Executive Officer

In 2007 when the government of Namibia signed a diamond sorting, valuing and sales agreement with mining giants De Beers as part of a joint venture, expectations for the NDTC to be relevant contributors to the growth of Namibia were very high considering it was a new initiative within the Namibian economic spectrum.

About seven years down the line, these expectations continue to be met. This agreement made it possible for rough diamonds mined in Namibia to be sold to contracted local sightholders, who in turn cut and polish them for sale to local jewellers and for export. As a result of this agreement, Namibia can now retain a percentage of its own production for processing

in Namibia, an initiative that led to the development of a thriving downstream diamond processing industry in the country (local beneficiation).

The NDTC sorts and values more than 1.4 million carats of diamonds every year: a truly staggering amount, with an even greater monetary value. With the creation of a Namibian 'downstream' diamond industry the rough diamonds of Namibia have an even greater economic and social impact on their country of origin. To this day, the NDTC has injected a total of over N\$ 500 million into government coffers through dividend payments. Moreover, through direct and indirect NDTC involvement, approximately 1125 jobs were created to date, a sign of significant contribution to Namibia since the company's inception.

Payment of dividends and related taxes are testimony that the creation of the NDTC is the engine behind the beneficiation of Namibian diamond industry and continues to do some commendable work that is fuelling job creation, skills transfer and technology transfer. The NDTC continues to fulfil its primary objective to drive local beneficiation from Namibian



diamonds through its involvement in a variety of developmental initiatives and projects within the company itself as well as externally, through Corporate Social Responsibility (CSR) programs. NDTC's quest to create value in communities is achieved through our CSR programs, whose main objective is to create a lasting and beneficial relationship between local diamonds and local communities. Some of the main initiatives in these programs include:

The Shining Light Awards

A diamond jewellery design competition, whose objective is to identify and promote local talent in diamond jewellery design.

Miss Namibia Beauty Pageant

Through sponsorship of this national event, NDTC presents

young aspiring Namibian women with the opportunity to represent the country as ambassadors both locally and abroad, as well as serve as a springboard for careers in the highly lucrative global modelling and fashion industry.

Social/community development projects

The NDTC provides financial and material support to schools and needy communities around the country. The importance of the shift within the diamond industry for Namibia cannot be underestimated. New jobs, value creation in existing markets and acting as a catalyst for international businesses and industry here in Namibia are now the result.

Companies and industries see that Namibia has the expertise and the desire to grow its economy and train its people, making our nation an even more attractive destination for businesses. Through the NDTC, Namibia now derives the full value of its own diamonds for the benefit of its people - "Creating value, one carat at a time".

The Shining Light Awards overall winner



NDTC

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MANAGER: PUBLIC AND CORPORATE AFFAIRS

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Premier

Oshakati

Electric



Mr. N T Sheya

Manager:
Finance &
Administration

Mr. F N Nakashole

Chief Executive
Officer

Mr. L P Hanekom

Manager:
Technical
Services



Oshakati Premier Electric

Oshakati Premier Electric (OPE)

WE PROVIDE AFFORDABLE AND RELIABLE ELECTRICITY

Oshakati Premier Electric (Pty) Ltd is a private company, with Oshakati Town Council as its sole shareholder. It was established in the year 2000, with the objectives of distributing and supplying electricity to the town of Oshakati as well as to maintain and operate the electrical infrastructure in the town.

Oshakati Premier Electric (Pty) Ltd delivers effective and efficient electricity supply services to its customers, as well as planning and expanding its electrical network to cope with the growing demand, and maintaining good relations with its customers. We are responsible for:

- Power supply to the town of Oshakati
- Maintaining and upgrading the street and traffic lights
- Maintaining existing infrastructure
- New connections
- Electrification
- Reconnections and disconnections of power on request
- Attend to all power failures through our fault report and after hour service
- Sell prepaid electricity tokens (24hrs) at the Oneshila service station, Shali service station
- Account payments and enquiries

OPE Electricity Master Plan: Milestones

When Oshakati Premier Electric (Pty) Ltd was established, a Master Plan for the electrical services in the Oshakati Town was created. This Master Plan governs the orderly implementation of new electrical services and maintenance of the existing electrical infrastructure in Oshakati. The Master Plan is currently under review and will guide the future development and maintenance of the electrical infrastructure in the town.

During the implementation of the Master Plan over the past 11 years, the Oshakati main power supply has been upgraded as well services provided within the town borders to help increase consumer numbers:

- The informal areas of Uupindi North and South were reticulated and electrical services provided for about 560 erven.
- In Evululuko, extensions, 10, 11 and 12, a further 320 erven were provided with electrical services.
- The informal area of Okanjengedi South had 340 erven reticulated.
- 45 25m High Mast Lighting poles were put up to provide area and street lighting in the areas of Uupindi, Evululuko, Okanjengedi, Oneshila and Oshoopala.

- The Oshakati main road received 121 streetlights. Other more minor street sections also received streetlights.
- OPE started with the installation of Traffic Lights in Oshakati and has since installed seven of these to help regulate traffic flow in town.
- With the national drive to implement Time of Use metering, Oshakati has responded to the request from the Electricity Control Board and installed Time of Use meters at each of its large power users.
- A new Quality of Supply system was installed in Oshakati and fully covers the whole town to check on events and interruptions that affect consumers. The information is also used nationally to determine the impact of national events all over Namibia.
- To upgrade aging infrastructure
- To electrify other extensions
- To maintain affordable and sustainable tariffs
- To accelerate electrification projects, thereby stimulating the economy
- To meet the Government half way in developing the electricity supply to the country
- To be a role model in the electricity supply industry through our exemplary service, in line with Vision 2030

Vision

To be the preferred electricity distribution and supply company in all the areas in which we operate.

Mission Statement

Through effective and efficient service, to provide our customers with affordable and reliable electricity, while exceeding shareowners' expectations, caring for our employees, and expanding our market share.

Values

- Transparency
- Ethical business practices
- Integrity
- Accountability
- Teamwork
- Loyalty
- Excellence
- Honesty
- Commitment
- Good corporate citizenship

Future plans

- Currently planning has been completed and within the next year a further 287 erven in the Okanjengedi North area will be reticulated.
- High Mast Lighting poles will be installed in the near future when suitable locations have been identified.
- Some streets will receive new streetlights, to improve the area which had poor street lighting in the past.
- OPE is also busy looking at alternative energy sources and should be ready with recommendations in the near future.

The way forward:

With the review of the Oshakati Distribution Master plan, it will ensure that Oshakati Premier Electric continue:

- To improve efficiency in service delivery to the town



OPE

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ADMINISTRATION AND
COMMUNICATION OFFICER

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DARRELL GEBHARD | Director



PIETER KRUGEL | Shareholder Trustee



WIMPIE VAN ZYL | Director



FERDINAND NGHİYOLWA | Director



SALMI KAULINGE | Shareholder Trustee



ERNST KUBIRSKÉ | Director



HILKE KRUGER | Office Manager

ACCOLADE

PROPERTIES NAMIBIA

LIVING UP TO OUR NAME, BUILDING OUR REPUTATION

Accolade Properties Namibia is a 100% Namibian-owned Property Development Company, and is responsible for the 408ha mixed-use property development "SUNGATE" at Hosea Kutako International Airport (www.sungate.ws).

Initially founded in 2007, Accolade Properties Namibia is an associate of the highly successful Accolade Property Group in South Africa and is supported by a highly competent team of professionals.

SUNGATE is now fully proclaimed and sanctioned by the relevant Namibian authorities, with services to the first phase of the project to be completed by the end of January 2014.

As a perfectly positioned gateway to the rest of the SADC region due to its proximity to road, rail and air transport, SUNGATE's focus is on becoming a node of commerce and light industry on the Trans-Kalahari Highway, feeding into the aims and objectives of Namibia's Vision 2030. After five years of planning, the first phase of development on twelve hectares of land offers investors access to full ownership of twenty-seven mixed-use erven. The fuel site is already sold and transferred, and construction will commence early 2014.

A substantial upgrade of the intersection leading to Hosea Kutako Airport is part of the development, which forms part of the greater City of Windhoek's aim to expand eastward in its dire need to provide for quality commercial, residential and industrial property.

Detailed environmental studies form the basis of SUNGATE's social responsibility to help maintain controlled and all-round beneficial growth as the project is being rolled out over the next couple of years.

Sharing the motto "Be Namibian, Buy Namibian", the developers of SUNGATE provide access to forward-thinking and innovative enterprises and entrepreneurs, as well as professionals seeking quality living in close proximity to international transport connectivity.

The company's vision is to replicate its business model of high quality property developments in Namibia and beyond.

Directors: Darrell Gebhard; Wimpie van Zyl; Ferdinand Nghiyolwa; Salmi Kaulinge; Ernst Kubirske.

Professional Team: Windhoek Consulting Engineers (Consulting Engineers); Stubenrauch Planning Consultants (Town Planning); Piet Louw Architects & Prof. Dave Dewar (Urban & Township Design); Urban Green Environmental Consultants (Environmental Impact Assessment); Dr Weder, Kauta and Hoveka Inc. (Legal and Conveyances).

Shareholders: Make a Difference Trust; Namibia Road Products & Services; Wimpie van Zyl; Ernst Kubirske.

ACCOLADE PROPERTIES NAMIBIA (Pty) Ltd

PO Box 26585 | Windhoek

Vat Reg No: 4366735015



SUNGATE

NAMIBIA

SUNGATE

Grow with Namibia.

+264 81 351 2684

www.sungate.ws

BENEFITS

Location: Perfectly located in relation to the international airport as the ideal springboard into local; regional and international markets.

Land Price and usability: SUNGATE offers maximum benefits per square meter in Namibia.

Accessibility: SUNGATE's perfect location at Hosea Kutako International Airport on the Trans-Kalahari highway, is ideally suited as a hub of commerce and industry serving Namibia and the SADC region. SUNGATE offers you the ideal platform to do business in Africa and the rest of the world.

Ownership: Full title ownership is given. SUNGATE is managed as a private estate and the development is governed by the urban design framework and guidelines, which will be managed by the Design Review Panel. Private architects and builders can be used.

Property Development Opportunities: As a mixed-use development in this prime position, it caters to both local and international business needs.

SUNGATE will be a vantage point for airport and transport related sectors, global business and tourism.

Business Development Opportunities: As a business center, SUNGATE will cater to various industries, namely commercial, retail, residential, leisure and light industrial. This self-sufficient distribution hub will be able to grow organically as demand for space increases.

Timing: The first phase land will be serviced by January 2014, thereafter transfer will happen and the client can commence construction once the Review Panel has approved the plans.





NAMCOR

Exploring and Fuelling Namibia

NATIONAL PETROLEUM CORPORATION OF NAMIBIA

WHO WE ARE

The National Petroleum Corporation of Namibia, NAMCOR, is a legally enacted entity with limited liability under the Namibian Companies Act of 1973. The Government of the Republic of Namibia is its sole shareholder.

Under the Petroleum (Exploration and Production) Act of 1991 NAMCOR (Pty) Ltd has the right to carry out reconnaissance, exploration and production operations either on its own or in partnership with other organisations in the industry.

WHAT WE DO

UPSTREAM ACTIVITIES

Exploration & Production

NAMCOR's business is to ensure the optimum use of resources and meaningful Namibian participation in resulting business in petroleum related exploration activities. The company also acts as advisor to the Ministry of Mines and Energy and assists it in monitoring the exploration activities of licensees.

Promotion

This is an activity that requires the active marketing or promotion of the hydrocarbon potential of the Namibian acreage to local and international oil exploration and production companies.

Having identified prospects and leads with potential for accumulating hydrocarbons and having carried out all necessary petroleum geological and geophysical work required, such acreage is offered to local and international oil companies. In furtherance of the above, the company attends important international oil and gas promotion conferences targeting the oil capitals/centres of the world in order to cover as wide a spectrum of clients as possible.

Advisory and Regulatory role

The institutional role of NAMCOR is to actively promote the hydrocarbon potential of Namibia. In exercising this role the company is tasked with advising the Ministry of Mines and Energy on policy issues regarding the upstream petroleum industry and monitoring the petroleum activities of oil companies operating within Namibia.

NAMCOR has since independence facilitated the signing of several petroleum agreements with international oil companies. These agreements have been the result of four bidding rounds and an open licensing system which was adopted as an alternative to the bidding rounds.

To date, 53 exploration licences, 1 production licence, and 2 Coal Bed Methane licences have been issued to Namibian and international oil companies. Overall, a total of 18 wells have been drilled, offshore Namibia, of which 8 wells have been drilled in the Kudu licence. As a result of these and numerous other onshore exploration activities, an extensive geological and geophysical database on petroleum activities within Namibia is in place.

The database consists of data from 15 wells drilled within Namibia, both onshore and offshore. In total more than 120 000 line kilometres of 2D seismic data and more than 25 000 km² of 3D seismic data have been acquired.

DOWNSTREAM ACTIVITIES

Downstream Operations

The term "downstream operation" is commonly used to refer to the refining of crude oil as well as the marketing and distribution of petroleum products derived from it.

NAMCOR entered the marketing and distribution sectors of the business through participation in fuel tenders in line with its new strategy of building an integrated oil company that would compete on an equal footing with other industry players.

It is important to note that, although NAMCOR is wholly owned by the Government of the Republic of Namibia, it is equally required to comply with the same legislation as all other industry players. The transportation, storage, marketing and distribution of petroleum products (petrol and diesel) are controlled by the Government of the Republic of Namibia through the following legislation:

- Petroleum Products and Energy Act, 1990 (Act 13 of 1990)
- Petroleum Products and Energy Amendment Act, 1994 (Act 29 of 1994)
- Petroleum Products and Energy Amendment Act, 2000
- Petroleum Products Regulations, 2000





Bulk Storage Facilities

Petroleum is a strategic commodity for any country and Namibia is no exception. The country is heavily dependent on refined fuels for providing energy in industrial activities such as transport, electricity generation, and road construction and mining.

NAMCOR refurbished and launched the Otjiwarongo Bulk Fuel Depot on 10 November 2009. This storage facility and many others to come will be for commercial as well as strategic fuel supplies in order to ensure that all Namibians have access to fuel.

The Otjiwarongo Depot is a world class facility. Its Health, Safety, Security and Environmental (HSSE) standards are state of the art. The Depot is fully automated and will provide the functionality for NAMCOR to view storage tank levels and all transactions from its Head Office in Windhoek.

NAMCOR acquired a twenty five percent equity stake in the Keetmanshoop depot and can now supply customers from that area. A similar facility was completed at Mariental in February 2011 to serve customers in the area. As with other NAMCOR facilities, this Depot complies with internationally accepted environmental and safety standards.

Proposed NAMCOR Bulk Fuel Storage in Walvis Bay

NAMCOR commenced with plans to construct Bulk Fuel Storage facilities in Walvis Bay already in 2007, but there were several obstacles one of which was the acquisition of appropriate land for the facility.

In 2009, NAMCOR acquired land from the Walvis Bay Municipality to construct bulk fuel storage facilities. This facility will be beneficial for NAMCOR and Namibia as a whole in many respects. This facility will be a strategic long term investment for the country and can be used to keep strategic fuel stock reserves for the country in case of any emergency or crisis that may arise nationally or internationally. Simultaneously it will be used to keep NAMCOR's commercial fuel stock from where it could distribute it to its customers and neighbouring countries if need be.

Transportation of Fuels

In an effort to boost its downstream operations, NAMCOR in partnership with Unitrans has launched a fleet of fuel tankers under its own brand. The five tankers will be used for transportation of Diesel, ULP '95 Petrol, LRP '93 Petrol and Heavy Furnace Oil (HFO). These are world class assets with the latest technology comparable to only the best in the industry.

Lubricants

In 2011 the company launched NAMCOR branded lubricants to its product range in conjunction with Sasol Oil Ltd. They include automotive and industrial lubricants as well as greases. The lubricants are intended for different sectors such as mining, agriculture and automobiles. These products are manufactured to international specifications and based on technologies used in African and European markets, so you may be assured of products that will perform and OEM approved. NAMCOR will soon be launching Distributing Agents in the towns of Ondangwa, Oshakati, Rundu, Katima Mulilo and Luderitz. This effort will enabled NAMCOR to provide a complete package of supply to the fulfillment of customer satisfaction throughout the country.

OUR VISION:

To be a world-class petroleum organisation providing sustainable benefits to all stakeholders.

OUR MISSION:

- Ensuring security of supply, through upstream and downstream operations;
- Harnessing innovative industry best practices;
- Proactively embracing international safety, health and environmental protocols;
- Recruiting and retaining high performing, passionate and competent people.

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BUILDING ON SHELL'S SUCCESS ACROSS AFRICA

Vivo Energy, the new name behind the Shell brand



CREATING THE MOST RESPECTED ENERGY BUSINESS IN AFRICA

An ambitious, entrepreneurial partnership focused on safety, people and growth



WORKING WITH AND FOR LOCAL COMMUNITIES AND PEOPLE

We are in Namibia to make a lasting positive difference - to our customers, to our people, to local communities and to the environment

Vivo Energy Namibia, the company that distributes and markets Shell-branded fuels and lubricants, was established in 2012. The Shell brand has been in Namibia for over 100 years. Vivo Energy Namibia has a considerable storage capacity and 36 retail stations with a majority offering of convenience retail stores. Vivo Energy Namibia employs 76 people but the business provides indirect employment to a large number of people. The company is recognized as the leader in the oil industry especially championing and setting standards for safety in all our operations.

Vivo Energy operates in Retail; Commercial Fuels (Marine, Mining and Aviation in partnership with Vitol Aviation); Liquefied Petroleum Gas and Lubricants in Botswana, Burkina Faso, Cape Verde, Cote D'Ivoire, Ghana, Guinea, Kenya, Mauritius, Madagascar, Morocco, Mali, Namibia, Senegal, Tunisia and Uganda.

The company employs around 2,100 people and operates 1,300 retail stations under the Shell brand and has access to approximately 900,000 cubic meters of fuel storage capacity. Shell and Vivo Lubricants will have blending capacity of around 125,000 metric tons at plants in seven countries (Cote d'Ivoire, Ghana, Guinea, Kenya, Morocco, Tunisia and Senegal) producing Shell branded lubricants.

The vision of Vivo Energy is to become Africa's most respected energy business. This demands that the company sets and maintains the very highest standards in all Health, Safety, Security and Environment (HSSE). The company operates in accordance with Shell's global HSSE standards, as well as meeting all applicable local legislation. HSSE Performance data is published on an annual basis on the Vivo Energy website.

The goal of Vivo Energy is to create a performance driven, dynamic enterprise with the capability to deliver long term benefits to customers, employees and the local communities in which it operates.

Vivo Energy wants their employees to feel proud to work for the company and a key part of our organizational model is that

our employees should be given responsibility and accountability in equal measure.

Vivo Energy will invest to grow and plans to gain market share in its African markets. Simple management structures will increase local responsibilities. This allows Vivo Energy to focus on investment, performance, growth and increasing customer satisfaction, to enhance competitive advantage.

For more information about Vivo Energy please visit www.vivoenergy.com

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Namibia



FUEL FOR GROWTH



IN THE QUEST FOR MINING EXCELLENCE, IT'S GOOD TO
KNOW WHO YOUR LEADING HYDROCARBON PARTNER IS.

In the quest for success, it's of paramount importance to know who you can rely on.

At **PUMA-ENERGY** we offer a wide range of Hydrocarbon solutions that can be tailor made to best suit your needs. From fuels to lubricants, **PUMA-ENERGY** can store, transport and deliver almost anywhere in Africa. Our energy and lubricant products can be used across all areas of your business.

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For more information, please contact us at

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Ministry of Environment & Tourism

TOURISM SECTOR LONG AND HARD ROAD TOWARDS SUCCESS



Hon Uahekua Herunga
Minister

The Adventure Travel Summit "a success"

Namibia successfully hosted the Adventure Travel World Summit (ATWS 2013) from 26th to the 31 October 2013. About 650 delegates from across the world turned up for ATWS 2013 hosted for the first time in Africa. The delegates to the summit ranged across sectors such as the media, tour operators, industry experts etc. The responsibility now rests on our shoulders as Namibians to broaden the scope of networks to attract visitors and stand ready to successfully host our guests.

11th Conference of the Parties to the United Nations Convention to Combat Desertification (UNCCD COP11)

UNCCD COP11 was successfully hosted under the theme "A Stronger UNCCD for a Land Degradation Neutral World" from 16-27th September at the Windhoek Country Club and Resort. It was attended by an estimated 3,861 people including around 2,000 delegates.

During COP11, there were detailed negotiations and discussions on issues of desertification, land degradation and drought; 89 side events and many other events.

The outgoing Executive Secretary of the UNCCD hailed COP11 as

an excellent success on both the logistical and technical fronts. A total of 41 decisions were adopted during COP11 covering the technical negotiations and priority action areas for Namibia during its two year presidency of COP11.

Tourist Arrival statistics and Tourist Exist Survey

The Ministry of Environment and Tourism (MET) and the Namibian tourism industry have identified the need for timely collection of tourism-related statistics which are very important for planning, tourism development, market investment and allocation of funds. The industry needs to know why visitors come to Namibia, where they come from, their activities and places visited, length of stay, and the likelihood of repeat visits.

Community-Based Tourism Development

Capital and STEP Projects

One of the ten guiding principles of the National Tourism Policy is that; 'it must facilitate increased local participation and equity to ensure the geographic spread of benefits derived from tourism'. The Ministry of Environment & Tourism supported the construction of four community lodges and three guesthouses/ B&B's spread across different parts of the country. These are expected to be launched in 2014. Public Private Partnerships are to be sought as the preferred option where private sector members goes into a joint venture with these initiatives.

The Government has entered into a partnership with the United Nations World Tourism Organisation (UNWTO) to further generate tangible economic benefits and promote empowerment for rural women from sustainable tourism development in Namibia. Six

beneficiary groups have received funding to set up craft centres, a cultural centre, and a homestay initiative with material for a Beadwork project.

The Ministry is finalising the National Tourism Growth and Development Strategy, which will help Government in the planning and execution of community based tourism for the benefit of its people.

Conservancies and Concessions Communal Conservancies

Rural communities of Namibia especially in the communal conservancy have become very good conservationists. Communities continuously work with the Government of the Republic of Namibia to examine avenues of improvement in terms of working out ways to live alongside wildlife, fighting desertification and sustainable harvesting of natural resources.

There is a continuous increase in wildlife population and along with this benefit to local communities through sustainable utilisation of wildlife. Currently there are 79 communal conservancies and 44 Joint Ventures and the later is expected to increase.

Communal conservancies have been one of the main reasons the recently held Adventure World Travel Summit took place in Namibia. The Joint Venture lodges and communal conservancies hosted many of the delegates that arrived on pre-and post-adventure trips. Having so much media coverage is a very important marketing tool for community based tourism in Namibia.

The Namibian efforts towards conservation is a global success story and is seen as an example of how, by commitment, dedication and community

empowerment a nation and its biodiversity base can be transformed, leading to the greatest wildlife recovery story ever told. We have hosted delegates from Mongolia, Nepal and the US amongst others who came to Namibia specifically to learn about our conservation policies and how they are implemented.

The Namibian tourism sector is based on wildlife, landscapes and cultures. In terms of sustainability as a government we believe that the resource user is the best manager. This has been translated into our policies and legislation and granting the rights to the sustainable use of our natural resources, especially wildlife, by our communities, has resulted in conservation on a grand scale.

Today, we are the only country in Africa with:

- an expanding, free roaming population of lion;
- an expanding, free roaming population of giraffe;
- an expanding elephant population;
- the largest cheetah population in the world.

Our policies have resulted in more joint venture lodges than any other destination. In the process we have created thousands of jobs for our people and, importantly, not city jobs, but real income earning opportunities in their traditional homes.

MET

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Namibia

Endless horizons



Namibia Tourism Board

www.namibiatourism.com.na

Namibia Tourism Board (NTB)

2013: A REMARKABLE YEAR FOR "DESTINATION NAMIBIA"



Digu //Naobeb
Chief Executive Officer

While the marketing strategy was focusing on attracting visitors to the untouched and unspoiled beauty of our beautiful Namibia, and the rich and diverse culture of our people; the success story of the relationship between wildlife and people in terms of conservancies strongly demonstrated Namibia as a MICE destination in 2013.

Namibia was home to some of the biggest international gatherings in 2013, which brought together more than 500 international delegates at each Conference. Some notable ones were COP 11, the ATWS Summit, Water Reclamation and Pan African Parliamentarians.

The tourism Industry was honoured to be the host of the Adventure Travel World Summit for the first time on the African Continent. Established in 1990, the Adventure Travel Trade Association (ATTA) serves nearly 900 members in 80 countries worldwide. Members mainly included tour operators, tourism boards, speciality agents and accommodation establishments with a vested interest in the sustainable development of adventure tourism.

The ATTA delivers solutions and connections that propel members

towards their business goals and the industry toward a responsible and profitable future.

Through its regional Adventure Connect events and annual Adventure Travel World Summit trade conference, the ATTA excels in professional learning, networking and partnering services. With expertise in research, education, adventure travel industry news and promotion, members of the ATTA receive competitive opportunities that help to establish them as leaders in adventure tourism.

ATWS is the largest gathering of adventure travel professionals in the world. The choice of Namibia to host the event provided our tourism industry with a chance to showcase culture, conservancies, wildlife and landscapes throughout our spectacular country. Over 700 leaders in adventure tourism gathered in Namibia for 4 days of networking and exchange.

Delegates were offered the opportunity to travel around Namibia before the Summit and were hosted by over 46 Namibian tour operators.

All delegates were officially and formally welcomed to Namibia by the President of the Republic of Namibia, President Hifikepunye Pohamba in Windhoek, before proceeding to Swakopmund on a two day adventure journey.

The summit saw President Hifikepunye Pohamba receiving the Gift to the Earth Award from Chief Ameke Anyakou, an ally of Namibia and Southern Africa. The World Wildlife Fund (WWF) awards the gift to presidents and nations in recognition of their conservation successes and empowerment of rural people.

Namibia received the gift 15 years ago, when it was

awarded to the Founding President, Dr Sam Nujoma for the establishment of the first communal conservancies.

Communal game guards in all 79 conservancies were the recipients of a major equipment donation, worth over N\$1 million in recognition of their contributions to conservation.

The increase in MICE segment spurred growth in the accommodation sector with the increase in the number of applications for accommodation business. Number of applications for accommodation alone stands at 2501 for the 2012/2013 Financial year, compared to 2007/2008 Financial year when we had 1559.

Our focus remains to sustain our traditional source markets with more emphasis on developing new emerging markets such as UAE, China and the North America.

With the MCA project coming to an end in September this year, Namibia Tourism Board needs to be fully prepared to continue with all activities carried out under MCA project, and is working towards a sustainability plan, which will need adequate funding.

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Namibia Tourism Board

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Paradise in the Wilderness



Namibia's vast pristine wilderness makes it an exhilarating and hauntingly breath-taking safari destination. NWR looks forward to welcoming you and showering you, our esteemed guest, with comfort inside the age-old wonder and mystique of the Namib Desert, the wildlife theatre called Etosha, the geological dream called /Ai-/Ais Richtersveldt and many other jewels in our crown of world class destinations. You will fall in love with our intimate park experiences through guided night drives in Etosha National Park; sunrise and sunset excursions to the majestic Sossusvlei; relaxing massages and wellness treatments using the healing properties of the natural hot springs mineral water at /Ai-/Ais and Gross Barmen, and many other adventure activities. NWR offers something for everyone - whether it is photography, nature, wildlife, landscapes, geology, camping, fishing, birding, history, culture or just the pure exhilaration of finding yourself surrounded by the essence of Africa - NWR is your willing partner and host. You will take away many profound memories from our many carefully picked destinations.

NWR
namibia wildlife resorts

www.nwr.com.na

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Conserving Namibia's Natural Heritage - today, tomorrow and forever!



Zelna Hengari
Acting Managing Director

Namibia Wildlife Resorts (NWR) is a state owned enterprise which has been in existence since 1998. Its mandate is to run the tourism facilities situated in Namibia's protected areas.

Along with its partners, NWR operates 22 resorts. To date, the company has refurbished most of its facilities inside, and has also introduced three new eco-friendly products: Sossus Dune Lodge inside the Namib Naukluft National Park, Onkoshi Camp in eastern Etosha National Park, and more recently Dolomite Camp, also in Etosha.

Gross Barmen and Popa Falls are currently under redevelopment, with Popa Falls scheduled to reopen in time for the Adventure Travel World Summit in October 2013. The redevelopment of Hardap camp, Hobas and Naukluft camping sites are projects that will start soon.

Offering three different collections of lodging within Namibia's protected areas, NWR provides the ultimate in accessibility to suit every need:

- **Eco-collection:** Offers exclusive accommodation experiences in the heart of Namibia's national parks.
- **Classic Collection:** A variety of accommodation options from

serviced chalets and standard hotel rooms to basic camp sites paired with a broad range of tour options and facilities.

- **Adventure & Camping:** Campsites and cabins for the rugged traveller that appreciates 'close to nature' experiences.

NWR provides intimate park experiences through guided night drives in Etosha National Park; sunrise and sunset excursions to the majestic Sossusvlei; relaxing massages and wellness treatments using the healing properties of the natural hot springs mineral water at /Ai-/Ais - all in the company of the most passionate and professional staff.

The company also offers real adventure activities such as hikes into Namibia's iconic landscapes on signature trails such as the Fish River Canyon - the world's second largest canyon (four to five days and approximately 50 miles) and the Namib Naukluft Hiking Trail - considered one of the toughest in Southern Africa (eight-day / 74 mile option or four-day / 37 miles winding through the rugged Naukluft Mountains).

NWR offers something for everyone - whether it is photography, nature, wildlife, landscapes, geology, camping,

fishing, birding, history, culture or just the pure exhilaration of finding yourself surrounded by the essence of Africa - NWR is your willing partner and host.

Cultivating the Domestic Market

On 30 May 2013, at the Namibia Tourism Expo, Namibia Wildlife Resorts launched a brand new product - the NamLeisure Card. The membership card offers Namibians a 50% discount at any of NWR's facilities and Sun Karros Daan Viljoen. SADC and international independent travellers also qualify for discounts of 25% and 10% respectively. Non-cardholders also pay 50% plus a supplementary rate whenever they are sharing a room or a camping site with a NamLeisure card holder. All in all, members especially locals, will benefit from improved access to Namibia's protected areas, and also contribute to the sustainable management of these pristine areas.

The benefits of being a member go beyond the discounts, as NWR is dedicating a portion of the proceeds of the membership fee, as well as 5% of the value of any member booking, towards conservation projects, including the NWR-Enviro-Kidz program, and joint projects with the Ministry of Environment and Tourism - providing a double "feel-good" experience.

Our People

At Namibia Wildlife Resorts, when it comes to service delivery and efficiency, it is all about our people. We care about your experience with us, which is why we place so much value on service delivery, efficiency and enhancing your experience with us across all channels and points of contact.

All of us at Namibia Wildlife Resorts embrace customer experience which is built into our core values and is something that we build on every day. This is how we measure ourselves and our achievements, and there is no compromise to it.

From the Reservations office to the front office of any of our camps, to housekeeping, restaurants, game drives or excursions; you can be assured that you will be met by the friendliest, most passionate and knowledgeable Namibians.

Vision

To become the provider of a reliable, welcoming and appealing tourism service in the prime tourism destinations of Namibia

As a State Owned Enterprise, NWR also places great value and emphasis on contributing to the sustainable economic growth of the country; and to contributing to sound environmental management practices and conservation efforts.

Our Brand Value proposition

Namibia Wildlife Resorts is a proud Namibian hospitality and service company, with professional, dedicated and knowledgeable customer-driven staff dedicated to providing guests with a relaxing, comfortable, memorable and liberating Namibian experience.

Our EPIC core values:

We are driven by excellence, passion, integrity, and customer-service

Excellence - Visionary, Accurate, Just in Time (JIT), Proactive

Passion - Committed, Knowledgeable, Dedicated, Respectful, Unique

Integrity - Honest, Reliable, Consistent, Responsible, Sustainable

Customer service - Caring, Efficient, Professional, Adaptable (flexible)

NWR
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www.nwr.com.na

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ct.bookings@nwr.com.na
TOURISM 201

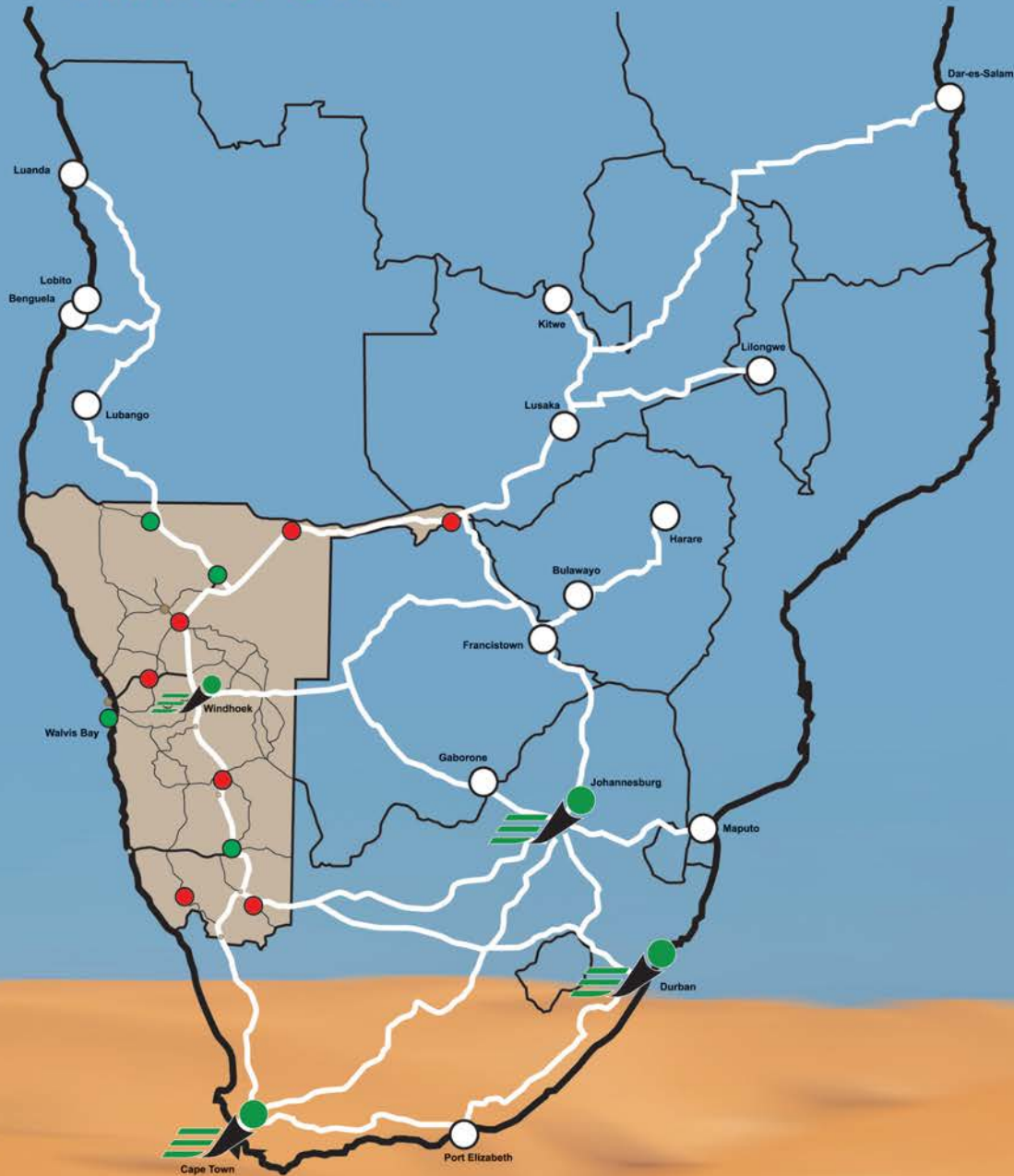
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TRANSPORT



Namibian Branches:

- NEW!** Karibib
- NEW!** Katima Mulilo
- Keetmanshoop
- NEW!** Mariental
- Oshakati
- NEW!** Otjiwarongo
- NEW!** Rosh Pinah
- NEW!** Rundu
- Tsumeb
- Walvis Bay
- Windhoek



- - New Branches
- - Branches
- - Destinations

45 Years Experience Delivered



Tel: +264 61 294 5000 | Fax: +264 61 261 422
 csd@intracom.com.na | www.intracom.com.na
 5 Nordland str Lafrenz Industria | PO Box 5673, Windhoek, Namibia





NAMIBIA AIRPORTS COMPANY LIMITED

Namibia's World-Class Service Provider in
Airport Operations and Management

NAC EXECUTIVE COMMITTEE



ACTING CEO
MR TAMER EL-KALLAWI
Chief Executive Officer



MR MWANGI C WA KAMAU
GM Operations & Engineering



MS TOSKA SEM
GM Commercial Services



MR OLAVI HAMWELE
GM Human Resources



MR TAMER EL-KALLAWI
GM Finance, Information
Technology and
Supply Chain



MS VALERIA KAMBARAMI
Company Secretary

NAC

CORPORATE PROFILE



● AIRPORT MAP

1. Hosea Kutako International Airport
2. Eros Airport
3. Walvis Bay Airport
4. Lüderitz Airport
5. Keetmanshoop Airport
6. Ondangwa Airport
7. Rundu Airport
8. Katima Mulilo Airport

VISION

To be a world-class service provider in airport operations and management.

MISSION

We develop and manage airports on sound business principles with due considerations to the interest of our stakeholders.

CORE VALUES

Integrity

We conduct ourselves in an honest, ethical, transparent, consistent and fair manner in all our activities.

Accountability

We take responsibility for all our actions.

Teamwork

We encourage and value the contribution of our team members at all levels in pursuit of excellence.

The Namibia Airports Company (NAC), a State Owned Enterprise was established in line with the Airports Company Act, Act 25 of 1998. It commenced operations in February 1999. The main objectives are to ensure:

1. The arrival, surface movement, parking or departure of aircraft
2. The servicing of aircraft, including the supply of fuel and lubricants
3. Ground handling of aircraft, passengers, baggage and cargo

Alliances and Membership

The NAC is a member of the International Civil Aviation Organisation (ICAO), Airports Council International (ACI) and the International Air Cargo Association (TIACA). The NAC is a national corporate member of the Namibia Chamber of Commerce & Industry (NCCI), and given its central role in the tourism sector, the NAC has representation on the Marketing Committee of the Namibia Tourism Board.

Governance

Namibia Airports Company Limited is a 100% state-owned enterprise, which functions autonomously under a Board of Directors, appointed by the Minister of Works and Transport in his capacity as the portfolio Minister. The Board appoints the Chief Executive Officer (CEO), tasked with managing and the exercising control over company operations. The Board consists of not less than three and not more than five members, the majority of whom shall not be from the Public Service. The primary objective of the Board is to formulate policies and strategies that guide the company towards attaining its vision and mission. The Board has three sub-committees namely the Audit, Remuneration, and the Investment Committees respectively.

Strategic Focus

NAC recognizes the need for a strategic corporate focus to better enable it to serve its clients and improve its financial sustainability. The company is guided by high standard of ethics and integrity in dealing with its stakeholders. Consequently the Airports Company Act, Act 25 of 1998, Namibia's Vision 2030 and Performance Agreement with the shareholder guide its strategy, in addition to other industry benchmarks and guidelines.

Key focus areas for the NAC

- Infrastructure development, maintenance, technology and modernization
- Aeronautical revenue growth – passengers, cargo and aircraft movements
- Commercial revenue growth – parking, advertising, car rentals, retail and property
- Cost efficiencies and internal processes
- Human capital development

Airports

The NAC owns and manages eight (8) airports:

1. Hosea Kutako International Airport
2. Eros Airport
3. Walvis Bay Airport
4. Lüderitz Airport
5. Keetmanshoop Airport
6. Ondangwa Airport
7. Rundu Airport
8. Katima Mulilo Airport

The NAC's main operational partners and clientele are the international and domestic airlines and aircraft operators, government agencies, private retailers as well as concessionaries licensed to operate at its airports. The NAC values the importance of developing and maintaining good infrastructure and facilities at its airports to maintain world-class standards. In line with its master plans, the company has been undertaking several strategic infrastructure and commercial development projects with the aim of improving its overall service delivery. True to the modern concepts of Public Private Partnerships (PPP), projects of this nature have been undertaken in collaboration with private developers and investors, or from own resources.

Management

Four General Managers who report to the CEO heads the following departments:

1. Operations and Engineering
2. Commercial Services
3. Finance, Supply Chain and Information Technology
4. Human Resources Department



NAC CONTACT DETAILS

The Chief Executive Officer ensures that resolutions taken by the Board of Directors are fully implemented and that the NAC strategy is implemented and intermittently reviewed. NAC has a capable management team and highly motivated, dedicated staff complement of over 270 members countrywide. The staff ensures that all operations at the airports are executed with commitment and professionalism. Continuous training programmes have been initiated and implemented.

Employment Equity

The NAC is committed to conforming to the Affirmative Action Act (AAA), Act 29 of 1998. The company addresses socio-economic imbalances by giving priority to the employment of designated groups as defined in the Affirmative Action legislation.

Revenue enhancement

The NAC has developed a balanced retail mix at its international airport, to enhance the air travelers and airport users' shopping experience. Other strategies to enhance commercial revenue involve the initiation of tenders through which returns from such retail or other commercial opportunities are optimized through a competitive bidding process. The steadily growing passenger and aircraft movements resulted in the need for bigger and improved terminals and increased retail space. This will eventually attract more passengers and connections resulting in more meeters and greeters at our airports.

The following business operations can be found at some NAC Airports:

- Ground Handlers
- Gift Shops
- Business Lounge
- Advertising Concession
- Restaurants
- Duty-Free Kiosks
- Car Rental Operations
- Business Offices
- Hangar Operations
- Aircraft Maintenance Facilities
- Aviation Fuel facilities

HOSEA KUTAKO INTERNATIONAL AIRPORT

PO Box 1, Windhoek, Namibia
Telephone: +264 (0) 61 295 5600
Fax: +264 (0) 61 295 5622
E-mail: hkia@airports.com.na

EROS AIRPORT

Private Bag 13357, Windhoek, Namibia
Telephone: +264 (0) 61 295 5500
Fax: +264 (0) 61 295 5522
E-mail: eros@airports.com.na

WALVIS BAY AIRPORT

PO Box 2307, Walvis Bay, Namibia
Telephone: +264 (0) 64 271 102
Fax: +264 (0) 64 200 164
E-mail: walvisbay@airports.com.na

ONDANGWA AIRPORT

PO Box 2649, Ondangwa, Namibia
Telephone: +264 (0) 65 240 476
Fax: +264 (0) 65 240 534
E-mail: pr@airports.com.na

KEETMANSHOOP AIRPORT

PO Box 10, Keetmanshoop, Namibia
Telephone: +264 (0) 63 225 603
Fax: +264 (0) 63 225 608
E-mail: eros@airports.com.na

LÜDERITZ AIRPORT

PO Box 927, Lüderitz, Namibia
Telephone: +264 (0) 63 202 035
Fax: +264 (0) 63 202 027
E-mail: walvisbay@airports.com.na

RUNDU AIRPORT

PO Box 3014, Rundu, Namibia
Telephone: +264 (0) 66 255 462
Fax: +264 (0) 66 255 463
E-mail: pr@airports.com.na

KATIMA MULILO AIRPORT

PO Box 1811, Katima Mulilo, Namibia

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E-mail: pr@airports.com.na

CORPORATE OFFICE OF THE CEO

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COMMERCIAL SERVICES

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Fax: +264 (0) 61 295 5033
E-mail: cs@airports.com.na

HUMAN RESOURCES

5th Floor, Sanlam Centre
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Fax: +264 (0) 61 229 787
E-mail: hr@airports.com.na

www.airports.com.na

NAC AIRPORTS



AIRPORT INFORMATION

Runway category: 4E
Main runway length: 4 532 m
Main runway width: 45 m
Secondary runway length: 1 525 m
Secondary runway width: 30 m
Fire fighting category: 9

HOSEA KUTAKO INTERNATIONAL AIRPORT Hosea Kutako International Airport (HKIA) is situated 45 kilometres east of Windhoek, the capital city of Namibia. Hosea Kutako is Namibia's only international airport, complementing the airport capacity of other hubs within Southern Africa. The Airport handles over 814 810 passengers annually and about 17 514 aircraft movements. HKIA has daily connections to Johannesburg, Cape Town and frequently to Luanda. The scheduled airlines calling at HKIA are Air Namibia, South African Airways, TAAG Angola Airlines, South African Express (Pty) Ltd and British Airways. The said Airlines connect HKIA to international hubs such as Frankfurt, Accra, Munich, Luanda and other regional destinations including Victoria Falls in Zambia. Recent terminal building improvements have seen the expansion and refurbishment of modern duty free restaurant, public parking and VAT tax refund facilities. As part of the company's strategic plan, future projects are envisaged to develop and/or upgrade infrastructures and facilities in order to increase airport capacity and the variety and quality of service. Expansion of the terminal building, in-flight kitchen, cargo facilities, and conference facilities are additional projects envisaged by the company as immediate and future prospects. There are also plans to construct a hotel facility at the Airport. The NAC have contracted the following service providers for efficient supply of fuel to the airlines at Hosea Kutako International Airport: Jet A1 fuel by Enginev.

Facilities and operators include:

- Various aircraft refuelling facilities
- Retailers
- Two ground handlers
- Five scheduled airlines
- Restaurants
- Lounges
- Postal services
- Tourism information centre
- Bureau de change
- Postal service
- Car rentals
- Short and long term parking
- Tax refund facilities



AIRPORT INFORMATION

Runway category: 3C
Runway length: 2 229 m
Runway width: 30 m
Secondary runway length: 1000 m
Secondary runway width: 30 m
Fire fighting category: 4

EROS AIRPORT

Eros Airport is five km from Windhoek's central business district, and is the busiest airport of NAC in terms of aircraft movements. Its reliable fuel supply makes it a favourite stopover destination for pilots and air travellers. Apart from being the centre of aircraft maintenance, the airport is also Namibia's hub for general and leisure aviation. Amongst the key services available at Eros Airport is common cargo, fire station, ground handling and car rentals. Prime, but affordable land for prospective developers is available for warehouses, office blocks and hangars, offering close proximity to Windhoek's CBD. Scenic and pleasure flights can also be taken from the Eros Airport.

Due to its proximity to the city, Eros Airport is limited to domestic flights to destinations such as Ondangwa, Walvis Bay, Katima Mulilo, Rundu and many other tourist destinations across Namibia. Recently completed various capital projects at this airport include: Access control system towards northern hanger facilities, a new fire station, expansion of the apron and internal security fencing and upgrading of perimeter fencing.

Fuel information: The NAC have contracted the following service providers for efficient supply of fuel to the airlines at Eros Airport: Jet A1 fuel, AV Gas by Puma Energy (Pty) Ltd.

Facilities:

- Restaurant
- Car rental
- Long and short term parking
- Ground handlers
- Refuelling facility



AIRPORT INFORMATION

Runway category: 3C
Runway length: 1 675 m (2 134 m)
Runway width: 30 m
Fire fighting category: 6

WALVIS BAY AIRPORT

The airport is located some 15km east of the harbour town of Walvis Bay. Due to the on-going upgrading of the airport facilities at the airport, the runway has been reduced in length to 1,675 with the consideration of the safety margins. Nevertheless, the airport can still accommodate the aircrafts up to the performance and weights of B737-200 series. Once fully commissioned, the new expanded dimension of the runway will enable the airport to handle wide-bodied aircrafts within the new future. These changes will elevate the status of the Walvis Bay airport as Namibia's second international airport. In this regard, the NAC intends to expand the terminal building to coincide with the projected growth in passenger numbers. Apart from the expanded runway and taxiway, the on-going developments include a state of the art, world class landing instrument that will enable movements even during overcast weather conditions. This makes Walvis Bay one of only a few airports in Southern Africa to boast with such technology on the continent and more useful for an airport at the coast where overcast conditions often prevail. Due to its strategic location, which forms part of Namibia's Economic Processing Zone (EPZ), the airport will be the major export hub of fish and other resources to the rest of Africa and Europe. Passengers can also enjoy the scenic departure and view the beauty of our national heritage while taking off from Walvis Bay airport in the Namib Desert.

Fuel information:

One aircraft refuelling agent (Shell Aviation)

Facilities and operators:

- Airport rescue and fire fighting services
- One aircraft refuelling agent (Shell Aviation)
- Three ground handlers
- Restaurant / Kiosk
- Hangars
- Car rentals
- Gift shop



AIRPORT INFORMATION

Runway category: 4
Runway length: 2 292 m
Runway width: 30 m
Fire fighting category: 3

KATIMA MULILO AIRPORT

The Katima Mulilo Airport is the gateway for the tropical Caprivi region and the town is home to the African BIG FIVE that attracts a lot of tourists. This airport is situated within two hours' drive from the famous Victoria Falls and not more than four hours' drive from the Kavango Delta in Botswana. It has reliable fuel services giving rise to many refuelling stops for air traffic control from South Africa en route to Central Africa. A road leading to the airport is one of the future projects to be embarked upon by Namibia Airports Company. Katima Mulilo Airport has an air traffic control service, fuel and basic fire fighting facilities. Customs and Immigration Officers are at the airport while a NAMPOL Aviation Security unit is deployed for safety and security purposes.

Fuel information:

The NAC have contracted the following service providers for efficient supply of fuel to the airlines at Katima Mulilo Airport: Jet A1 fuel, AV Gas by SEC.

Facilities:

- Refuelling services
- Retail (food and beverage)



AIRPORT INFORMATION

Runway category: 4
Runway length: 2 316 m
Runway width: 30 m
Secondary runway length: 1 193 m
Secondary runway width: 30 m
Fire fighting category: 0

KEETMANSHOOP AIRPORT

The Keetmanshoop Airport lies about five (5) outside the town of Keetmanshoop, some 500 km south of Windhoek. The Keetmanshoop airport houses the Namibia Aviation Training Academy (NATA). Due to its capacity and good conditions, Keetmanshoop Airport has the potential to become an aircraft maintenance centre for Namibia. With its strategic location the airport could serve as a tourism hub for charter operators after the proclamation of mining towns such as Oranjemund and Rosh Pinah. Keetmanshoop also has customs and immigration services and is able to handle cross border traffic into southern Namibia.

Facilities:

- Public parking



AIRPORT INFORMATION

Runway Category: 3
Runway Length: 1 830 m
Runway Width: 30 m
Secondary Runway Length: 1 193 m
Secondary Runway Width: 30m
Fire Fighting Category: 4

LÜDERITZ AIRPORT

Direct flights from Hosea Kutako International Airport to Lüderitz and Oranjemund are available four times a week. Upgrading of the existing terminal building and a new Fire Station were completed and so was the installation of runway lights that will enable night operations as well as movements during overcast conditions at Lüderitz. The back-up water tanks erection for the fire trucks was also completed. Its location at the coast and proximity to mines such as Rosh Pinah, Oranjemund and Elizabeth Bay is a complimentary factor to the sectors that are the cornerstones of the Namibian economy. Fuel information: The NAC have contracted the following service providers for efficient supply of fuel to the airlines at Lüderitz Airport: Jet A1 fuel, AV Gas by SEC.

Facilities:

- Refuelling facilities
- Car rental



AIRPORT INFORMATION

Runway Category: 3C
Runway Length: 2 987 m
Runway Width: 30 m
Secondary Runway Length: 1 348 m
Secondary Runway Width: 30m
Fire Fighting Category: 4

ONDANGWA AIRPORT

The airport is situated in a rapidly developing area and is the ideal refuelling stop for most flights into Angola and other parts of the continent. Ondangwa Airport is located in Namibia's north central part with a catchment area inclusive of the regions with the highest population density; Oshana, Oshikoto, Ohangwena, Omusati and parts of the Kunene region as well. It also serves as a faster air link into southern Angola. Fuel information: The NAC have contracted the following service providers for efficient supply of fuel to the airlines at Ondangwa Airport: Jet A1 fuel, AV Gas by Puma Energy (Pty) Ltd.

Facilities:

- Car rental services
- Refuelling services
- Food and beverage
- Parking facility



AIRPORT INFORMATION

Runway category: 3C
Runway length: 3 354 m
Runway width: 30 m
Secondary runway length: 1 465 m
Secondary runway width: 30 m
Fire fighting category: 3

Rundu Airport

The airport is five (5) km southwest of the town of Rundu, the capital of the Kavango Region, bordering on southern Angola. Given its vast landscape, this airport boasts excellent storage facilities offering great and unlimited potential for further infrastructural developments. The airport has excellent storage facilities for outbound cargo to Angola, particularly construction and retail materials. The runway is in a very good condition and fuel facilities are available for smaller aircrafts. Customs and Immigration officers are on call from the Rundu border post office. The airport benefits largely from chartered flights by tourists and business travellers that are attracted by game parks such as Khaudom, Mahango, Popa Falls and Bushman land. Rundu Airport has ample land for development of warehouses and other storage facilities. Fuel information: The NAC have contracted the following service providers for efficient supply of fuel to the airlines at Rundu Airport: Jet A1 fuel, Av Gas by Jaco Van Burger.

Facilities:

- Car rental services
- Aircraft maintenance facility
- Re-fuelling services
- Travel booking services
- Customs and Excise services (available on request)



About us

Manica Group Namibia is an industry leader in integrated logistics management services in Southern Africa since 1924.

Manica is made up of a diverse group of subsidiaries and divisions that provide the full spectrum of logistics services including freight and project management, ships' agency, clearing and forwarding, cargo handling, warehousing, airport ground handling, marine lubricants and bunker, shorebased oil and gas logistics, intermodal transport and shipping. Manica enjoys a well-established international network of partners, that allows the group to offer "global solutions" to local and international customers.

The group has ample storage and warehousing facilities in Walvis Bay (head office), Windhoek and Lüderitz. The Manica group companies are ISO 9001:2008 accredited, to ensure our clients benefit from the highest standard of quality management and safety systems. The Manica philosophy is one of building long-term relationships with our customers, service providers and other stakeholders.

ONE-STOP-SHOP LOGISTICS

- ☐ Clearing & Forwarding
- ☐ Imports & Exports
- ☐ Project Freight Management
- ☐ Ships' Agency
- ☐ Warehousing
- ☐ Cargo & Material Handling
- ☐ Shipping
- ☐ Intermodal Transport
- ☐ Oil, Lubricants, bunkering
- ☐ Airport Ground Handling
- ☐ Oil & Gas Logistics Support
- ☐ Business Skills Training
- ☐ Airport Shuttle, Crew Transfers

Vision

To be the Ultimate choice in logistics solutions.

Values

- Integrity • Quality • Commitment • Excellence
- Fun • Compassion • Results Driven

Mission

With our highly skilled and motivated team, we provide diverse logistic management solutions – as integrated service provider to local and international customers.

Accreditations



www.manica.com.na

Business Units



Woker Freight Services

Custom's Clearing and Forwarding of all cargo types: imported, exported or in-transit via air, sea or road. Backed up by an extensive global network.



Lüderitz Bay Shipping & Forwarding

One-stop shipping, clearing, forwarding and warehousing service provider in Lüderitz.



Ocean Liner Services

Expert ships' agency services for both liner and non-liner shipping principals. Full range of husbandry services including crew transfers, repairs, and agency services to oil rigs and other vessels.



Walvis Bay Stevedoring

Dedicated and professional cargo handling services to ships' agencies, ship owners, exporters, importers, fishing trawlers, reefer vessels as well as the oil and gas industry and handling of special project cargo for the mining industry.



Manica Logistics Services

Full range of freight logistics solutions, project management and logistics, logistics consulting and developing integrated supply chain solutions for customers.



Manica Oil & Gas

Provides full logistical support to oil and gas exploration and drilling ventures off and onshore Namibia, including turnkey solution provider, project management, provision of shore-based services, warehousing, etc.



Rennies Consolidated

A full range of under-roof warehousing facilities, including a container depot and break-bulk storage. More than 75,000m² storage space in Walvis Bay, Windhoek and Lüderitz.



Lubrication Specialists

The premier accredited supplier of marine, mining, industrial and automotive lubricants in Namibia, on behalf of Exxon Mobil Corporation.



Walvis Bay Airport Services

Around-the-clock service, including crew changes and transfers, mobile unit sanitary removal and replenishment service to aircraft, at Walvis Bay International Airport.



Talent Development Centre

State-of-the-art training centre, offering business skills development training. Ideal for workshops, seminars for groups of up to 60 people. Includes a computer training lab for 18 people.



Manica Business Centre

Fully equipped office-away-from-home office facilities for marine contractors and personnel stationed in Walvis Bay. Services include dedicated airport shuttles, visas, travel and accommodation arrangements as well as full office amenities, conferencing and state of the art telecommunication facilities.

Manica is also the appointed agent for the following shipping liners:



GAL

Shipping liner services between Africa and the Americas.



Mitsui Ocean Liners

Shipping liner servicing Europe, the Americas, the Middle- and Far East, Australia and Africa.



MACS Shipping

Carrier Shipping services between Southern Africa, Europe and North America.

2 Third Street
PO Box 4, Walvis Bay
t +264 64 201 2325
f +264 64 205 923
@ contact@manica.com.na

contact@manica.com.na

One Stop Rail and Road Freight Transport Solution



Use **TransNamib** rail and road services to transport all your bulk cargo and parcels. TransNamib delivers and collects overseas consignments to and from the port of Walvis Bay, to all destinations in Namibia and the SADC region. Containers services are delivered door-to-door throughout the country.

Take advantage of our well coordinated and efficient parcel services. OPX delivers to major towns in Namibia and TNX to and from South Africa.

Call us now to experience our one stop transport solution.

Marketing and Sales :

Windhoek: +264 61 298 2302;

Ondangwa: +264 65 281 208;

Walvis Bay: +264 64 208 561

Keetmanshoop: +264 63 229 289



**TransNamib
Holdings Ltd.**
"Transporting Namibia's success"

www.transnamib.com.na

TransNamib Holdings Ltd.

GEARING UP AS KEY PLAYER FOR SADC



Sara Naanda
Chief Executive Officer

As the world continues to experience increased growth in trade and other opportunities, the transport and logistics sector is compelled to come forth with innovative ways of providing customer focused solutions, which are responsive to the industry's needs of the 21st century.

Over the past few decades southern Africa has been among the global regions which continue to experience positive growth, making transportation and logistics a competitive sector which requires operators and freight carriers to deliver the best solutions.

TransNamib Holdings Ltd., a Namibian company with a mandate to transport and deliver cargo through the utilisation of a combination of rail and road transport, makes it possible to facilitate a reliable, cost-effective and seamless movement of its clients' valuable cargo.

With its headquarters in the capital city Windhoek, the national carrier of bulk and containerised freight is a preferred logistics provider, with key focus on customer satisfaction. The company is one of the most important logistics providers in the Southern Africa Development Community

(SADC). TransNamib Holdings Ltd. has a strong presence in major South African cities, such as Johannesburg, Durban, Cape Town and Upington, and is continuously aligning its business to achieve the market demands.

Through medium and long-term developmental objectives, Namibia is gearing itself to become a logistics hub in the region. The infrastructure development sector has continued to offer unlimited potential in the transport and logistics, with scope for further opportunities Namibia has advocated for the study and implementation of the Master Plan for a Transport and Logistics Hub, which is being conducted by Japan International Cooperation Agency – JICA. These developments and expected investment opportunities will give TransNamib a critical and relevant role to play to be among the leading and preferred logistics providers in the regions.

TransNamib Holdings Ltd. Chief Executive Officer, Ms. Sara Naanda, has given an optimistic insight of what lies ahead: "We have held meetings with JICA, who are responsible for the Master Plan for Transport and Logistics hub, and the way forward is exciting. This is not only positive for TransNamib, but for the entire transport and logistics industry, as it will open up more opportunities and growth to the benefit of the sector. Japan has been in the forefront in efficiency, which gives us belief that they will deliver a modern system that will give our sector the much needed operational efficiency and increased output".

Ms. Naanda said, "We commend the Japanese Government for the support and effort that have been made available.

Ms. Naanda has expressed hope that skills transfer to the local Namibians happen in order to make this logistics hub a success. With continuous advocacy to shift bulk cargo from road to rail, TransNamib as a railway operator is ready embrace this and deliver the best to end users.

She continued, "For Namibia to achieve its Vision 2030 goal of becoming an industrialised country, the government cannot do without railways. Namibia has a lot of untapped prospects and now we have the opportunity to become a gateway of the SADC region, especially to the land locked countries".

The engagement between TransNamib and the Government is ongoing so that parallel efforts and investments for development go hand in hand. As an example, the port of Walvis Bay is undergoing a huge expansion with enormous investment to propel growth of containers handled per year.

With that in mind, Ms. Naanda believes that, "Government will need to understand that developments at the ports should happen concurrently with the required railways and other related infrastructure on the ground to support the despatch of the expected increase of cargo at the port. Adequate rail infrastructure should be available to make it work and for TransNamib to deliver as expected".

TransNamib gearing at integrating Africa

Transport and logistics call for integrated approach, as Ms Naanda explains: "This is an opportune time for Namibia to enhance its infrastructure and serve the growing economies of countries around us, such as Angola, Zambia, Botswana,

Zimbabwe, Democratic Republic of Congo etc. If you look at the distances involved from Europe or South America, to southern Africa, Namibia is well positioned. The turnaround time is fast; in less than seven days you can get the goods delivered to Walvis Bay. So, when it comes to infrastructure development, we need to look at the corridors we have to develop. The investment in rail should be at the forefront in order to facilitate delivery bulk freight".

TransNamib's is busy reviewing our overall requirements in terms of rail equipment, locomotives, rolling stock, and signaling systems so that it is in a position to handle the expected increase in volumes. The company may be required to source N\$2 billion to embark on these investments to improve and modernise its operations.

On the general railways sector, Ms. Naanda believes that "there needs to be coordination so we can set up joint operating centres and come up with tariff harmonisation within the rail sector. Currently, if someone has to travel and transport goods from South Africa, then to Namibia, both will charge him or her and it becomes too expensive. The costs add up. We have to remain competitive".

TransNamib is one of Namibia's biggest employers, with 1,800 employees.

"We are here to deliver to the economy, so we cannot fail", she concludes.

TRANSNAMIB

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Tel +264 61 298 1111
www.transnamib.com.na

Namibian Ports Authority

NAMPORT - THE PREFERRED ACCESS TO SOUTHERN AFRICA



Bisey Uirab
Chief Executive Officer

Namport is a state-owned entity founded in 1994 after Namibia's independence in 1990.

From humble beginnings managing fishing harbours in Walvis Bay and Lüderitz, the company has embraced the surge in the economies of the Southern African Development Community (SADC) in the past two decades. Today, industrial and commercial activities are the biggest industries in Walvis Bay with the port receiving more than 4000 vessel calls per year and a container terminal capacity of 10 000 TEU's.

The **Port of Walvis Bay** is situated at the west Coast of

Africa and provides an easier and much faster transit route between Southern Africa, Europe and the Americas.

The **Port of Lüderitz**, located in the Southern Coast of Namibia caters for Southern Namibia as well as providing access to markets in the Northern Cape of South Africa.

Namibian Ports Authority also manages a Syncrolift (dry dock facility) by which vessels up to 2000 tonnes can be lifted for repairs. Through its subsidiary EBH Namport also operates 3 floating docks with lifting capacity of 6 500, 8 000 and 15 000 tonnes each.

In the year 1998, Namport embarked on the first substantial expansion plan in 40 years by refurbishing the quays in Walvis Bay and deepening the port to 12.8 metres. This has subsequently been increased to 14m depth and the quay lengthened. A further investment in Lüderitz was undertaken for a new cargo and container quay two years' later. In the same year, Namport was instrumental in establishing the Walvis Bay Corridor Group which seeks to ensure sustainable cargo for the

countries of the SADC region and provide the best means of access for their markets.

Namport has subsequently continued with ongoing equipment upgrades and infrastructure expansion in order to ensure capacities exceeding 6 million tonnes per annum and over 350 000 TEU's. Walvis Bay is recognised as a transshipment hub for the entire west coast of Africa serving the major container liners of the region in the most efficient and cost effective manner. Current major projects include:

- New container terminal expansion taking capacity up to 1 million TEU's per annum
- Tanker berth for fuel handling
- Oil and rig repair facilities
- Car terminal for new and used Vehicles
- Additional port facilities for bulk material handling

The key benefit of using Namport is to contribute to the **competitiveness of the SADC region's trade** through the efficient, reliable and cost-effective supply of port services. It further facilitates economic growth in Namibia by enabling regional development and cross-border trade.

The Ports of Walvis Bay and Lüderitz are positioned for preferred access to markets in Zambia, Democratic Republic of Congo (DRC), Zimbabwe, Malawi, Angola and Botswana. These destinations are all well served by the following corridors established by the Walvis Bay Corridor Group (www.wbcg.com.na):

- Walvis Bay - Ndola - Lubumbashi Corridor serving Zambia, Malawi and DRC
- Trans Cunene Corridor serving Lubango in Southern Angola
- Trans Kalahari Corridor serving Botswana, Zimbabwe

and the Gauteng industrial hub in South Africa

- Trans Oranje Corridor serving the Northern Cape mines and agricultural industries in South Africa

All these routes offer significant savings in time, costs of transport and security benefits to freight forwarders and cargo owners alike.

Namport continues to play an important role in facilitating these trade corridors to ensure improved border crossings, facilities and infrastructure benefits to transporters. All stakeholders across the relevant countries are engaged to ensure proper regional integration for the benefit of its customers.

The Port of Walvis Bay enjoys a reputation of efficient operations, competitive pricing, secure facilities and rapid turnaround of vessels, with no congestion.



NAMPORT

MS LIZ SIBINDI
MANAGER: CORPORATE COMMUNICATIONS

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We acknowledge that addresses and contact persons may change from time to time and we appreciate being advised of any changes, omissions, updates and improvements. Amendments for the purposes of the Namibia Trade Directory can be forwarded to kelly@namibiabusinessdirectory.com and for the purposes of the list of Diplomatic Missions to the Ministry of Foreign Affairs, Ms Saara Amukugo, Fax 061 23 5397.

Business and Professional Organisations

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ACEN

Association of Consulting Engineers of Namibia
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acen@acen.org.na
www.acen.org.na

BAN

Bankers' Association of Namibia
P O Box 3327
Windhoek
Tel 294 2629
Fax 294 2409

CARAN

Car Rental Association of Namibia
P O Box 80368
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www.caran.org

CFA

Institute of Commercial and Financial Accountants of Namibia
P O Box 90756
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Fax 38 2701
www.cfanam.com

CIF

Construction Industries Federation of Namibia
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www.cifnamibia.com

COM

The Chamber of Mines of Namibia
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dmeyer@chamberofmines.org.na
www.chamberofmines.org.na

EAN

Economic Association of Namibia
www.ean.org.na

FENATA

Federation of Namibian Tourism Associations
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www.fenata.org

HAN

Hospitality Association of Namibia
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IPBF

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Law Society of Namibia

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MAN

Medical Association of Namibia
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NACOBTA

Namibia Community Based

Tourism

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NAMAF

Namibia Association of Medical Aid Funds
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NAMFISA

Namibia Employers' Federation
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NASRIA

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NIBA Namibia Insurance Brokers Association P O Box 3441 Windhoek Tel 284 3205 Fax 284 3239 nibanam@iway.na www.nibanam.com	PAN Payments association of Namibia Tel 41 5420 Fax 41 5430 gkavari@iobnam@mweb.com.na www.pan.org.na Society of Advocates of Namibia P O Box 1323 Windhoek Tel 23 1151 Fax 23 0162 socadv@mweb.com.na www.namibianbar.org	NCCI Gobabis Branch Chairperson: Mr Paul Dunaiski P O Box 777 Gobabis Tel 062 56 3311 Fax 062 56 4699 dunaiski@iway.na	NCCI Oranjemund Chairperson: Mr Israel Kalenga P O Box 1214 Oranjemund Tel 063 23 2006 Fax 063 23 2156 ivan.pat@iway.com iud@iway.na
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NSS Namibia Scientific Society P O Box 67 Windhoek Tel 22 6846 Fax 22 6846 nwg@iafrica.com.na	Chambers of Commerce and Industry in Namibia	NCCI Lüderitz / !Nami=nûs Chairperson: Mr Immanuel Namukomba P O Box 1250 !Nami=nûs Cell 081 344 0418 ncci123@iway.na	NCCI Rosh Pinah Chairperson: Ms Alta de Beer P O Box 375 Rosh Pinah Tel 063 27 4928 altadb@iway.na
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Botswana High Commission of the Republic of Botswana High Commissioner: HE Mr NS Moleboge P O Box 20359 Windhoek Tel 22 1941 / 2 Fax 23 6034	Cuba Embassy of the Republic of Cuba Ambassador: HE Mr CMR Lago P O Box 23866 Windhoek Tel 22 7072 Fax 23 1584 embajada@cubanembassy.net www.cubadiplomacia.cu/namibia	Germany Embassy of the Federal Republic of Germany Ambassador: HE Mr Egon Kochanke P O Box 231 Windhoek Tel 27 3100 Fax 22 3133 info@windhuk.diple.de www.windhuk.diplo.de	Libya Embassy of Libya Ambassador: Vacant P O Box 124 Windhoek Tel 23 4454 Fax 23 4471
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Congo Embassy of the Republic of Congo Ambassador: HE Mr Patrice Ndounga P O Box 22970 Windhoek	Russian Federation Embassy of the Russian Federation Ambassador: HE Mr Nikolai M. Gribkov	Kenya High Commission of the Republic of Kenya High Commissioner: HE Ms Rose Jebiwott Boit	

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High Commission of the Republic
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High Commissioner:

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Britain and Northern Ireland**

British High Commission

High Commissioner:

Mrs Marianne Young

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Embassy of the USA

Ambassador:

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High Commission of the Republic
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FAO

Food and Agricultural Organisation
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Delegate in Charge:

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ICRC

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SACU

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SADC

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Forum

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SADC Tribunal

Southern African Development
Community Tribunal

Judge President:

Vacant

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UNDP

United Nations Development
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UNESCO

United Nations Educational,
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Prof Eustance A Wright

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UNFPA

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UNHCR

United Nations High Commission
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UNIC

United Nations Information
Centre

Director: Vacant

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UNICEF

United Nations Children's Fund

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WFP

World Food Programme

Officer-in-Charge:

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WHO

World Health Organisation

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Local Authorities

Association of Local

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Arandis Municipality

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Aranos Village Council

Mayor:

Cllr Hans Joseph Baffranth

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Aroab Village Council

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Aroab

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Berseba Village Council

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Berseba

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Gibeon

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Gobabis

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Henties Bay

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Chairperson: A Beukes

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Kalkrand

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Chairperson:

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Kamanjab

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Karasburg

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Private Bag 5009

Katima Mulilo

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reinhardt.ochs@yahoo.com

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Maltahöhe Village Council
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Mayor: A Shintama
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Uis Settlement Council

Chief Control Officer:

Mr A Honneb

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Usakos Town Council

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Walvis Bay Municipality

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Windhoek Municipality

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**Namibian Government
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www.alan.org.na

**Association of Regional Councils
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www.arc.org.na

Electoral Commission of Namibia

www.ecn.na

Geological Survey of Namibia

www.gsn.gov.na

Government of Namibia

www.grnnet.gov.na

**Ministry of Agriculture, Water &
Forestry**

www.mawf.gov.na

Ministry of Defence

www.mod.gov.na

Ministry of Education

www.mec.gov.na

**Ministry of Environment &
Tourism**

www.met.gov.na

Ministry of Finance

www.mof.gov.na

**Ministry of Fisheries & Marine
Resources**

www.mfmr.gov.na

Ministry of Foreign Affairs

www.mfa.gov.na

**Ministry of Health & Social
Services**

www.mhss.gov.na

**Ministry of Home Affairs &
Immigrations**

www.mha.gov.na

**Ministry of Information,
Communications &
Technology**

www.mict.gov.na

Ministry of Justice

www.moj.na

Ministry of Labor & Social Welfare

www.mol.gov.na

Ministry of Lands & Resettlement

www.mlr.gov.na

Ministry of Mines & Energy

www.mme.gov.na

Ministry of Safety & Security

www.mss.gov.na

Ministry of Trade & Industry

www.mti.gov.na

Ministry of Works & Transport

http://209.88.21.36/opencms/
opencms/grnnet/MWTC/

Namibian Police Force

www.nampol.gov.na

National Archives of Namibia

www.nna.gov.na

National Library of Namibia

www.nln.gov.na

National Planning Commission

www.npc.gov.na

Office of the President

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