

**Data is the Key**

By analysing alternative data sources such as mobile phone payment history and digital transactions, lenders can assess the creditworthiness of previously underserved entrepreneurs, unlocking financing opportunities that fuel business growth and economic development.

The availability of more comprehensive and wider-reaching data facilitates the development of innovative FinTech solutions tailored to the unique needs of African consumers.

Mobile money platforms, for instance, have already gained significant traction across the continent, providing convenient and secure financial services to millions.

By leveraging data analytics, these platforms can offer personalised credit options, such as microloans and pay-as-you-go models, empowering individuals to invest in education, healthcare, and entrepreneurship, ultimately driving socioeconomic progress.

Furthermore, a data-driven credit market opens doors for international investors and partners, attracted by the potential of Africa's emerging economies.

With access to reliable credit information, investors can make more informed decisions, fostering increased foreign direct investment and fuelling economic growth across various sectors.

**Empowering Consumers for Mutual Gain.**

Today's consumers are redefining the next normal for the African credit market.

They have new digital demands, heightened experiential expectations, and evolving purchasing and repayment behaviours.

This means forward-focused lenders are increasingly being challenged to respond in new and creative ways simply to stay competitive.

This evolution in the consumer credit space is taking place against the backdrop of African economies experiencing a mixed post-pandemic recovery, as each country adapts to current conditions and strategies for the future.

External headwinds, such as the effects of global conflicts and inflationary pressures continue to pose a challenge to progress.

As a result, consumers find themselves facing heightened uncertainty around job security and increased demands on their already strained disposable income.

Consumers are responding in diverse ways, with behavioural changes reflecting a new set of priorities across the lending landscape.

Lenders are also responding with a clear shift towards short-term, revolving, and micro-loans to address the immediate cost of living expenses.

Credit is critical to consumer well-being and financial inclusion.

By accessing credit products and services, consumers are

**CONTINUED ON PG.20**

**CALL FOR REGISTRATION AS INTERESTED AND AFFECTED PARTIES**

**ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL EXPLORATION ACTIVITIES ON EPL 8563 IN RESPECT TO BASE AND RARE METALS, DIMENSION STONE, INDUSTRIAL MINERALS AND PRECIOUS METALS, ERONGO REGION**

**1. PROJECT SITE AND DESCRIPTION**

Ezinga Mining cc, intends to apply to obtain an Environmental Clearance Certificate for its proposed prospecting activities in respect to Dimension Stone, Base and Rare Metals, Industrial Minerals, Precious Metals and Nuclear Fuel on EPL 8563 in the Erongo Region. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

**2. PUBLIC PARTICIPATION PROCESS**

Enviro-Leap Consulting invites all Interested and Affected Party (I & AP) to register and receive Environmental Assessment (BID, Scoping and EMP) documents relating to the proposed project for their comments and input.

**3. COMMENTS AND QUERIES**

Interested and Affected Parties are herewith request to register by writing to us at the address below no later than **31 July 2023**.

**3. COMMENTS AND QUERIES**

Please register and direct all comments, queries to:  
Mr. Shadrack Tjiramba, Environmental Assessment Practitioner  
Email: [eap.trigen@gmail.com](mailto:eap.trigen@gmail.com)



**ENVIROLEAP CONSULTING cc**  
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- Production foreman
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**MUNICIPALITY OF HENTIES BAY  
NOTICE**



**INTENTION TO ALIENATE PORTION 119 OF HENTIESBAAI TOWN AND TOWNLANDS IN EXTENT 25 HECTARES TO MESSRS CHICCO MALL ONGWEDIVA CC: PRIVATE TREATY NEGOTIATION**

By virtue of Council Resolution C014/2903/202303rd/2023 and in terms of Section 63 (2)(b) of the Local Authorities Act, (Act 23 of 1992) as amended, read in conjunction with Section 30 (1)(i) of the Local Authorities Act 1992 (Act 23 of 1992) as amended, notice is hereby given that the Municipal Council of Hentiesbaai intends to alienate Portion 119 of Hentiesbaai Town and Townlands, measuring in extent of 25 Hectares at a total purchase price of N\$ 3 750 000.00 (Three Million Seven Hundred and Fifty Thousand Namibian dollars) only, by way of private treaty to Messrs Chicco Mall Ongwediva CC

Further take note that the locality and the layout plan of the property lies open for inspection during office hours at the offices of the Municipal Council situated at the corner of Jakalakutz Road and Nickey Iyambo Avenue.

Any person(s) having objection(s) to the intended alienation of the portion may lodge such objection(s) fully motivated to the undersigned, within fourteen (14) days after the second placement of the advert.

Enquiries: Ms BB Hamutenya  
Email: [PropertyOfficer@hbaymun.com.na](mailto:PropertyOfficer@hbaymun.com.na)

Chief Executive Officer  
P O Box 61  
Henties Bay



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**CALL FOR REGISTRATION AS INTERESTED AND AFFECTED PARTIES**

**ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL EXPLORATION ACTIVITIES ON EPL 8586 IN RESPECT TO BASE AND RARE METALS, DIMENSION STONE, INDUSTRIAL MINERALS & PRECIOUS METALS, ERONGO & OTJOZONDJUPA REGIONS**

**1. PROJECT SITE AND DESCRIPTION**

Ruogandu Mining cc, intends to apply to obtain an Environmental Clearance Certificate for its proposed prospecting activities in respect to Dimension Stone, Base and Rare Metals, Industrial Minerals, Precious Metals and Nuclear Fuel on EPL 8586 in the Erongo Region. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

**2. PUBLIC PARTICIPATION PROCESS**

Enviro-Leap Consulting invites all Interested and Affected Party (I & AP) to register and receive Environmental Assessment (EIA), Scoping and EMP documents relating to the proposed project for their comments and input.

**3. COMMENTS AND QUERIES**

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Mr. Shadrack Tjamba, Environmental Assessment Practitioner  
Email: [eap.trigen@gmail.com](mailto:eap.trigen@gmail.com)



**CALL FOR REGISTRATION AS INTERESTED AND AFFECTED PARTIES**

**ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL EXPLORATION ACTIVITIES ON EPL 8563 IN RESPECT TO BASE AND RARE METALS, DIMENSION STONE, INDUSTRIAL MINERALS AND PRECIOUS METALS, ERONGO REGION**

**1. PROJECT SITE AND DESCRIPTION**

Eping Mining cc, intends to apply to obtain an Environmental Clearance Certificate for its proposed prospecting activities in respect to Dimension Stone, Base and Rare Metals, Industrial Minerals, Precious Metals and Nuclear Fuel on EPL 8563 in the Erongo Region. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

**2. PUBLIC PARTICIPATION PROCESS**

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**CALL FOR REGISTRATION AS INTERESTED AND AFFECTED PARTIES**

**ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL EXPLORATION ACTIVITIES ON EPL 8559 IN RESPECT TO BASE AND RARE METALS, DIMENSION STONE, INDUSTRIAL MINERALS & PRECIOUS METALS, ERONGO & OTJOZONDJUPA REGIONS**

**1. PROJECT SITE AND DESCRIPTION**

Akelli Mining cc, intends to apply to obtain an Environmental Clearance Certificate for its proposed prospecting activities in respect to Dimension Stone, Base and Rare Metals, Industrial Minerals, Precious Metals and Nuclear Fuel on EPL 8559 in the Erongo Region. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

**2. PUBLIC PARTICIPATION PROCESS**

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Middle To Low-Income

Meanwhile, the NHE Board Chairperson Toska Sem, said although housing provision remains a challenge, the state-owned company with its limited resources constantly finds innovative means to deliver quality and affordable houses with the available means.

Sem further said the market trends have changed, and the company wants to accommodate everyone who walks into its doors seeking a roof over their heads. He said this calls for the realigning of NHE's housing delivery strategies to the realities on the ground, for example, by providing the most basic shelter for those who are unable to afford fully completed houses with geyzers, tiles, and cupboards.

According to her, the total value of this housing project totals N\$10 million. The execution of housing programs provides not only the houses but also much needed relief in terms of job opportunities and business development for the residents.

"I am informed that about 100 local jobs were created as part of this project and this is testament to our philosophy of giving back to the communities we operate in," she said.

The NHE is currently busy with new housing development projects in towns across the country that will see the company constructing 235 houses.

These towns are Okahao, with 70 houses, Omuthiya with 50 houses, Gobabis with 65 houses, Outapi with 26 houses, Ondangwa with 24 houses, Gobabis with 50, and in Windhoek NHE has an informal settlement upgrading programme underway.

Through the PPP model, NHE partners with private investors on a turnkey basis. Under this arrangement, NHE avails land for construction and the final products are sold to customers on the NHE's waiting list.

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ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL EXPLORATION ACTIVITIES ON EPL 8563 IN RESPECT TO BASE AND RARE METALS, DIMENSION STONE, INDUSTRIAL MINERALS AND PRECIOUS METALS, ERONGO REGION

1. PROJECT SITE AND DESCRIPTION

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2. PUBLIC PARTICIPATION PROCESS

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ENVIRONMENTAL ASSESSMENT FOR THE PROPOSED MINERAL EXPLORATION ACTIVITIES ON EPL 8559 IN RESPECT TO BASE AND RARE METALS, DIMENSION STONE, INDUSTRIAL MINERALS & PRECIOUS METALS, ERONGO & OTJOZONDJUPA REGIONS

1. PROJECT SITE AND DESCRIPTION

Akelii Mining cc, intends to apply to obtain an Environmental Clearance Certificate for its proposed prospecting activities in respect to Dimension Stone, Base and Rare Metals, Industrial Minerals, Precious Metals and Nuclear Fuel on EPL 8559 in the Erongo Region. The key component of the proposed activity entails geological mapping and survey and manual sample collection for laboratory analysis. Access to the sampling or survey sites will be by existing tracks and on foot where vehicle access is limited.

2. PUBLIC PARTICIPATION PROCESS

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