

# the bottomline

News, views and everything you need to know about the economy



Photo: FreePik

**GROWTH DROPS** ... The Bank of Namibia has revised its 2021 economic outlook for Namibia downward from growth of 2,4% predicted in February to 1,4%. The projected improvements are mainly on base effects and better prospects of growth in the mining

industry and the tertiary sector. Risks to this growth include new waves of the Covid-19 pandemic, the pace of Namibia's vaccination roll-out, low international uranium prices, and the potential effect of the recent political unrest in South Africa.

Management Tip  
of the Day

## Don't Let Imposter Syndrome Inhibit Your Growth

A CERTAIN level of self-doubt can keep you humble and push you to work harder. But when self-doubt manifests as imposter syndrome, it can prevent you from growing. Here are a few ways to fight back against that nagging voice in your head:

- Acknowledge that it's normal to second-guess yourself – especially when you are new to an organisation or if your team members look, behave, or have very different experiences than you.
- Focus your nervous energy on learning and adding value. When you identify an area of weakness, think of it as an opportunity to grow. This is how the best leaders gain confidence.
- Be sincere – to yourself and others. If you are clear about who you are and what you stand for, you are less likely to try to fit into a mould that was not designed for you in the first place.
- Find an ally. Still feeling like an imposter even after practising the above tips? Try and find yourself an ally, mentor or group of like-minded colleagues who can help you feel you belong.

\*This tip is adapted from, 'Do You Ever Second Guess Yourself?', by Tucci Iwovi.

# Letshego moves to capture coveted low-cost housing

• LAZARUS AMUKESHE

LETSHEGO Namibia has received approval to receive a N\$738 million loan from the International Finance Corporation (IFC) to finance low-cost housing – a move set to benefit those typically overlooked by commercial banks, the IFC says.

The company announced this last week, with chief executive officer Ester Kali saying now that Letshego is funding mortgages, an increased range of financial solutions are available to its Namibian customers. It is the first time the IFC extends funds specifically for the construction of homes in Namibia.

The deal comes at a time when low-cost housing remains in demand.

In June this year low-cost houses (of N\$500 000 and less) were on demand in the

country – comprising 56% of the 2435 residential mortgages granted by local banks from January to April this year.

The above figures paint a picture of a housing market in Namibia with a huge demand for low-cost houses.

It indicates that many individuals with low-cost houses are taking out mortgages to improve their properties, and cash in on the appreciation of value.

Letshego already has the lion's share of the microlending space and is now targeting low-income earners.

Last year analysts' calculations showed the average cost of a house in Namibia was just over N\$1 million.

However, this cost is bloated by the cost of land and property developers' expenses.

At least 78% of Namibia's population have access to a bank account.

Despite this, only 12% of households have mort-

gage-financed homes.

The remainder does not qualify for mortgages from commercial banks.

According to the IFC's summary of investment note on the deal, the cash injection would be a five-year senior loan and will help Letshego Namibia promote access to "housing finance via affordable housing mortgages and home improvement loans to underserved individuals".

The loan will come with a two-year grace period.

"Through this project, the IFC aims to support access to mortgage finance for qualifying individuals, complementing public-sector subsidies and guarantees available to this segment. The IFC expects that the project will demonstrate the attractiveness of the housing finance sector focused on low-middle-income individuals," the note reads.

Namibia's four commercial banks, First Na-

tional Bank Namibia, Standard Bank Namibia, Bank Windhoek and Nedbank Namibia, dominate the mortgage space.

These four banks also own over 95% of the banking sector's assets, however, expected competition is to be introduced.

"The project is expected to increase the market's competitiveness as other market participants replicate the company's success in segments mostly overlooked by commercial banks," the IFC note reads.

In addition to the loan, the IFC would also assist Letshego with non-commercial risk mitigation, and provide assurance to other future potential lenders.

The deal would also involve knowledge, innovation and capacity building, through the IFC's advisory services that would offer guidance to formulate strategies and business plans for the desired segments.

"By supporting partners

like Letshego to increase the availability of affordable housing loans, we hope to enable more individuals to access quality housing in Namibia," Adamou Labara, the IFC's country manager for Eswatini, Lesotho, Namibia, South Africa and Zimbabwe, says.

Data from the central bank shows commercial banks at the end of April had a residential loan book worth N\$42 billion, and earned above N\$250 million in interest from these loans every month.

## 2021 INTERIMS

According to a Namibian Stock Exchange news update, Letshego Namibia's 2021 interim statements for the six-month period ended 30 June 2021 are expected to be materially (20% to 25%) higher than the restated reported earnings for the previous comparable period.

The company will

release its unaudited interim financials on or before 24 August.

Shares on Friday closed

at N\$1,70 per share.

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## PUBLIC INVITATION

ENVIRONMENTAL IMPACT ASSESSMENT FOR THE PROPOSED VENUS PROPER, VENUS AND VENUS EXT 1-4, KHOMASDAL EXT 17-18 & ERF 2151 TOWNSHIP DEVELOPMENT

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**Proponent:** City of Windhoek

**Environmental Consultant:** Matrix Consulting Services

Matrix Consulting Services has been appointed by City of Windhoek to conduct an Environmental Impact Assessment for the said development.

**Due to the current status quo of COVID-19 prevention measures, The Public Meeting will be limited to 50 registered participants, comments and suggestions are however still welcome via telephone and email.**

**Meeting date:** 30 August 2021

**Venue:** NUST Hotel School, Beethoven Street, Windhoek

**Time:** 10h00-12h00

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**DEADLINE FOR COMMENTS:** 06 September 2021.





**STAND OUT FROM THE CROWD**

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**Weylandts** is a world-class, contemporary interior decor and furniture retailer with branches throughout South Africa. Due to the Group's success, we offer exciting career opportunities for motivated employees in our Windhoek Showroom.

We currently seek a qualified, highly motivated individual who has relevant experience with a company whose brand synergy is comparable to our own.

**We need candidates with:**

- Excellent communication and networking skills
- Experience with customer account management and reaching monthly sales targets
- Good admin, systems, PC Skills and Pastel (a priority)
- A passion for decor
- Proven sales experience with luxury products & high-end clients
- Trilingual writing and speaking (English, Afrikaans, German) of preference

**We offer:**

- A dynamic, cutting-edge environment
- Beautiful working space
- An extremely generous monthly incentive structure, based on sales performance
- Staff discounts and good retail hours

**If you meet these requirements we would love to hear from you!** Please submit your CV with a photo and salary expectations to HR at [reception.whk@weylandt.com.na](mailto:reception.whk@weylandt.com.na)

Starting date: immediately  
Closing date for applications: **Friday, 27 August 2021**

**WEYLANDTS**  
Est. 1968

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# MONDAY MADNESS

**1 DAY ONLY - 23 AUGUST 2021**

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## YOU ARE SOMEONE'S TYPE

**DONATE BLOOD**



**Tuesday, 24 August 2021**

Centre Tal Street (Windhoek)	07:00-18:00
Channel Life Centre Post Street Mall (Windhoek)	08:30-16:00
Namibia Training Authority (Windhoek)	09:00-14:30
Geka Pharma (Windhoek)	09:00-14:30
Ondangwa Centre (Gwashamba Mall)	10:00-18:00
Walvis Bay Town (Behind Welwitschia Medi-park)	10:00-18:00

**Wednesday, 25 August 2021**

Centre Tal Street (Windhoek)	07:00-16:00
Channel Life Centre Post Street Mall (Windhoek)	08:30-16:00
Maerua Mall Mr Price (Windhoek)	09:00-15:30
Wernhil Food Lovers Market (Windhoek)	09:00-15:30
Dunes Mall (Walvis Bay)	09:00-14:00

**NAMBTS**

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**Big investment...** The government has committed over N\$8 billion towards water sector programmes. Photo: Nampa

# Govt commits over N\$8bn to water sector

■ Albertina Nakale

**T**HE government has committed at least N\$8.31 billion over the next seven years towards the water sector programme.

In June last year, the Namibian government and the African Development Bank as well as the African Development Fund, signed and entered into a loan agreement for the Namibia Water Sector Support Programme.

The finance agreement is expected to be implemented over a period of four years, consisting of a loan amount not exceeding N\$1.89 billion, and a rural water supply and sanitation initiative trust fund grant for the financing of the programme to an amount of 3 million euros, which at the current exchange rate amounts to N\$51.7 million. In addition, KfW, the German Development Bank, has already provided N\$870 million, with further possibilities to be agreed upon. Launching the Namibia Water Sector Support Programme last week, agriculture, water and land reform minister Calle Schlettwein said Namibia is a water-scarce country and has been dealing with national water needs, where the country experienced the worst drought in 50 years.

“Long drought spells in a country that suffers from water scarcity have affected the availability of water for industry and human consumption, and thus poses challenges to ensure water security. Climate change is a threat to the already water-stressed situation in the country, while other challenges include aged and inadequate bulk water infrastructure and the distribution networks in municipalities,” he added.

Although many Namibians, especially in remote areas, still do not have clean drinking water, Schlettwein said the government has the key responsibility to ensure that all Namibians have access to good quality water. During July 2016, when Windhoek was on the verge of a serious water crisis, President Hage Geingob established the Cabinet Committee

on Water Supply Security (CCWSS), supported by a technical committee.

The committee aimed to ensure water security in the country by identifying shortcomings in the water supply systems and drawing up appropriate water supply projects, as well as to investigate the long-term water requirements of the entire country in a phased approach. “It is with satisfaction that we can record that timely interventions saved us from running dry in the northern and central parts of Namibia,” he noted.

In this regard, Schlettwein stressed the objective of the water sector support programme is to have sustainable supply of water, resulting in improved access to safe drinking water for human consumption and for industry use in the urban and rural centres in the central, central-northern, southern and eastern areas of Namibia.

This, he said, will be achieved by managing the available water resources in an integrated and sustainable way, and requires significant investments in water and sanitation infrastructure. Equally, he suggested that water must be affordable and therefore provided at the lowest possible price to consumers, adding that it is indeed Namibia’s most valuable resource and must be treated as such.

The main programme outcomes include increased and sustained access to improved water supply, increased access to improved sanitation in rural areas, and improved institutional capacity, sustainable management and utilisation of water resources. At the household level and by the programme’s completion date, it is expected that the interventions will have the overall benefit of improved water security countrywide as well as water supply and sanitation to about one

million direct beneficiaries and 250,000 indirect beneficiaries, the majority of whom are women.

The programme aims to benefit mainly the urban and rural populations of Namibia in the Ohangwena, Kavango West, Kavango East, Oshikoto, Zambezi, Khomas, Oshana, Omaheke and Omusati regions, and other areas requiring urgent attention such as the Kunene and //Kharas regions, particularly those most vulnerable to drought and floods.

Schlettwein stated that special focus will be given to vulnerable households within the programme areas for improved sanitation facilities.

Thus, the minister believes the programme will contribute towards improving the quality of lives of the beneficiary population and increased agricultural production to boost national food self-sufficiency.

– anakale@nepc.com.na

## Prisoner sues after alleged sexual assault

■ Maria Amakali

A man serving a prison sentence of 40 years for murder is suing the safety and security ministry for N\$1.8 million for assault and sexual assault.

Joseph Gerson Gariseb claims he was physically assaulted and sexually violated by correctional officers while being transported from the Windhoek Correctional Facility to the Evaristus Shikongo Correctional Facility in the Oshikoto region.

In his particulars of claim, Gariseb narrated how he was left with pain and bruises on 28 January 2020. He explained that while being transported from Windhoek to the Evaristus Shikongo Correctional Facility – where he is to serve his sentence – they stopped at the Otjiwarongo police station.

While he and his fellow inmates were attempting to get back into the vehicle, they realised the vehicle was full to capacity. They informed the officer, who did not respond. He, however, pulled Gariseb, handcuffed him and dragged him to the holding cells. The officer was allegedly assisted by three police officers and four members of the Namibian Defence Force.

Upon arrival at the holding cells, the officers started to beat and kick Gariseb all over his body.

“The abovementioned process continued for some time, and the respondents pulled the plaintiff’s (Gariseb) trousers down and searched his rectum using a pen while at the same time shouting at the plaintiff to shit,” stated Gariseb.

After he relieved himself on the request of the officers, they searched his faeces with a pen. The officers did not find anything in his stools, whereupon the assault allegedly ceased. Gariseb claims he was only taken to hospital on 11 February 2020. During the 11 days that he was deprived of medical attention, he allegedly suffered from pain.

He is claiming N\$1.5 million for being searched in the rectum with a pen, as it constitutes torture and rape. An amount of N\$300 000 is claimed for emotional stress and the post-traumatic disorder he has suffered.

Gariseb and his uncle, Esegel Gariseb, were convicted of murder for the death of Uwe Kupetzky. During the night of 12 to 13 May 2002, the duo robbed Kupetzky at his home at Oamites, situated between Windhoek and Rehoboth. They assaulted and tortured him over a matter of hours before he finally died of a head injury.

In 2016, Gariseb tried to appeal his conviction, but failed.

His suit is currently before judge Eileen Rakow, and is scheduled for case planning on 21 September.

– mamakali@nepc.com.na

**In Loving Memory**

**Felicity Karin (Liz) De Klerk (née Henckert)**

\* 01 July 1957  
+ 8 August 2021

**Funeral**  
Tuesday, 17 August 2021  
08:00 From Home, 22 Schanzen Road, Eros, Windhoek  
09:00 From St. Boniface Roman Catholic Parish, Pionierspark

**Isaiah 40:11**  
He tends his flock like a shepherd; He gathers the lambs in his arms and carries them close to his heart; He gently leads those that have young.

**Contact**  
Woffie - 0814005133  
Jennifer - 0814111130

**MCS**

**PUBLIC INVITATION**

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**Shot in the arm...**  
The principal of Nkurenkuru Combined School Frans Ngoma receives part of the school uniforms from Adolfine Kaliki, donated by Rukatuka Investments.

## Catholic Church adds more pre-primary classrooms

■ Steven Klukowski

KEETMANSHOOP - The hearts of a group of toddlers were filled with joy last week when the Keetmanshoop Diocese of the Roman Catholic Church inaugurated three additional pre-primary classrooms.

In remarks delivered on his behalf, //Kharas education director /Awebahe //Hoeseb said the church played a significant role in the quest for ensuring equitable access to quality education for learners in the country, both before and after the attainment of Namibia's independence.

"It (church) took the brave decision to ensure that the indigenous people would also become functionally literate and numerate," he noted. //Hoeseb said this was done during the pre-independence era when colonial masters neglected to honour that part of their obligation towards the majority population.

He added that this humanitarian gesture would now ease the burden of the St Matthias Primary School's management to perform an instructional leadership and managerial as well as administrative oversight function over staff members previously operating from separate localities.

"It will also create room for staff cohesion since all teachers will now be working on the same premises," he added.

The major challenge the school's management might face is that of having bigger learner numbers on the premises, now that both primary and pre-primary learners will be hosted under one roof.

Speaking at the same event, education deputy director Jasmine Magerman stated that the Covid-19 pandemic has now clearly shown that an educated nation can take control of devastating situations. She further informed those present that primary education is the foundation of any person's educational journey, and also the first milestone in the life of a learner.

"If this foundation is laid properly, a child would not fail in any field, provided hard work is done in later years," she added.

Magerman reasoned that it is exactly during the primary years of education that a child learns to interact with peers and follow instructions.

"It gives independence to children, and enables them to develop a decision-making personality", she said.

The deputy director then expressed her profound gratitude towards the Roman Catholic Church for creating an environment for the children where teachers can support them to develop socially and emotionally.

During the official handing-over of the classrooms, bishop Willem Christiaan from the church said "it is always important to start the educational journey with the little ones". The clergyman explained that phase two of the project, comprising three more classrooms, a boardroom and a storeroom, will commence soon.

Phase one of the project consists of three classrooms with four toilets, providing ablution facilities for both teachers and learners. It has been constructed at a cost of N\$1.3 million.



**Happy...** Toddlers at the newly-constructed pre-primary school classrooms inaugurated in Keetmanshoop last week. Photo: Steven Klukowski

# Nkurenkuru school pupils receive uniforms

■ Stefanus Nambara

**N**KURENKURU - As companies with fishing rights continue to make their corporate social responsibility felt in the Kavango West region, Rukatuka Investments also came on board and donated N\$120 000 worth of school uniforms to the Nkurenkuru Combined School.

The items donated last week were 884 in total, and included dresses, shirts, jerseys, trousers and shoes.

Rukatuka Investments is a joint venture company between Ruguru Investments, Kamakupa Fishing, Tulikwateseni Fishing

and Kaza Fishing.

At a ceremony held to mark the official handing-over, company representative Adolfine Kaliki said besides each of the joint companies carrying out their social responsibilities individually, they decided to come together and look at what they could do further and collectively, and the luck fell on the recipient school.

"A school uniform breaks the barrier between the rich and the poor. The competition will not be who is buying or wearing a Nike or whatever brand, but the competition is who will become the best learner in class," Kaliki observed.

"It's always a rewarding feeling knowing that the little that you have, you shared with those in need. Rukatuka Investments and her shareholding companies is committed to do more than this as long as they continue being gifted

with what they are able to share," she stated.

Meanwhile, school principal Frans Ngoma said there will be no learner coming to school without a uniform as every learner, except for those in grade 11 which is the final grade at the school, were asked to indicate what they lacked in terms of schoolwear in order to benefit from the donation.

"Some learners are dropping out of school. When you analyse the statistics, some reasons we are getting is that it's because of not having school uniforms," he noted.

Ngoma said he hopes that this will be a thing of the past as every learner now has a uniform.

On behalf of the learners, headgirl Mase Lipayi expressed their gratitude to the company for the donations, and requested it to still extend a helping hand to the school.

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REPUBLIC OF NAMIBIA

### MINISTRY OF WORKS AND TRANSPORT

#### MINISTRY OF WORKS AND TRANSPORT WILL HOLD A PUBLIC AUCTION GOVERNMENT AUCTION – DAY 1

#### KHOMAS REGION WINDHOEK – LOOSE ITEMS AUCTION

VIEWING DATE: MONDAY 23 AUGUST 2021 from 09H00 to 16H00  
AUCTION DATE: TUESDAY 24 AUGUST 2021 AT 10H00  
VENUE: MINISTRY OF WORKS AND TRANSPORT: (CENTRAL GOVERNMENT STORES – OPPERSITE AUAS DELTA)

#### Items to be sold

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