

INPUTS AND CONCERNS RECEIVED

From: vaugustus@edsnamibia.com
Sent: Wednesday, July 9, 2025 4:03 PM
To: public@edsnamibia.com
Cc: mleonard@edsnamibia.com
Subject: Public Review: Environmental Scoping Assessment (ESA) for the Exclusive Prospecting License (EPL) No.10023 & 10049 located 27 km North-West of Grootfontein in Otjozondjupa region.
Attachments: ESR_EPLs 10023 & 10049-Draft.pdf; EMP_EPL 10023 and 10049_Draft.pdf; EPL No.10023&10049 Proof of Public Consultation.pdf

Dear Esteemed Stakeholders,

Following the public consultation meeting held on the 07th May 2025 at Otavi Community Hall , please find attached the **Environmental Management Plan draft report, Environmental Scoping Assessment report and Proof of public Consultation** for your review.

Kindly note that we are still in the public consultation phase, and welcome any additional comments or concerns you may have.

Please share them with us by the 23rd of July 2025.

Kind regards,



**Excel Dynamic
Solutions (Pty) Ltd**

in f t i excel.dynamic.solutions www.edsnamibia.com

Vistolina Augustus
Environmental Assessment Practitioner

Office. 5th Floor Maerua Mall | Office Block B
Cel. +264 81 4269536
Tel. +264 61 259 530
Email. vaugustus@edsnamibia.com

06 May 2025

Mrs. Isabella Chirchir
The Mining Commissioner
Private Bag 13297
6 Aviation Road
Windhoek
NAMIBIA

Attention: Mrs. Isabella Chirchir

RE: FORMAL OBJECTION TO GRANTING OF EXCLUSIVE PROSPECTING LICENCES (EPLs) AT FARM
GLENWOOD NO. 423 DISTRICT GROOTFONTEIN

We refer to the above matter.

The Minerals (Prospecting and Mining) Act, 33 of 1992—enforced from 1 April 1994 and fully effective as of 28 December 2008—regulates mineral activities in Namibia. The Act aims to oversee mineral exploration and extraction while managing associated environmental impacts.

Mining activities, whether open cast, drilling or underground, are fundamentally incompatible with the operations at Farm Glenwood. The farm is engaged in organic crop production, livestock husbandry, and controlled charcoal production—activities that depend on a clean, stable environment and have received substantial investment. These activities represent a significant private investment and are the foundation of our long-term commercial and sustainable farming model. Mining activities would jeopardize the viability of all current operations and place at risk the significant financial investment already made in developing the farm's integrated, sustainable model. Any disruption caused by prospecting or mining activities would result in irreparable harm to these ventures.

Against this background, we hereby submit our formal objection to the proposed granting of an Exclusive Prospecting Licence (EPL) No. 10023 and EPL No. 10049 affecting Farm Glenwood, held under private title deed by Advocate and Mrs. Kasuto.

Grounds for Objection:

1. Impact on Organic Crop Production, Livestock Farming, and Controlled Charcoal Production

a. Soil Contamination:

Prospecting and mining activities, whether open cast, drilling and underground, pose a significant risk to soil health through the introduction of toxic substances that can accumulate

LEGAL PRACTITIONERS:

Ephraim Katatu Kasuto: B. Juris (University of Zululand), LLB (Fort Hare University) - Founding Partner
Nuukongo Ngatuuane Kasuto: B. Soc. Sci, LLB (University of Cape Town) - Managing Partner

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in the topsoil, not only rendering the land unsuitable for food production or organic farming but further posing as a severe threat to soil quality. Once present, these contaminants jeopardize both the organic certification and the food safety of the moringa and herb crops produced on this soil. Additionally, the physical disturbance of the land from drilling, clearing, and excavation further degrades soil structure and destroys essential microbial life, which is vital for maintaining soil fertility and maintaining crop yields. Dust and airborne particles generated by mining operations can settle on surrounding land, introducing additional pollutants. These same pollutants also threaten the sustainability of controlled charcoal production, which relies on clean biomass sources free from chemical contaminants. Polluted or chemically compromised feedstock can render the resulting charcoal unsuitable for both domestic and export markets that demand strict environmental compliance.

Soil contamination from mining is extremely difficult and costly to remediate, often leaving land unfit for agriculture and sustainable biomass production for decades. These impacts significantly compromise land productivity, organic certification, food safety, and long-term property value.

b. Loss of Organic Certification:

The proximity of prospecting and mining operations poses a serious threat to Farm Glenwood's ability to maintain its organic certification. Organic standards, particularly those recognized internationally, require strict environmental conditions free from chemical and heavy metal contamination. Any exposure to pollutants resulting from prospecting or mining—whether through soil, water, or air—can lead to non-compliance with these standards, thereby disqualifying the farm from certification and jeopardizing its access to premium organic markets.

c. Water Pollution:

Runoff from mining activities often contains heavy metals, acids, and chemical residues that can leach into groundwater and surface water bodies, resulting in long-term degradation of irrigation water quality. For a farm engaged in organic production, such as Farm Glenwood, access to clean, uncontaminated water is critical. Contaminated water can compromise plant health, reduce crop yields, and introduce toxins into the produce, posing risks to consumer safety.

This is particularly damaging for export-focused agriculture, where stringent safety standards and testing protocols are enforced by international markets. Even trace levels of pollutants

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such as arsenic, lead, or cadmium in irrigation water can lead to rejection of exports, reputational damage, and financial losses. For organic certification, any indication of water contamination can result in immediate suspension or loss of certification status, further endangering the farm's viability and long-term investment.

Moreover, water quality is equally essential for the production of controlled charcoal, as the moisture content and cleanliness of the feedstock directly impact the efficiency and safety of the pyrolysis process. Contaminated water sources may also pose a hazard to workers involved in charcoal production and processing. Suffice to state that Farm Glenwood already has a challenge of insufficient water supply, which will be further compounded by the introduction of mining activities.

d. Air Quality Degradation:

Mining operations generate significant amounts of dust and airborne pollutants. These fine particles can be carried over long distances by wind and eventually settle on surrounding vegetation, including moringa leaves and medicinal herbs cultivated at Farm Glenwood. The deposition of dust interferes with photosynthesis, which stunts plant growth and reduces overall productivity. In the case of moringa and herbs intended for human consumption—particularly those marketed for their health benefits or exported as organic products—airborne contamination presents a serious risk. Dust can carry toxic substances such as heavy metals and silica, which are harmful to human health when ingested, inhaled, or absorbed through the skin. Even low-level contamination may result in rejection by international buyers, damage to the brand's reputation, and loss of organic certification. Additionally, continuous exposure to airborne pollutants can alter the chemical composition of medicinal plants, undermining their therapeutic value and regulatory compliance.

With regards to the controlled charcoal production process -airborne pollutants also pose a risk as dust and fine particulate matter can interfere with combustion control systems, reduce product quality, and increase emissions during processing which would in turn undermine environmental compliance and the safety of operations.

For workers and nearby communities, persistent dust emissions also increase the risk of respiratory problems and other health conditions, further intensifying the socio-environmental burden of the proposed prospecting and mining activity.

e. Loss of Arable Land:

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Prospecting and mining operations directly consume large areas of land for exploration, infrastructure, waste management, and processing activities. This not only reduces the land available for organic cultivation but often results in the permanent degradation of soil quality. Prospecting and mining activities typically involve the removal of topsoil and the compaction of soil, making it difficult, if not impossible, to restore the land to its prior fertility. Moreover, once the land is disturbed by mining, it is often rendered unsuitable for agricultural use for decades, if at all.

For Farm Glenwood, the loss of even a small portion of arable land can significantly disrupt organic farming operations, as organic systems rely on continuous, productive land for crop rotation and livestock management. It also limits access to clean, native biomass required for controlled charcoal production, which depends on healthy, regenerating woodland areas. The loss of arable and biomass-yielding land undermines the farm's capacity to grow essential crops and sustainable energy resources, reducing the economic output of the farm. The overall impact is compounded by the loss of soil biodiversity and the irreversible alteration of natural landscapes, which disrupts the farm's ability to maintain its organic certification and meet production targets.

f. Human Health Risks:

Mining activities release harmful contaminants that pose severe health risks to both workers directly involved in operations and the surrounding community. Exposure to these toxic substances can result in heavy metal poisoning and an increased risk of cancer, particularly lung, skin, and bladder cancer. Additionally, these contaminants can enter the food chain through soil and water, indirectly affecting the broader community, who consume the locally grown produce, livestock, or contaminated water.

The health consequences of exposure are often long-term and may not become apparent until years after the contamination has occurred, leading to significant public health burdens. Workers involved in charcoal production are particularly vulnerable, as the introduction of mining-related toxins into the local environment may result in increased exposure during handling, combustion, or processing of biomass. The potential for such severe health consequences underscores the urgent need to carefully consider the broader impacts of granting such a license.

g. Threat to Sustainability and Economic Development:

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Farm Glenwood plays an important role in advancing sustainable development through its contributions to food security, national nutrition, rural employment, and agro-processing in Namibia. As a certified organic producer, the farm supports environmentally responsible agriculture while creating livelihood opportunities. It also contributes to the local and national economy through value-added processing and the export of high-quality, organic moringa and herbs.

Controlled charcoal production is another key sustainable enterprise on the farm. It adds value to natural biomass, reduces deforestation and supports Namibia's green energy goals.

Prospecting and mining operations, however, pose a direct threat to this model of sustainable development. The environmental degradation, land displacement, and resource competition associated with mining could severely undermine the farm's productivity, disrupt off-take agreements, and compromise its ability to meet local and international market demands. In doing so, mining would not only reverse hard-won progress in sustainable agriculture and renewable energy but also diminish the farm's capacity to generate income, create jobs, and contribute to national development priorities. The long-term value of organic, regenerative farming and sustainable charcoal production far exceeds the short-term economic gains of extractive activities, making it imperative to protect these agricultural investments from incompatible land uses.

2. Effect on Livestock Farming

a. Contaminated Grazing Areas:

Grazing near mining sites exposes livestock to toxic plants, contaminated forage, and metal-laced dust, with serious health implications. Livestock that graze near mining sites are exposed to contaminated forage, soil, and water, as well as airborne dust containing heavy metals. These substances can settle on pasture grasses and accumulate in vegetation, posing serious health risks when ingested by animals. Prolonged exposure to contaminated grazing areas can result in chronic illnesses in livestock, including reproductive disorders, organ damage, weakened immune function, and even mortality.

The contamination of grazing land is not easily reversible and often leads to the long-term exclusion of affected areas from agricultural use. Protecting the integrity of grazing zones is therefore essential to maintaining both livestock health and the sustainability of integrated farming operations like those at Farm Glenwood.

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b. Water Safety:

Access to clean and uncontaminated water is essential for maintaining healthy livestock and ensuring the safety of animal-derived food products. Mining operations can introduce harmful substances into boreholes and surface water sources through runoff, leaching, and the seepage of chemicals used in mineral processing. Livestock that consume this polluted water face the risk of heavy metal bioaccumulation, where toxic substances build up in tissues over time. This accumulation not only compromises the health and productivity of the animals but also directly impacts the safety and quality of meat and dairy products intended for human consumption.

The presence of such contaminants in food products raises serious public health concerns, risks regulatory non-compliance, and can lead to the loss of market access, especially in export markets that enforce strict residue limits. Once polluted, groundwater sources are extremely difficult and expensive to rehabilitate, making prevention paramount.

c. Animal Health:

Numerous global studies have established a strong correlation between proximity to mining operations and adverse health outcomes in livestock. Animals grazing or living near active mining sites are often exposed to a combination of environmental stressors—which collectively compromise their physiological wellbeing.

Exposure to heavy metals and other pollutants commonly released during mining has been shown to inhibit weight gain, disrupt metabolic processes, and weaken immune responses, making animals more susceptible to disease. In severe cases, chronic exposure can even lead to increased mortality.

d. Noise Pollution:

Frequent blasting, drilling, excavation and the constant operation of heavy machinery associated with mining activities generate high levels of noise pollution, which can have serious physiological and behavioural impacts on livestock and humans. Animals are highly sensitive to sound, and prolonged exposure to loud, irregular, or unfamiliar noises induces chronic stress. This stress disrupts normal feeding, breeding, and resting patterns, leading to decreased productivity in terms of weight gain, milk yield, and reproductive performance. In severe cases, it may also trigger abnormal behaviours or health issues such as increased heart rates, hormonal imbalances, and immune suppression.

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For livestock at Farm Glenwood, which depend on a calm and stable environment to thrive under organic and ethical farming standards, noise pollution from nearby mining activities presents a direct threat to animal welfare and overall farm efficiency. Additionally, the constant disturbances can disrupt livestock handling, make animals harder to manage, and increase the risk of injury to both animals and farmworkers. Over time, these effects undermine the sustainability of livestock operations and contribute to economic losses that cannot be easily mitigated.

3. Environmental Impact

The proposed mining activity presents a significant threat to the surrounding environment, with likely consequences that include habitat destruction, ecological imbalance, deforestation, soil erosion, air pollution, and the contamination of both surface and groundwater sources. The ecological integrity of Farm Glenwood and its surrounding ecosystems depends on the preservation of natural landforms, vegetation cover, biodiversity and clean water sources—all of which are vulnerable to disruption from mining activities.

In our view, the Environmental Impact Assessment (EIA) to be submitted by the applicant will fail to provide a comprehensive or scientifically rigorous evaluation of these risks. It will lack adequate mitigation measures, which will not address cumulative environmental impacts, and offers insufficient consultation with affected landowners.

4. Threat to Current Commercial Activity

Farm Glenwood operates as a certified organic agricultural enterprise engaged in three core ventures: the production of *Moringa oleifera* and medicinal herbs, livestock husbandry, and sustainable charcoal production. These activities form an integrated commercial model that has required substantial financial investment in infrastructure, compliance systems, workforce development, and market access—particularly for high-value exports to international destinations such as Germany.

The farm's commercial model is built on strict compliance with international standards. The organic farming component relies on strict adherence to international standards that prohibit contamination from industrial activities, such as mining. Even minimal exposure to pollutants would result in immediate disqualification from certification, cutting off access to premium markets and nullifying the farm's competitive advantage. The sustainable charcoal production complies Forest Stewards Council (FSC) standards, which too, would be at risk from mining-

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related deforestation, pollution, and disruptions to the carefully maintained ecological balance needed for clean-burning and compliant production.

Moreover, mining activities threaten to deplete and contaminate already limited underground water sources vital for irrigation, livestock health, and charcoal processing. These combined risks directly endanger the farm's ability to honor contractual off-take agreements and service agricultural loans secured through institutions such as Agribank of Namibia.

In short, prospecting or mining in the vicinity of Farm Glenwood would not only disrupt but potentially destroy a deeply invested, multi-faceted, and economically viable agricultural enterprise that contributes meaningfully to national food and nutrition security, employment, and sustainable development.

5. Conflict with Existing Land Rights

Farm Glenwood is held under a private and lawfully registered title deed, granting the owners full rights to occupy, use, and transfer the land without undue interference. While the Minerals (Prospecting and Mining) Act permits the granting of an Exclusive Prospecting Licence (EPL) over private land, such action constitutes a material encroachment on the practical enjoyment and commercial use of the property. It introduces legal and operational uncertainties that may diminish the land's value, restrict its productive use—particularly for sensitive operations like certified organic farming—and jeopardize long-term investment.

In light of the above, we respectfully urge the Ministry to reject both EPL application affecting Farm Glenwood.

Yours faithfully,



NGATU KASUTO

B. Soc. Sci., LLB (University of Cape Town)

LEGAL PRACTITIONERS:

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CLIENT

CERTIFICATE OF INCORPORATION,
MEMORANDUM
AND
ARTICLES OF ASSOCIATION
FOR

GLEN MORINGA INVESTMENT
(PROPRIETARY) LIMITED

REGISTRATION
NUMBER

2024/0723

I certify that this document is a true copy of the original which
was examined by me and that, from my observations,
the original has not been altered in any manner.

SIGNATURE

Commissioner of Oaths- Vetumbuavi Uanivi

Designation: Legal Practitioner

Date: 08/07/2024

UANIVI GAES INCORPORATED

Erf 1891, C/O Brehm & Dr Kuatma Riruako Str.
Windhoek West, Windhoek

FILED BY:

Light
ACCOUNTING SERVICES

+264 61 223 512/+264 81 222 5599
info@light-accounting.com

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004
(Section 70) (Regulation 17 (1))



CM1

**CERTIFICATE OF INCORPORATION
OF A COMPANY HAVING A SHARE CAPITAL**

Registration Number of Company

20240723

This is to certify that:

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED

was this day incorporated under the Companies Act, 2004, (Act No. 28 of 2004), and that the Company is a Company having a share capital.

Signed and sealed at WINDHOEK this 13 day of June of the year 2024

The above named company has been converted from a Close Corporation:
GLEN MORINGA INVESTMENT CC - CC/2018/07067



Seal of BIPA Companies Registration Office

Registrar of Companies

This certificate is not valid unless sealed by the seal of BIPA Companies Registration Office

NOTARIAL CERTIFICATE

I, the undersigned,

BRUNO BORIS ISAACKS

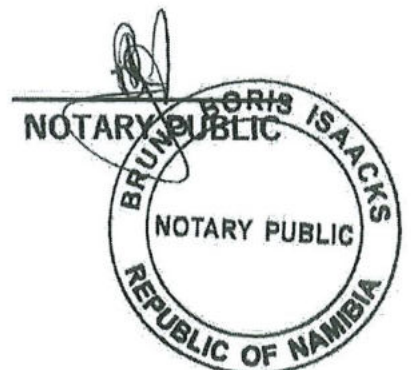
of Windhoek, in the Republic of Namibia, Notary Public by lawful authority, duly admitted and sworn, do hereby certify and attest unto all whom it may concern that I have this day collated and compared with the originals the copies that the attached documents, being the Memorandum of Association and the Articles of Association of the company named

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED

are true and faithful copies of the originals, and agree therewith in every aspect.

An act whereof being required, I have granted these present under my Notarial Form and seal to serve and avail as occasion shall or may require.

THUS DONE and **SIGNED** at **WINDHOEK** aforesaid on this **07th** day of **MAY** in the year of Our lord Two Thousand and Twenty Four.



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004
(Section 61(1)) (Regulation 17(1) and 17(2))



CM2

MEMORANDUM OF ASSOCIATION
OF A COMPANY HAVING A SHARE CAPITAL

Registration Number of Company

20240723

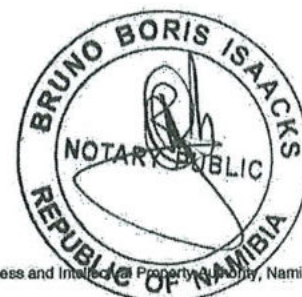
N\$ 150,00 fee payable in
terms of the Act and as
set out in the regulations
plus annual duty under
182 & 183

1. NAME OF COMPANY

(a) The name of the Company is:

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED

(b) The shortened form of the name of the Company is:



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004

2. DESCRIBING THE MAIN BUSINESS OF THE COMPANY*

The main purpose of the Company is to carry on: **MORINGA AND VEGETABLE PRODUCTION**

*(*This is for purposes of the Registrar and not for purposes of the powers, capacity or objects of the company)*

3. OBJECT(S), IF ANY (section 38)

The object(s) of the Company is/are: **MORINGA AND VEGETABLE PRODUCTION**

4. ANCILLARY OBJECTS EXCLUDED

The specific ancillary objects, if any, referred to in section 39(1) of the Act, which are excluded from the unlimited ancillary objects of the Company:

.....
.....
.....

5. POWERS

(a) The specific powers or part of any powers of the Company, if any, which are excluded from the plenary powers or the powers set out in Schedule 2 of the Act (if any):

.....
.....
.....

(b) The specific powers or part of any specific powers of the Company set out in Schedule 2 of the Act, if any, which are qualified under section 39(2) of the Act (if any):

.....
.....
.....

6. CONDITIONS

Any special conditions which apply to the Company and the requirements, if any, additional to those prescribed in the Act for their alteration:

.....
.....
.....



COMPANIES ACT 2004

[illegible]

(iii) The number of redeemable no par value preference shares is



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA





COMPANIES ACT 2004

ASSOCIATION CLAUSE

(a) Where more than one person signs the memorandum

We the several persons whose full names, occupations, residential, business and postal addresses are subscribed, are desirous of being formed into a company in pursuance of this Memorandum of Association and we respectively agree to take up the number of shares in the capital of the Company, as set out opposite our respective names.

We also agree to pay for the par value shares of the Company as determined by this Memorandum and to pay for the number of no par value shares of the Company, that amount determined by the Company when the shares are issued.







Particulars of subscriber	Number in words and type of shares taken	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>1. Full names NELAGO SAIMA AMAKUTUWA KASUTO Occupation ACCOUNTANT</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p> <p>Email address glenmoringa@iway.na</p>	Thirty Ordinary Shares	04 DECEMBER 2023 	<p>1. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p> <p>Email address info@light-accounting.com</p>	04 DECEMBER 2023 
<p>2. Full names EPHRAIM KATATU KASUTO Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p> <p>Email address info@kasutolaw.com</p>	Thirty Ordinary Shares	04 DECEMBER 2023 	<p>2. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p> <p>Email address info@light-accounting.com</p>	04 DECEMBER 2023 

SUB-TOTAL SHARES TAKEN:

SIXTY (60) ORDINARY SHARES



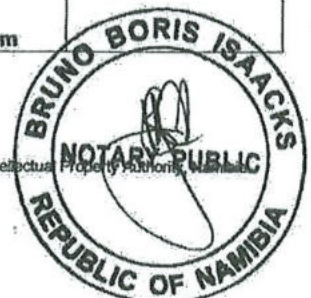
continuation of Form CM 2, Part C

Particulars of subscriber	Number in words and type of shares taken	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>3. Full names OKASUTE AKWEGA KASUTO Occupation LAWYER Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA Email address jkasuto@monasa.org</p>	Fifty Two Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>3. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDOEK NAMIBIA Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 
<p>4. Full names NUUKONGO NGATUUANE KASUTO Occupation LAWYER Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA Email address nkasuto@kasutolaw.com</p>	Forty Four Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>4. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDOEK NAMIBIA Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 
<p>5. Full names HIKUTANGEVI IYALOO KASUTO Occupation ACCOUNTANT Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA Email address hikukasuto@gmail.com</p>	Forty Four Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>5. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDOEK NAMIBIA Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 

TOTAL SHARES TAKEN:

TWO HUNDRED (200) ORDINARY SHARES

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BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPACOMPANIES ACT 2004
(Section 64) (Regulation 18(1))

CM44

**ARTICLES OF ASSOCIATION OF A COMPANY HAVING A SHARE
CAPITAL ADOPTING SCHEDULE 1**

Registration Number of Company

20240723

NAME OF COMPANY:

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED**SCHEDULE 1 - TABLE A/B**

- A. The articles of Table A/B contained in Schedule 1 to the Companies Act, 2004, shall apply to the Company, subject to such additions, omissions and modifications as stated below.

ADDITIONS

- B. The following articles additional to that contained in Table A/B are included:
- (a) N/A
 - (b) N/A
 - (c) N/A

OMISSIONS

- C. The following articles contained in Table A/B are omitted:
- (a) **ARTICLE 57 SHALL NOT APLY TO THE COMPANY**
 - (b) N/A
 - (c) N/A

MODIFICATIONS

- D. The following articles contained in Table A/B are modified in the manner indicated:
- (a) **THE PROVISION TO ARTICLE 61 SHALL NOT APLY TO THE COMPANY**
 - (b) N/A
 - (c) N/A



BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004
(Section 64) (Regulation 18 (1), (2) and (3))







CM44C

SIGNATORIES TO ARTICLES OF ASSOCIATION

Particulars of subscriber	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>1. Full names NELAGO SAIMA AMAKUTUWA KASUTO</p> <p>Occupation ACCOUNTANT</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p>	<p>1. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p>
<p>2. Full names EPHRAIM KATATU KASUTO</p> <p>Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p>	<p>2. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p>
<p>3. Full names OKASUTE AKWEGA KASUTO</p> <p>Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p>	<p>3. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p>



SIGNATORIES TO ARTICLES OF ASSOCIATION

Particulars of subscriber	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>4. Full names NUUKONGO NGATUANE KASUTO</p> <p>Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p>X </p>	<p>4. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p></p>
<p>5. Full names HIKUTANGEVI IYALOO KASUTO</p> <p>Occupation ACCOUNTANT</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p>X </p>	<p>5. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p></p>
<p>6. Full names</p> <p>Occupation</p> <p>Residential address</p> <p>Business address</p> <p>Postal address</p>		<p>6. Full names</p> <p>Occupation</p> <p>Residential address</p> <p>Business address</p> <p>Postal address</p>	



CLIENT

CERTIFICATE OF INCORPORATION,
MEMORANDUM
AND
ARTICLES OF ASSOCIATION
FOR

GLEN MORINGA INVESTMENT
(PROPRIETARY) LIMITED

REGISTRATION
NUMBER

2024/0723

I certify that this document is a true copy of the original which
was examined by me and that, from my observations,
the original has not been altered in any manner.

SIGNATURE

Commissioner of Oaths- Vetumbuavi Uanivi

Designation: Legal Practitioner

Date: 08/07/2024

UANIVI GAES INCORPORATED

Erf 1891, C/O Brahm & Dr Kualma Riruako Str.
Windhoek West, Windhoek

FILED BY:

Light
ACCOUNTING SERVICES

+264 61 223 512/+264 81 222 5599
info@light-accounting.com

REPUBLIC OF NAMIBIA

Form CM 1

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004
(Section 70) (Regulation 17 (1))



CM1

**CERTIFICATE OF INCORPORATION
OF A COMPANY HAVING A SHARE CAPITAL**

Registration Number of Company

20240723

This is to certify that:

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED

was this day incorporated under the Companies Act, 2004, (Act No. 28 of 2004), and that the Company is a Company having a share capital.

Signed and sealed at WINDHOEK this 13 day of June of the year 2024

The above named company has been converted from a Close Corporation:
GLEN MORINGA INVESTMENT CC - CC/2018/07067



Seal of BIPA Companies Registration Office

Registrar of Companies

This certificate is not valid unless sealed by the seal of BIPA Companies Registration Office

NOTARIAL CERTIFICATE

I, the undersigned,

BRUNO BORIS ISAACKS

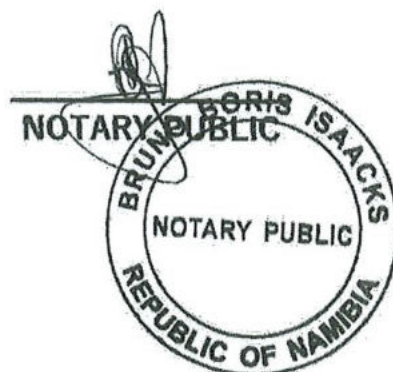
of Windhoek, in the Republic of Namibia, Notary Public by lawful authority, duly admitted and sworn, do hereby certify and attest unto all whom it may concern that I have this day collated and compared with the originals the copies that the attached documents, being the Memorandum of Association and the Articles of Association of the company named

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED

are true and faithful copies of the originals, and agree therewith in every aspect.

An act whereof being required, I have granted these present under my Notarial Form and seal to serve and avail as occasion shall or may require.

THUS DONE and **SIGNED** at **WINDHOEK** aforesaid on this **07th** day of **MAY** in the year of Our lord Two Thousand and Twenty Four.



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004
(Section 61(1)) (Regulation 17(1) and 17(2))



CM2

**MEMORANDUM OF ASSOCIATION
OF A COMPANY HAVING A SHARE CAPITAL**

Registration Number of Company

20240723

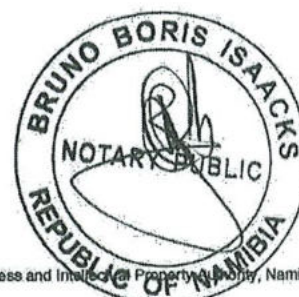
N\$ 150,00 fee payable in
terms of the Act and as
set out in the regulations
plus annual duty under
182 & 183

1. NAME OF COMPANY

(a) The name of the Company is:

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED

(b) The shortened form of the name of the Company is:



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004

2. DESCRIBING THE MAIN BUSINESS OF THE COMPANY*

The main purpose of the Company is to carry on: **MORINGA AND VEGETABLE PRODUCTION**

(*This is for purposes of the Registrar and not for purposes of the powers, capacity or objects of the company)

3. OBJECT(S), IF ANY (section 38)

The object(s) of the Company is/are: **MORINGA AND VEGETABLE PRODUCTION**

4. ANCILLARY OBJECTS EXCLUDED

The specific ancillary objects, if any, referred to in section 39(1) of the Act, which are excluded from the unlimited ancillary objects of the Company:

5. POWERS

(a) The specific powers or part of any powers of the Company, if any, which are excluded from the plenary powers or the powers set out in Schedule 2 of the Act (if any):

(b) The specific powers or part of any specific powers of the Company set out in Schedule 2 of the Act, if any, which are qualified under section 39(2) of the Act (if any):

6. CONDITIONS

Any special conditions which apply to the Company and the requirements, if any, additional to those prescribed in the Act for their alteration:



COMPANIES ACT 2004

8. CAPITAL

(a) Par Value:

- (i) **200 (TWO HUNDRED)** ordinary par value shares of **1** Namibian Dollar/cent each
- (ii) **NIL** preference par value shares of **NIL** Namibian Dollar/cent each
- (iii) **NIL** redeemable preference par value shares of **NIL** Namibian Dollar/cent each

(b) No Par Value:

- (i) The number of no par value shares is
- (ii) The number of no par value preference shares is
- (iii) The number of redeemable no par value preference shares is



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA





COMPANIES ACT 2004

ASSOCIATION CLAUSE

(a) Where more than one person signs the memorandum

We the several persons whose full names, occupations, residential, business and postal addresses are subscribed, are desirous of being formed into a company in pursuance of this Memorandum of Association and we respectively agree to take up the number of shares in the capital of the Company, as set out opposite our respective names.

We also agree to pay for the par value shares of the Company as determined by this Memorandum and to pay for the number of no par value shares of the Company, that amount determined by the Company when the shares are issued.







Particulars of subscriber	Number in words and type of shares taken	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>1. Full names NELAGO SAIMA AMAKUTUWA KASUTO Occupation ACCOUNTANT</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p> <p>Email address glenmoringa@iway.na</p>	Thirty Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>1. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p> <p>Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 
<p>2. Full names EPHRAIM KATATU KASUTO Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p> <p>Email address info@kasutolaw.com</p>	Thirty Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>2. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p> <p>Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 

SUB-TOTAL SHARES TAKEN:

SIXTY (60) ORDINARY SHARES



continuation of Form CM 2, Part C

Particulars of subscriber	Number in words and type of shares taken	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>3. Full names OKASUTE AKWEGA KASUTO Occupation LAWYER Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA Postal address P O BOX 23084, WINDHOEK, NAMIBIA Email address jkasuto@monasa.org</p>	Fifty Two Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>3. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA Postal address P O BOX 65768 WINDOEK NAMIBIA Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 
<p>4. Full names NUUKONGO NGATUANE KASUTO Occupation LAWYER Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA Postal address P O BOX 23084, WINDHOEK, NAMIBIA Email address nkasuto@kasutolaw.com</p>	Forty Four Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>4. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA Postal address P O BOX 65768 WINDOEK NAMIBIA Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 
<p>5. Full names HIKUTANGEVI IYALOO KASUTO Occupation ACCOUNTANT Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA Postal address P O BOX 23084, WINDHOEK, NAMIBIA Email address hikukasuto@gmail.com</p>	Forty Four Ordinary Shares	<p>04 DECEMBER 2023</p> 	<p>5. Full names JUDICKA JOSSOP Occupation BUSINESS CONSULTANT Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA Postal address P O BOX 65768 WINDOEK NAMIBIA Email address info@light-accounting.com</p>	<p>04 DECEMBER 2023</p> 

TOTAL SHARES TAKEN:

TWO HUNDRED (200) ORDINARY SHARES



REPUBLIC OF NAMIBIA

BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPACOMPANIES ACT 2004
(Section 64) (Regulation 18(1))

CM44

**ARTICLES OF ASSOCIATION OF A COMPANY HAVING A SHARE
CAPITAL ADOPTING SCHEDULE 1**

Registration Number of Company

20240723

NAME OF COMPANY:

GLEN MORINGA INVESTMENT (PROPRIETARY) LIMITED**SCHEDULE 1 - TABLE A/B**

- A. The articles of Table A/B contained in Schedule 1 to the Companies Act, 2004, shall apply to the Company, subject to such additions, omissions and modifications as stated below.

ADDITIONS

- B. The following articles additional to that contained in Table A/B are included:
- (a) N/A
 - (b) N/A
 - (c) N/A

OMISSIONS

- C. The following articles contained in Table A/B are omitted:
- (a) **ARTICLE 57 SHALL NOT APPLY TO THE COMPANY**
 - (b) N/A
 - (c) N/A

MODIFICATIONS

- D. The following articles contained in Table A/B are modified in the manner indicated:
- (a) **THE PROVISION TO ARTICLE 61 SHALL NOT APPLY TO THE COMPANY**
 - (b) N/A
 - (c) N/A



BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY - BIPA

COMPANIES ACT 2004
(Section 64) (Regulation 18 (1), (2) and (3))







CM44C

SIGNATORIES TO ARTICLES OF ASSOCIATION

Particulars of subscriber	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>1. Full names NELAGO SAIMA AMAKUTUWA KASUTO</p> <p>Occupation ACCOUNTANT</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p>	<p>1. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p>
<p>2. Full names EPHRAIM KASUTO KATATU</p> <p>Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p>	<p>2. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p>
<p>3. Full names OKASUTE AKWEGA KASUTO</p> <p>Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p>	<p>3. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p>



SIGNATORIES TO ARTICLES OF ASSOCIATION

Particulars of subscriber	Date and signature of subscriber	Particulars of witness	Date and signature of witness
<p>4. Full names NUUKONGO NGATUANE KASUTO</p> <p>Occupation LAWYER</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p>X </p>	<p>4. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p></p>
<p>5. Full names HIKUTANGEVI IYALOO KASUTO</p> <p>Occupation ACCOUNTANT</p> <p>Residential address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Business address 10 SMIT STREET, PIONIERSPARK, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 23084, WINDHOEK, NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p>X </p>	<p>5. Full names JUDICKA JOSSOP</p> <p>Occupation BUSINESS CONSULTANT</p> <p>Residential address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Business address NUMBER 4 FELD STREET, AUSSPANNPLATZ, WINDHOEK, NAMIBIA</p> <p>Postal address P O BOX 65768 WINDHOEK NAMIBIA</p>	<p>04 DECEMBER 2023</p> <p></p>
<p>6. Full names</p> <p>Occupation</p> <p>Residential address</p> <p>Business address</p> <p>Postal address</p>		<p>6. Full names</p> <p>Occupation</p> <p>Residential address</p> <p>Business address</p> <p>Postal address</p>	



OFFTAKE AGREEMENT

This Offtake Agreement (the "Agreement") is entered into on [Date], by and between:

Glen Moringa Investments CC,

Registered Address: P.O. Box 23084, Windhoek, Namibia

Company No: CC/2018/07067

(hereinafter referred to as "Glen Moringa")

and

Amalsan,

Registered Address:

Company No:

(hereinafter referred to as "Amalsan")

(collectively referred to as the "Parties").

WHEREAS, Glen Moringa is engaged in the production and sale of dried organic moringa produce;

WHEREAS, Amalsan desires to purchase the dried organic moringa produce produced by Glen Moringa, and Glen Moringa desires to sell said produce to Amalsan, all in accordance with the terms and conditions hereinafter set forth.

NOW, THEREFORE, in consideration of the promises and covenants contained herein, the Parties hereto agree as follows:

amalsan®

USt: DE 811661417 ENORI DE7231245

EU-Ökokennzeichnung-Nr. DE-ÖKO-007

Rudolf Sager

Ilrtistieg 23c

D-23879 Mölln/ Germany

Tel: 04542/8540792

1. PRODUCT SPECIFICATIONS

The specifications for the dried organic moringa produce are detailed in Exhibit A attached hereto and incorporated by reference herein.

Glen Moringa Investment CC & Amalsan Offtake Agreement
Confidential & Private

2. OFFTAKE

Amalsan commits to offtake the tonnages of dried organic moringa produced yearly by Glen Moringa, subject to the terms and conditions of this Agreement. This Agreement is non-binding for Amalsan as offtake of organic moringa is dependent on market demand and the organic moringa tonnages meeting the specifications provided by Amalsan.

3. PRICE AND PAYMENT

3.1 Purchase Price

The purchase price per unit of dried organic moringa produce shall be as specified in Exhibit A.

3.2 Payment

Payment for the dried organic moringa produce shall be made by Amalsan to Glen Moringa within 7 days of delivery. Payments shall be made in the currency as specified in EUROS.

4. DELIVERY AND ACCEPTANCE

4.1 Delivery

Glen Moringa shall be responsible for packaging and delivering the dried organic moringa produce to the delivery location(s) as specified in Exhibit A or as otherwise agreed upon by both Parties in writing.

4.2 Inspection

Upon delivery, Amalsan shall have the right to inspect and verify the quality and quantity of the delivered dried organic moringa produce. Acceptance shall be determined in accordance with the specifications set forth in Exhibit A.

5. TERM AND TERMINATION

5.1 Term

This Agreement shall commence on the effective date and shall remain in full force and effect until terminated as provided herein.

5.2 Termination for Convenience

Either Party may terminate this Agreement with thirty (30) days written notice to the other Party.

5.3 Termination for Cause

amalsan®

USt: DE 811661417 ENORI DE7231245

EU-Ökokontroll-Nr. DE-ÖKO-007

Rudolf Sager

Iltsstieg 23c

D-23879 Mölln / Germany

Tel : 04542/8540792

Glen Moringa Investment CC & Amalsan Offtake Agreement
Confidential & Private

This Agreement may be terminated by either Party upon the occurrence of any of the following events:

5.3.1 Material Breach

If the other Party commits a material breach of this Agreement and fails to remedy such breach within fourteen (14) days after receiving written notice.

6. FORCE MAJEURE

6.1 Force Majeure

Neither Party shall be liable for a failure or delay in performing its obligations under this Agreement if such failure or delay is due to a Force Majeure event. A "Force Majeure event" means any event or circumstance beyond the reasonable control of the Parties, including but not limited to acts of God, war, civil commotion, labour disputes, strikes, fires, floods, earthquakes, explosions, and any law, order, regulation, ordinance, or other act or order of any court, government, or governmental agency.

6.2 Notice

The Party affected by a Force Majeure event shall promptly notify the other Party of such event, specifying the nature and expected duration of the event.

7. WARRANTIES AND AUTHORITY

7.1 Glen Moringa representative warrants that it has the authority to enter into this Agreement and that the dried moringa produce delivered under this Agreement shall conform to the specifications set forth in Exhibit A.

7.2 Amalsan warrants that it has the authority to enter into this Agreement and shall make payments in accordance with the terms and conditions specified herein.

amalsan®

USt: DE 811661417 ENORI DE7231245

EU-Ökokontroll-Nr. DE-ÖKO-007

Rudolf Sager

Iltsstieg 23c

8. CONFIDENTIALITY

8.1 Confidentiality

Both Parties agree to keep all information and data regarding this Agreement and its execution confidential and shall not disclose such information to any third party without the written consent of the other Party, except as required by law.

9. GOVERNING LAW

Glen Moringa Investment CC & Amalsan Offtake Agreement
Confidential & Private

9.1 Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Namibia.

10. INSPECTION AND REJECTION

10.1 Inspection

Amalsan reserves the right to inspect the dried organic moringa produce upon delivery to ensure it conforms to the specifications. Such inspection shall take place within three (3) business days from the date of delivery.

10.2 Rejection

If the dried moringa produce delivered does not conform to the specifications in Exhibit A, Amalsan shall have the right to reject the non-conforming portion and notify Glen Moringa in writing within the inspection period.

11. DISPUTE RESOLUTION

11.1 Amicable Resolution

In the event of any dispute arising out of or relating to this Agreement, the Parties shall use their best efforts to settle the dispute amicably through negotiation or other alternative dispute resolution methods before pursuing formal legal action.

11.2 Jurisdiction

Any legal action or proceeding related to this Agreement shall be brought before the appropriate courts in the Republic of Namibia.

12. INDEMNITY AND LIABILITY

12.1 Indemnity

Each Party shall indemnify and hold the other Party harmless from and against any and all claims, demands, damages, liabilities, costs, and expenses, including attorney's fees, arising out of or related to any breach of its representations, warranties, or obligations under this Agreement.

12.2 Limitation of Liability

Neither Party shall be liable to the other Party for any indirect, consequential, or incidental damages, including lost profits, even if advised of the possibility of such damages.

amalsan
US: DE 811661417 ENORI DE7231245
EU-Öko-Kontroll-Nr. DE-ÖKO-007
Rudolf Spiller
Hauptstr. 23c
D-23879 Mölln/ Germany
Tel: 04542/8540792

13. ASSIGNMENT

This Agreement and the rights and obligations herein may not be assigned, transferred, or delegated by either Party without the prior written consent of the other Party.

Glen Moringa Investment CC & Amalsan Offtake Agreement
Confidential & Private

14. ENTIRE AGREEMENT

This Agreement, including all exhibits and attachments, constitutes the entire agreement between the Parties, superseding any prior oral or written agreements.

IN WITNESS WHEREOF, the Parties hereto have executed this Offtake Agreement as of the date first above written.

Glen Moringa Investments CC

Signature: _____

Name: Okasute A. Kasuto

Title: Executive Chairperson

Date: 07 December 2023

Witness(1)

Witness (2)

Amalsan

Signature: _____

Name: _____

Title: _____

Date: 5.11.2023

Witness(1)

Witness(2)

amalsan®

USt. Nr. 8/1661417 ENORI DE7231245

EU-Öko-Kontroll-Nr. DE-ÖKO-007

Rudolf Sager

Illisstieg 23

D-23879 Mölln / Germany

Tel: 04542/8540792

Product list

as of 03/03/2025

Glen Moringa Investment (PTY) LTD
Farm Glenwood No 423
Otavi, 9000
Namibia

Operator number: **CE-203542**

NOP Operation ID: **4080203542**

Products marked in the product list with GB-OS compliant are certified in accordance with the terms of the Great Britain Organic Equivalent Standard.

This product list is only valid in combination with a valid NOP certificate, see
<https://organic.ams.usda.gov/Integrity/CP/OPP?nopid=4080203542>

Products marked in the product list with USCOEA compliant are certified in accordance with the terms of the US-Canada Organic Equivalency Arrangement.

Products

<i>Products</i>	<i>Activities/Product Category</i>	<i>Standards</i>	<i>Status</i>	<i>Valid until</i>
Anise Seeds <i>CN0909</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	
Chamomile (Matricaria chamomilla) - dried <i>CN0910</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	
Foeniculum Vulgare (Bitter and Sweet Fennel Seed) <i>CN0909</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	

Product list

as of 03/03/2025

Glen Moringa Investment (PTY) LTD
Farm Glenwood No 423
Otavi, 9000
Namibia

Operator number: **CE-203542**NOP Operation ID: **4080203542**

Products

<i>Products</i>	<i>Activities/Product Category</i>	<i>Standards</i>	<i>Status</i>	<i>Valid until</i>
Lemon Balm (<i>Melissa officinalis</i>)- leaves <i>CN0910</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	
Lemon Verbena (<i>Aloysia citrodora</i>) - dried <i>CN0910</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	
Moringa leaves (dried & powder) <i>CN0910</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	
Peppermint (<i>Mentha piperita</i>) - leaves <i>CN0910</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	
Spearmint (<i>Mentha spicata</i>) <i>CN0910</i>	Export, Preparation, Production, Storage	EU	Organic	31/12/2025
	Export, Preparation, Production, Storage	GB-OS	Organic	31/12/2025
	Crops, Handling	NOP	100% organic	
	Crops, Handling	USCOEA	Compliant	

CERES CERTification of Environmental Standards GmbH

49 9151 96692 49 - info@ceres-cert.de

www.ceres-cert.de

Nürnberg Straße 11

Hersbruck, D-91217, Germany

certifies that

Glen Moringa Investment (PTY) LTD

+264 610 812 722 805 - glenmoringa@iway.na

Physical Address

Farm Glenwood No 423

Otavi, Otjozondjupa 9000, Namibia

is certified to the USDA organic regulations, 7 CFR Part 205, for the categories of
Crops, Handling

Once certified, a production or handling operation's organic certification continues in effect until surrendered, suspended, or revoked. Status of this certification and specific certified organic products covered may be verified at

<https://organic.ams.usda.gov/Integrity/CP/OPP?nopid=4080203542>

Certifier Client ID: CE-203542
Certificate Number(s): 4080203542
NOP Operation ID: 4080203542
Effective Date: 3/3/2025
Anniversary Date: 12/31/2025
Issue Date: 3/25/2025



ORGANIC CERTIFICATE



For addenda to this Organic Certificate, such as certified item lists with additional details and other operation information, contact the Accredited Certifying Agent identified at the top of this Certificate.



Operation Profile (4080203542) updated on 3/25/2025

This Operation Profile was generated by the USDA Agricultural Marketing Service National Organic Program. Additional up-to-date details about certified products can be found online in the INTEGRITY Operation Profile through the QR Code or URL printed at the bottom of this page, or by contacting the Certifier directly.



Operation Information

Program:	USDA-NOP
Operation Name:	Glen Moringa Investment (PTY) LTD
Operation Status:	Certified
Status Effective Date:	3/3/2025
Certifier:	[CERES] CERES CERTification of Environmental Standards GmbH
NOP ID:	4080203542
Certifier Client ID:	CE-203542
Other/Former Names:	N/A
NOP Anniversary Date:	12/31/2025
Business Types/Service:	--
Total Certified Acres:	22.36
Additional Info:	Certified in accordance with the terms of the US-Canada Organic Equivalency Arrangement. For more details please see https://www.EASY-CERT.com/CH/CE-203542

Scope and Product Summary

Scope	Status	Status Effective Date	Certified Products
Crops (1)	Certified	3/3/2025	Herbs/Spices: Foeniculum Vulgare (Bitter and Sweet Fennel Seed), Moringa leaves - dried
Handling (1)	Certified	3/3/2025	Health Products: Herbs (Anise Seeds, Chamomile (Matricaria chamomilla) - dried, Foeniculum Vulgare (Bitter and Sweet Fennel Seed), Lemon Balm (Mellissa officinalis)- leaves, Lemon Verbena (Aloysia citrodora) - dried, Moringa leaves (dried & powder), Peppermint (Mentha piperita) - leaves, Spearmint (Mentha spicata))

The Certified Product List is truncated at 20,000 characters. Additional information is available in the Operation Profile.

Contact Information

Name: Nelago Saima Kasuto
Phone: +264 610 812 722 805
Email: glenmoringa@iway.na
Website: N/A
Addresses: [Physical Address]
Farm Glenwood No 423
Otavi, Otjozondjupa 9000
Namibia

[Mailing Address]

Date: 30.04.2025

Send all correspondence to:

The Manager
Otjeroku Branch
P O Box 888, Otjiwarongo
(067) 304596



Mr Ephraim Katatu & Nelago Saima Kasuto
PO Box 23084
9000 Windhoek
Republic of Namibia

All payments made to:

Bank Name: BANK WINDHOEK
Branch Code: 481972
Account Name: Agribank Of Namibia
Account Number: 1088743201
Bank Name: First National Bank
Branch Code: 289180
Account Name: Agribank of Namibia
Account Number: 55500060343

Use **10019522** as reference.

Loan number: 10019522
Account statement number: 5

Old Loan No.	Old Client No.	New Loan No.	Client No.	Rem. Term in Years	Payment Due Date	Payment Due
	102091	10019522	901569	6	27.02.2026	634,593.01

Items Due	
Instalment	169,166.36
Subtotal	169,166.36
Open Items	465,426.65
Payment Due	634,593.01

Your account shows the following transactions between 01.12.2023 and 30.04.2025:

Posting Date	Value Date	Description	Debit	Credit
31.12.2023	29.12.2023	Interest Charged: 987,480.42 @ 9.000 % 01.12.2023 - 29.12.2023	7,061.16	
31.12.2023	31.12.2023	Interest on overdue item/s	2,145.78	
31.01.2024	31.01.2024	Interest Charged: 994,541.58 @ 9.000 % 30.12.2023 - 31.01.2024	8,092.57	
31.01.2024	31.01.2024	Interest on overdue item/s	2,164.30	
29.02.2024	29.02.2024	Instalment	169,166.36	
29.02.2024	29.02.2024	Interest Charged: 1,002,634.15 @ 9.000 % 01.02.2024 - 29.02.2024	7,169.52	
29.02.2024	29.02.2024	Interest on overdue item/s	2,037.43	
31.03.2024	28.03.2024	Interest Charged: 840,637.31 @ 9.000 % 01.03.2024 - 28.03.2024	5,803.85	
31.03.2024	31.03.2024	Interest on overdue item/s	3,660.49	
30.04.2024	30.04.2024	Interest Charged: 846,441.16 @ 9.000 % 29.03.2024 - 30.04.2024	6,887.48	
31.05.2024	31.05.2024	Interest Charged: 853,328.64 @ 9.000 % 01.05.2024 - 31.05.2024	6,522.70	
30.06.2024	28.06.2024	Interest Charged: 859,851.34 @ 9.000 % 01.06.2024 - 28.06.2024	5,936.51	
11.07.2024	11.07.2024	Payment		43,685.98

Loan number: 10019522
Account statement number: 5

Posting Date	Value Date	Description	Debit	Credit
11.07.2024	11.07.2024	Payment		1,314.02
31.07.2024	31.07.2024	Interest Charged: 865,787.85 @ 9.000 % 29.06.2024 - 31.07.2024	7,044.90	
01.08.2024	01.08.2024	Payment		1,534.76
01.08.2024	01.08.2024	Payment		1,473.45
01.08.2024	01.08.2024	Payment		1,473.37
01.08.2024	01.08.2024	Payment		1,073.42
01.08.2024	01.08.2024	Payment		195.00
31.08.2024	30.08.2024	Interest Charged: 872,832.75 @ 9.000 % 01.08.2024 - 30.08.2024	6,456.57	
30.09.2024	30.09.2024	Interest Charged: 879,289.32 @ 9.000 % 31.08.2024 - 30.09.2024	6,721.14	
31.10.2024	31.10.2024	Interest Charged: 886,010.46 @ 9.000 % 01.10.2024 - 31.10.2024	6,772.52	
29.11.2024	29.11.2024	Payment		65,784.84
29.11.2024	29.11.2024	Payment		3,354.55
29.11.2024	29.11.2024	Payment		1,549.66
29.11.2024	29.11.2024	Payment		1,541.64
29.11.2024	29.11.2024	Payment		1,495.68
29.11.2024	29.11.2024	Payment		1,486.83
29.11.2024	29.11.2024	Payment		1,300.12
29.11.2024	29.11.2024	Payment		1,048.35
29.11.2024	29.11.2024	Payment		1,039.08
29.11.2024	29.11.2024	Payment		1,003.99
29.11.2024	29.11.2024	Payment		734.40
29.11.2024	29.11.2024	Payment		462.28
30.11.2024	29.11.2024	Interest Charged: 892,782.98 @ 9.000 % 01.11.2024 - 29.11.2024	6,384.01	
31.12.2024	31.12.2024	Interest Charged: 899,166.99 @ 9.000 % 30.11.2024 - 31.12.2024	7,094.80	
31.01.2025	31.01.2025	Interest Charged: 906,261.79 @ 9.000 % 01.01.2025 - 31.01.2025	6,927.32	
28.02.2025	28.02.2025	Instalment	169,166.35	
28.02.2025	28.02.2025	Interest Charged: 913,189.11 @ 9.000 % 01.02.2025 - 28.02.2025	6,304.76	
31.03.2025	31.03.2025	Interest Charged: 750,327.52 @ 9.000 % 01.03.2025 - 31.03.2025	5,735.38	

Opening balance	Closing balance	Open items	Total balance
0.00	756,062.90	465,426.65	1,221,489.55

This notification has been generated automatically, and is valid without a signature.

Date: 30.04.2025

Send all correspondence to:

The Manager
Otjeroku Branch
P O Box 888, Otjiwarongo
(067) 304596



Mr Ephraim Katatu & Nelago Saima Kasuto
PO Box 23084
9000 Windhoek
Republic of Namibia

All payments made to:

Bank Name: BANK WINDHOEK
Branch Code: 481972
Account Name: Agribank Of Namibia
Account Number: 1088743201
Bank Name: First National Bank
Branch Code: 289180
Account Name: Agribank of Namibia
Account Number: 55500060343

Use **10019521** as reference.

Loan number: 10019521
Account statement number: 5

Old Loan No.	Old Client No.	New Loan No.	Client No.	Rem. Term in Years	Payment Due Date	Payment Due
	102091	10019521	901569	6	27.02.2026	343,406.34

Items Due	
Instalment	86,141.39
Subtotal	86,141.39
Open Items	257,264.95
Payment Due	343,406.34

Your account shows the following transactions between 01.12.2023 and 30.04.2025:

Posting Date	Value Date	Description	Debit	Credit
31.12.2023	29.12.2023	Interest Charged: 502,836.03 @ 9.000 % 01.12.2023 - 29.12.2023	3,595.62	
31.12.2023	31.12.2023	Interest on overdue item/s	1,059.77	
31.01.2024	31.01.2024	Interest Charged: 506,431.65 @ 9.000 % 30.12.2023 - 31.01.2024	4,120.83	
31.01.2024	31.01.2024	Interest on overdue item/s	1,068.92	
29.02.2024	29.02.2024	Instalment	86,141.39	
29.02.2024	29.02.2024	Interest Charged: 510,552.48 @ 9.000 % 01.02.2024 - 29.02.2024	3,650.80	
29.02.2024	29.02.2024	Interest on overdue item/s	1,006.26	
31.03.2024	28.03.2024	Interest Charged: 428,061.89 @ 9.000 % 01.03.2024 - 28.03.2024	2,955.39	
31.03.2024	31.03.2024	Interest on overdue item/s	1,830.23	
30.04.2024	30.04.2024	Interest Charged: 431,017.28 @ 9.000 % 29.03.2024 - 30.04.2024	3,507.18	
31.05.2024	31.05.2024	Interest Charged: 434,524.46 @ 9.000 % 01.05.2024 - 31.05.2024	3,321.43	
30.06.2024	28.06.2024	Interest Charged: 437,845.89 @ 9.000 % 01.06.2024 - 28.06.2024	3,022.94	
31.07.2024	31.07.2024	Interest Charged: 440,868.83 @ 9.000 % 29.06.2024 -	3,587.34	

Loan number: 10019521
Account statement number: 5

Posting Date	Value Date	Description	Debit	Credit
		31.07.2024		
31.08.2024	30.08.2024	Interest Charged: 444,456.17 @ 9.000 % 01.08.2024 - 30.08.2024	3,287.76	
30.09.2024	30.09.2024	Interest Charged: 447,743.93 @ 9.000 % 31.08.2024 - 30.09.2024	3,422.48	
31.10.2024	31.10.2024	Interest Charged: 451,166.41 @ 9.000 % 01.10.2024 - 31.10.2024	3,448.64	
29.11.2024	29.11.2024	Payment		28,498.41
29.11.2024	29.11.2024	Payment		14,282.48
30.11.2024	29.11.2024	Interest Charged: 454,615.05 @ 9.000 % 01.11.2024 - 29.11.2024	3,250.81	
31.12.2024	31.12.2024	Interest Charged: 457,865.86 @ 9.000 % 30.11.2024 - 31.12.2024	3,612.75	
31.01.2025	31.01.2025	Interest Charged: 461,478.61 @ 9.000 % 01.01.2025 - 31.01.2025	3,527.47	
28.02.2025	28.02.2025	Instalment	86,141.39	
28.02.2025	28.02.2025	Interest Charged: 465,006.08 @ 9.000 % 01.02.2025 - 28.02.2025	3,210.45	
31.03.2025	31.03.2025	Interest Charged: 382,075.14 @ 9.000 % 01.03.2025 - 31.03.2025	2,920.52	

Opening balance	Closing balance	Open items	Total balance
0.00	384,995.66	257,264.95	642,260.61

This notification has been generated automatically, and is valid without a signature.

Date: 30.04.2025

Send all correspondence to:

The Manager
Otjeroku Branch
P O Box 888, Otjiwarongo
(067) 304596



Mr Ephraim Katatu & Nelago Saima Kasuto
PO Box 23084
9000 Windhoek
Republic of Namibia

All payments made to:

Bank Name: BANK WINDHOEK
Branch Code: 481972
Account Name: Agribank Of Namibia
Account Number: 1088743201

Bank Name: First National Bank
Branch Code: 289180
Account Name: Agribank of Namibia
Account Number: 55500060343

Use **10019523** as reference.

Loan number: 10019523
Account statement number: 5

Old Loan No.	Old Client No.	New Loan No.	Client No.	Rem. Term in Years	Payment Due Date	Payment Due
	102091	10019523	901569	11	27.02.2026	263,591.22

Items Due	
Instalment	65,707.32
Subtotal	65,707.32
Open Items	197,883.90
Payment Due	263,591.22

Your account shows the following transactions between 01.12.2023 and 30.04.2025:

Posting Date	Value Date	Description	Debit	Credit
31.12.2023	29.12.2023	Interest Charged: 522,104.92 @ 8.750 % 01.12.2023 - 29.12.2023	3,629.70	
31.12.2023	31.12.2023	Interest on overdue item/s	806.65	
31.01.2024	31.01.2024	Interest Charged: 525,734.62 @ 8.750 % 30.12.2023 - 31.01.2024	4,159.06	
31.01.2024	31.01.2024	Interest on overdue item/s	813.45	
29.02.2024	29.02.2024	Instalment	65,707.32	
29.02.2024	29.02.2024	Interest Charged: 529,893.68 @ 8.750 % 01.02.2024 - 29.02.2024	3,683.85	
29.02.2024	29.02.2024	Interest on overdue item/s	765.62	
31.03.2024	28.03.2024	Interest Charged: 467,870.21 @ 8.750 % 01.03.2024 - 28.03.2024	3,140.50	
31.03.2024	31.03.2024	Interest on overdue item/s	1,380.31	
30.04.2024	30.04.2024	Interest Charged: 471,010.71 @ 8.750 % 29.03.2024 - 30.04.2024	3,726.15	
31.05.2024	31.05.2024	Interest Charged: 474,736.86 @ 8.750 % 01.05.2024 - 31.05.2024	3,528.01	
30.06.2024	28.06.2024	Interest Charged: 478,264.87 @ 8.750 % 01.06.2024 - 28.06.2024	3,210.27	
31.07.2024	31.07.2024	Interest Charged: 481,475.14 @ 8.750 % 29.06.2024 -	3,808.93	

Loan number: 10019523
Account statement number: 5

Posting Date	Value Date	Description	Debit	Credit
		31.07.2024		
31.08.2024	30.08.2024	Interest Charged: 485,284.07 @ 8.750 % 01.08.2024 - 30.08.2024	3,490.06	
30.09.2024	30.09.2024	Interest Charged: 488,774.13 @ 8.750 % 31.08.2024 - 30.09.2024	3,632.33	
31.10.2024	31.10.2024	Interest Charged: 492,406.46 @ 8.750 % 01.10.2024 - 31.10.2024	3,659.32	
29.11.2024	29.11.2024	Payment		16,570.77
29.11.2024	29.11.2024	Payment		10,190.48
29.11.2024	29.11.2024	Payment		581.60
29.11.2024	29.11.2024	Payment		580.74
29.11.2024	29.11.2024	Payment		580.11
29.11.2024	29.11.2024	Payment		578.86
29.11.2024	29.11.2024	Payment		572.17
29.11.2024	29.11.2024	Payment		560.41
29.11.2024	29.11.2024	Payment		558.54
29.11.2024	29.11.2024	Payment		557.32
29.11.2024	29.11.2024	Payment		555.51
29.11.2024	29.11.2024	Payment		392.49
29.11.2024	29.11.2024	Payment		389.10
29.11.2024	29.11.2024	Payment		376.05
30.11.2024	29.11.2024	Interest Charged: 496,065.78 @ 8.750 % 01.11.2024 - 29.11.2024	3,448.68	
31.12.2024	31.12.2024	Interest Charged: 499,514.46 @ 8.750 % 30.11.2024 - 31.12.2024	3,831.89	
31.01.2025	31.01.2025	Interest Charged: 503,346.35 @ 8.750 % 01.01.2025 - 31.01.2025	3,740.62	
28.02.2025	28.02.2025	Instalment	65,707.32	
28.02.2025	28.02.2025	Interest Charged: 507,086.97 @ 8.750 % 01.02.2025 - 28.02.2025	3,403.73	
31.03.2025	31.03.2025	Interest Charged: 444,783.38 @ 8.750 % 01.03.2025 - 31.03.2025	3,305.41	

Opening balance	Closing balance	Open items	Total balance
0.00	448,088.79	197,883.90	645,972.69

This notification has been generated automatically, and is valid without a signature.