

MSMES

The road to global competitiveness for Namibian MSMEs

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THE

BR/EF

News Worth Knowing



Windhoek's approved building plans hit N\$1.92 billion

FRIDAY 29 NOVEMBER 2024

MAIN STORY



Windhoek's approved building plans hit N\$1.92 billion

Windhoek approved 1,875 building plans valued at N\$1.92 billion in the past 12 months, marking a 2.8% year-on-year (y/y) decrease, data from IJG Securities shows.

However, this represents a 26.4% y/y increase in value compared to the previous year.

"Since the beginning of the year, a total of 1,640 building plans valued at N\$1.76 billion

have been approved, marking a 0.7% increase in the number of approvals compared to the

Crucial Dates

- Bank of Namibia Monetary Policy announcement date: 4 December 2024

Since the beginning of the year, a total of 1,640 building plans valued at N\$1.76 billion have been approved, marking a 0.7% increase in the number of approvals compared to the same period last year, along with a 31.9% rise in value.

same period last year, along with a 31.9% rise in value," IJG said.

In October, the City of Windhoek approved 217 building plans worth N\$140.7 million, reflecting a 65.6% m/m, or an 86-unit increase in approvals compared to the 131 approvals in September.

"However, the value of the approvals saw a sharp decline of 62.5% compared to the previous month and a 53.2% y/y decline," said IJG.

No commercial or industrial building plans were approved in October, marking the first time since May 2020 that this has occurred.

Additionally, there were no commercial or industrial buildings completed in the past month.

Meanwhile, in the same period, 61 building plans worth N\$38.7 million were completed, reflecting a 10.5% decrease in value compared to last year but a 13.0% increase in the number of completed buildings.

On the other hand, 182 property additions valued at N\$83.7 million were approved,

marking the highest number of approvals this year.

"So far in 2024, a total of 1,305 property additions worth N\$727.1 million have been approved, reflecting a 4.7% y/y increase in the number of additions and a 19.6% y/y rise in their value," said IJG.

Over the past 12 months, 1,498 property additions valued at N\$821.5 million were approved, showing a 1.4% y/y increase in the number of additions and a 15.7% y/y rise in their value compared to the prior period.

In terms of residential units, 35 residential building plans valued at N\$56.9 million were approved, representing a 66.7% m/m increase in approvals, though showing a 6.3% m/m decrease in value from September.

"When compared to the same period last year, there was a 59.1% rise in approvals and an impressive 104.9% increase in the value of approved residential units. Additionally, 20 residential buildings, with a total value of N\$25.5 million, were completed in October," said IJG.



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Request for Bids

1. Bidders are invited to submit bids for the following Non-Consulting Services:

PROCUREMENT REFERENCE: NCS/RFQ/AGRI-03/2023-2024
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CLOSING TIME & DATE: Tuesday, 21 January 2025, at 11:00 AM
PAYABLE FEE: N\$ 300.00
TECHNICAL ENQUIRIES: Victoria Hauwanga Email: vhauwanga@agribank.com.na
Tel: +264 61 207 4221

2. Interested eligible bidders may inspect the bidding document as per the address given below.
3. Qualification requirements can be obtained from the bid document.
4. A complete set of Bidding Document in English may be purchased as instructed above and in the bid document.
5. Bids must be delivered to Agribank Head Office, Reception, Ground Floor as per the closing date and time specified. Electronic bidding will not be accepted. Late bids will be rejected.
6. The address referred to above is: Agricultural Bank of Namibia,
Website: <https://agribank.com.na/page/bidders/>
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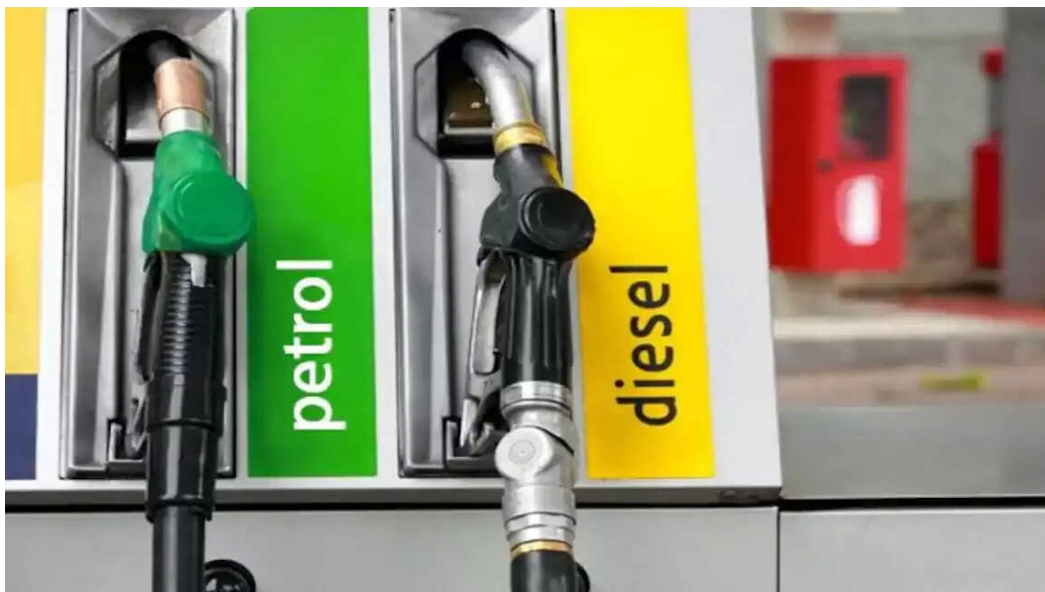
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Fuel prices to remain unchanged in December

The Ministry of Mines and Energy has announced that fuel prices in Namibia will remain unchanged for December 2024.

This decision applies to both petrol and diesel variants (50ppm and 10ppm).

In Walvis Bay, petrol will continue to retail at N\$20.25 per litre, while diesel 50ppm and 10ppm will remain at N\$19.72 and N\$19.82 per litre, respectively.

The Ministry attributed this stability to recent pricing trends. In November, the average price of Petrol 95 fell by 2.8% to USD 83.974 per barrel compared to October. Conversely, diesel prices rose slightly, with diesel 50ppm increasing by 2.4% to USD 89.008 per barrel and diesel 10ppm by 2.3% to USD 89.128 per barrel.

These increases were largely driven by the depreciation of the Namibian dollar.

“After analyzing the input factors and other pricing parameters, the fuel pricing model recorded an over-recovery of 26.746 cents per litre for petrol, alongside under-recoveries of 43.790 cents per litre for diesel 50ppm and 35.154 cents per litre for diesel 10ppm,” the Ministry explained.

This marks the second consecutive month of unchanged fuel prices, following a reduction in October that saw petrol and both diesel types drop by N\$1 per litre.

The Ministry reassured consumers that it will continue monitoring global fuel price movements and exchange rate trends to ensure fair pricing in the local market.



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Namibian homebuyers to benefit from lower transfer duties

The Namibian government's recent decision to increase the transfer duty threshold from N\$600,000 to N\$1.1 million is expected to stimulate buying activity in the property market.

According to FNB's Market Research Manager for Treasury, Mandisa Van Wyk, the move is likely to encourage more homebuyers, especially first-time buyers, to purchase properties as they will now face lower costs associated with transfer duties.

However, she warned that the housing market's overall growth may still be tempered by the current high interest rates, which are placing financial strain on borrowers.

While the reduced transfer duties offer significant savings, the elevated cost of borrowing could slow the uptake of these benefits in the short term.

"These changes are meant to provide relief to the property market and stimulate growth. These measures by the government could possibly induce more buying activity, however the uptake could be slow as the interest rate environment is still elevated, and borrowers are strained for cash," she said.



She further explained that the impact of this change on banks remains minimal. Banks typically facilitate property purchases, but it is the buyer who is responsible for paying transfer duties, either directly or through additional borrowing.



INVITATION FOR BIDS (IFB)

1. Request for the Procurement of Stationeries & Toner Cartridges.
2. Sealed Quotations for The Procurement of Cleaning Materials.

RELEASE DATE:	18 November 2024
CLOSING DATE:	29 November 2024 at 12h00 pm
DOCUMENT FEE:	Free

Interested bidders can download the bid document from the NSFAF website, www.nsfaf.na under - Opportunities, procurement or for further information contact Allenah Matengu at 061 434 6055/ Email: Allenhah.Matengu@nsfaf.na or Agnes Dawid on 0614346070/ Email: Agnes.Dawid@nsfaf.na

Bid documents are to be submitted in a sealed envelope at NSFAF Head Office, Eros Road 746, Windhoek.

With the new threshold, buyers will have fewer costs to finance, which could ease the overall burden on home loans.

“The impact on banks regarding transfer duties is minimal as banking institutions facilitate the purchasing of properties, meaning the buyer/seller pays these fees either through cash or borrowing additionally from the Bank,” she said.

According to the Minister of Finance and Public Enterprises, Ipumbu Shiimi, the decision is part of a broader strategy to assist lower-income earners and encourage property ownership in Namibia, especially in light of rising property prices and economic challenges.


By increasing the threshold to N\$1.1 million, Shiimi said the government seeks to reduce the financial burden on homebuyers, particularly those in lower income brackets.

The adjustment means that anyone purchasing a property under this value will no longer have to pay transfer duties.

Properties priced above N\$1.1 million will still attract transfer duties, but these are scaled based on the value of the property. The higher the value, the higher the transfer duty payable.


“Property prices have increased, and the previous threshold had not been adjusted for quite some

time. We've now decided to raise the threshold to N\$1.1 million to provide relief, particularly to low-income earners looking to purchase homes. The goal is to encourage more people, especially those struggling with affordability, to buy properties and become homeowners,” he said.



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OTESA IS CURRENTLY IN THE PROCESS OF FILLING THE FOLLOWING VACANCIES:

GRADER OPERATOR (x2)

General description:
 To operate the motor grader for rough or fine grade finishing, precisely spreading and mixing materials to dry and prep roads, construct road surfaces to precise grade specifications, lay cold mix, and shave and rip out old road surfaces, direct ground crew to achieve grading goals.

Key performance areas:

- Operates a self-propelled motor grader, forms stakes and lines, and takes instruction from the foreman.
- Performs rough grade finishing with the ability to learn or fine grade finishing, spreading and mixing materials on the roadway.
- Operate motor grader to avoid utility lines, equipment and other workers
- Adjust hand wheels and pedals to control blade and bucket attachments, as well as scrapers and swing booms
- Coordinate machine actions to move and position loads; learn and follow both hand and audio signals from other crew members and know how to give signals to others
- Operate a variety of heavy equipment such as graders, trucks, power cranes and shovels to move rocks, dirt and other materials
- Manoeuvre equipment with attached blades in successive movements across work areas to move rocks, vegetation or topsoil and to spread and level terrain.

Minimum requirements:

- A minimum of five years of motor grader experience is required.
- Motor grader/multi-skilled operator certificate or something similar from a reputable university.
- Must be willing to work anywhere in Namibia and must be able to operate independently.
- A valid driver's license.

TECHNICAL HEAD: PROJECTS (x1)

General description:
 The Technical Project Head oversees the planning, design, and implementation of road construction projects. They ensure that they are completed within the timeframe, budgets, and quality standards. Moreover, Project Engineers (roads) communicate with various stakeholders to ensure the successful outcomes of road infrastructure projects.

Responsibilities

- Collaborate and communicate with civil engineers, surveyors, architects, and stakeholders to develop detailed project plans, designs and layouts.
- Regular site visits and inspections to ensure compliance with design specifications, quality standards, and safety protocols
- Oversee the execution of road construction projects, including budgeting, scheduling, and resource allocation.
- Prepare project documentation such as progress reports, change orders, and final project reports.
- Monitor contractor performance, progress, and adherence to contractual obligations.

Requirements

- Qualifications in Civil Engineering (Bachelor of Engineering or Bachelor of Technology)
- Proficiency in using engineering software and tools such as AutoCAD, Civil 3D, and project management software.
- Strong knowledge of road construction methodologies, materials, and industry standards.
- Knowledge of relevant regulations and permitting processes related to civil engineering projects, especially road construction.
- Excellent and quick problem-solving skills
- Strong organisational and time management abilities, with attention to detail
- Effective communication and strong interpersonal skills
- Preferably a background in Consulting Engineering
- Must be willing to work anywhere in Namibia and must be able to operate independently.
- A valid driver's license.

Working Conditions

- Work in both an office and on-site environment
- Overtime may be required to meet deadlines or when nearing project completion.

Please forward your comprehensive application with certified copies of your qualifications to recruitment@otesa.com.na or hand deliver it to the Human Resources Manager, P.O. Box 96504, 46 Dr. Theo Ben Gurirab Street, Windhoek.

OTESA is an equal-opportunity employer and is committed to EE principles. Only shortlisted candidates will be contacted.

Closing date: 29th November 2024

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JOB TITLE: SITE AGENTS (x2)

General description:
 To provide operational leadership, management, quality workmanship, and operational efficiency in executing contracts/projects.

Key performance areas

- Implementing and updating appropriate systems (costing, reporting, plant & equipment, human resources, etc.) to provide operational support for the efficient and effective functioning of the site/s.
- Planning and scheduling resources (e.g., employees/staff, plant and equipment, materials, fuel, etc.) for the site/s.
- Identifying deficiencies and training needs of personnel, along with directly training subordinates on effectively and efficiently applying resources on site.
- Ensuring the correct and timely work measurement is done and agreed upon with the Engineer or Employer.
- Preparation of progress reports for the monthly site meetings.
- Preparation of monthly management reports detailing the site's finances, cost projections, cash flow, difficulties, milestones, quality control, plant and equipment, labour statistics, materials on site, and fuel consumption records.
- Coordinating, training, and managing SMEs and subcontractors on site. This includes planning, negotiating/forwarding, and controlling materials for subcontract work.
- Ensure all vehicles, equipment, and machinery are maintained according to the service level agreements' requirements (i.e., day-to-day maintenance and checks).
- Ensure that the offices, equipment, personnel, and site reflect a professional image of the company.
- Daily engagement with the Engineer's representative and staff on the site/s.
- Ensuring quality control procedures are implemented and followed.
- Monitoring and controlling the operational cost of the site/s.
- Ensuring all work executed are agreed upon with the Engineer or Employer for payment purposes.

Minimum requirements

- Engineering degree or National Diploma in Civil Engineering.
- A minimum of eight years of experience as a site agent on road and infrastructure projects is required.
- Must have a sound knowledge of contract specifications, specifically FIDIC Red Book, 1999, and Namibian GCC.
- Must have practical knowledge of working with standard specifications, such as COLTO 1998 and SANS 1200.
- Applicants must be willing to work anywhere in Namibia and be able to operate independently.
- They are ideally registered with the Namibian Council of Engineers.
- A valid driver's license.



QUANTITY SURVEYOR (x4)

General description:
 The quantity surveyor will analyse existing budgets, make improvements, review plans, prepare quantity estimates, negotiate with various contractors and vendors, and build relationships with clients and site managers.

Key performance areas:

- Reviewing construction plans and preparing quantity requirements;
- Preparation of valuations and financial statements;
- Scrutinising maintenance and material costs and contracts to ensure the best deals.
- Preparation and negotiation of claims;
- Liasing with site managers, clients, contractors, and subcontractors.
- Preparing reports, analyses, contracts, budgets, risk assessments, and other documents.
- Advising managers and clients on improvements and new strategies.
- Keeping track of materials and ordering more when required.
- Document any changes in design and update budgets.
- Establishing and maintaining professional relationships with external and internal stakeholders.
- Vendor relations;
- Monitoring the cost of site resources;
- Assist with the execution of estimates;
- Responsible for managing project development and costs;
- Travelling from the office to various sites as required.

Minimum requirements:

- Three to five years of experience in road infrastructure and building projects.
- B.Sc. in Quantity surveying, engineering, or similar from a reputable University.
- Construction estimating or finance experience is advantageous.
- Proficient in Candy BuildSMART System.
- Ideally registered with the Namibian Council for Architects and Quantity Surveyors;
- Must be willing to work anywhere in Namibia and must be able to operate independently.
- A valid driver's license.



TECHNICAL ENGINEER (x3)

General description:
 The Technical Engineer will work with complex systems, designing, developing, and integrating them at every project lifecycle stage and reliably delivering mission-critical solutions that boost accessibility, optimisation, and security.

Key performance areas:

- Investigate and analyse engineering processes;
- Prepare detailed construction schedules supported by relevant time cycle analysis and resources production analysis;
- Carry out technical and feasibility studies.
- Complete construction projects by preparing engineering documents and confirming specifications;
- Identify potential commercial risks and notify the line manager.
- Prepare claims for additional time and cost for the existing projects based on provided site data by the operational team.
- Maintain accurate records of project information.
- Report on project progress in the area of responsibility.
- Ensure proper and accurate documentation, statistics, and reporting.
- Maintain accurate records of project information.
- Ensure that project sites/ locations/ buildings are always clean and hygienic.

Minimum requirements:

- Two to three years of experience in civil or Project Engineering.
- Bachelor of Science or Bachelor of Technology Engineering in Civil Engineering.
- Ideally, registered with the Namibian Engineering Council will be an added advantage;
- Must be willing to work anywhere in Namibia and must be able to operate independently.
- A valid driver's license.



GEOTECHNICAL ENGINEER (x1)

General description:

The geotechnical engineer will assess soil and rock's physical, mechanical and chemical properties to design foundations, retaining structures and earthworks. Your assessment will enable you to determine the feasibility of a construction or engineering plan.

Key performance areas:

- Obtain soil and rock samples to determine compressibility, efficiency, strength and other specific factors that affect the structure's behaviour
- Perform and review face mapping of rock slopes and cuts and stabilisation measures
- Plan field investigations by drilling and analysing samples of bedrock or deposits
- Look at the risk of geological hazards and make sure any factors affecting engineering works are identified and managed
- Use specialist computer software to create analytical 2D and 3D models
- Manage staff, including other engineering geologists, geotechnical engineers, consultants and contractors
- Undertake data collection, analysis, evaluation and reporting
- Determine the safe load for soil
- Analyse and map technical results from seismic surveys and investigate subsurface conditions and materials to determine properties and risks.

Minimum requirements:

- Three to five years of experience in jet grouting and rock face treatment projects.
- Bachelor of Geotechnical Engineering, Geology, or any other related qualifications
- Proficiency in using geotechnical analysis and design software.
- Must be willing to work anywhere in Namibia and must be able to operate independently.
- A valid driver's license.



GENERAL FOREMAN (x3)

General description:

The General Foreman is responsible for scheduling, coordinating, and supervising the work of all site operatives. They ensure all work is delivered safely, on time, and within budget while managing the necessary equipment and materials. This role involves ensuring compliance with all company and legal regulations, completing required documentation, and keeping daily records on-site.

Key performance areas:

- Oversee the coordination of construction work and ensure it is carried out according to priorities and plans.
- Plan and coordinate work, order materials, and manage the workforce to ensure the job is completed on time and within budget.
- Produce employee and project schedules.
- Manage and monitor members' attendance and work, recording and maintaining daily time sheets for employees under immediate supervision
- Supervise and oversee the use of machinery and equipment.
- Guarantee and implement safety precautions while also ensuring that quality standards are met.
- Report the progress of construction projects to managers, supervisors, engineers, and other relevant personnel.
- Implement company safety procedures and regulations and strictly enforce them with the workforce.

Minimum requirements:

- Ten to fifteen years of experience in road infrastructure and building projects.
- A minimum grade 12 certificate or similar from a reputable University
- Must be willing to work anywhere in Namibia and must be able to operate independently.
- A valid driver's license.



DIESEL MECHANIC (x4)

General description:

Diesel mechanics are responsible for daily maintenance, repairs, and scheduled services. Their duties include running diagnostic tests on vehicles, test-driving them to evaluate performance, and keeping detailed records of the serviced vehicles and equipment.

Key performance areas:

- Repair, service, and maintain the company's vehicle fleet, equipment, and plant, including heavy commercial equipment, light fleet vehicles, and ancillary items.
- Ensure work complies with standards and uses appropriate equipment.
- Follow all established company policies, procedures, work instructions, and verbal guidelines from supervisors.
- Service, maintain, and repair company plants, equipment, machinery, and vehicles as directed.
- Attend to after-hours breakdowns and vehicle retrievals as needed.
- Participate actively in safety and toolbox meetings and conduct a monthly safety inspection of the work area according to the schedule set by management.

Minimum requirements:

- A minimum of five years of trade experience is required.
- Red Seal trade-qualified diesel mechanic or similar qualifications from a reputable university.
- Applicants must be willing to work anywhere in Namibia and be able to operate independently.
- A valid driver's license.

Please forward your comprehensive application with certified copies of your qualifications to recruitment@otesa.com.na or hand deliver it to the Human Resources Manager, P.O. Box 96504, 46 Dr. Theo Ben Guitrab Street, Windhoek.

OTESA is an equal-opportunity employer and is committed to EE principles. Only shortlisted candidates will be contacted.

Closing date: 29th November 2024

Call for entries: The Earthshot Prize 2025 – Seeking groundbreaking solutions to restore our planet

20, November 2024 – Following a record-breaking year for nominations, and a historic first awards ceremony on the African continent, The Earthshot Prize (TEP) is officially open for entries for its 2025 cohort and MultiChoice is proud to once again be an official Africa nominator for TEP.

TEP seeks innovative solutions across five critical Earthshots: Protect and Restore Nature; Clean Our Air; Revive Our Oceans; Build a Waste-Free World; and Fix Our Climate.

This year's cycle saw an unprecedented surge in nominations, with over 2,000 entries received from 139 countries, demonstrating a growing global momentum for environmental innovation.

The star-studded awards ceremony, held in Cape Town, South Africa was broadcast live to millions of people across the continent by MultiChoice, the official African broadcast partner of TEP. The ceremony celebrated several African-led initiatives, including:

Green Africa Youth Organisation (GAYO) (Ghana): Winner of the Clean Our Air Earthshot, GAYO is tackling air pollution with its innovative "Zero Waste Model".

Keep IT Cool (Kenya): Winner of the Build a Waste-Free World Earthshot, Keep IT Cool is revolutionising food preservation for small-scale farmers and fishers with its sustainable refrigeration systems.

These winners, along with all other TEP recipients, exemplify the power of local solutions to address global challenges and contribute to the 2030 Agenda for Sustainable Development. Each winner receives £1 million in prize money to scale their impactful solutions.

TEP invites individuals, communities, businesses, and organisations across Africa and beyond to submit their groundbreaking

ideas and technologies that can accelerate the transition to a sustainable future. The Prize seeks solutions that are:

Impactful: Demonstrating tangible positive effects on the environment.

Inspiring: Motivating others to act and join the global movement for change.

Inclusive: Benefitting communities and promoting equitable access to resources.

TEP is a beacon of hope in the face of the climate crisis, searching for the next generation of environmental pioneers who are developing innovative solutions to repair the planet. Anyone with a bold idea is encouraged to apply [here](#).

At the heart of TEP's mission is a determination to bring environmental solutions to scale as fast as possible, to reach the goal of protecting and restoring the planet by 2030.

The deadline for entries is 4 December 2024.

For more information, please visit: <https://www.multichoice.com/nominations-25.php>

For media queries contact: Moipone Tsotetsi - Moipone.Tsotetsi@multichoice.co.za

For entry queries email: Info@multichoiceafrica.com

About The Earthshot Prize:

Founded by Prince William and The Royal Foundation in 2020, The Earthshot Prize is a global environmental prize designed to discover, accelerate, and scale groundbreaking solutions to repair and regenerate the planet. Inspired by President John F. Kennedy's Moonshot, the Prize aims to catalyse an Earthshot challenge to encourage and scale innovative solutions that can help put the world on a trajectory towards a stable climate where communities, oceans, and biodiversity thrive in harmony by 2030.

The road to global competitiveness for Namibian MSMEs

By Hasekiel Johannes

Namibia's journey toward becoming an export-ready nation hinges on the success of its MSMEs, which form the backbone of the country's economy. However, key challenges remain in product development, capacity, infrastructure, and meeting international standards. For MSMEs to successfully enter and sustain their position in the global market, these issues must be addressed systematically.

Product Development

Agencies such as the Namibia Industrial Development Agency (NIDA) and the Namibia Chamber of Commerce and Industry (NCCI), alongside NIPDB and MIT, offer vital support to MSMEs through training and workshops. Despite these efforts, many MSMEs still rely on traditional, culturally-rooted production methods rather than market-driven models. For example, MSMEs in the cosmetology sector, particularly those



Agencies such as the Namibia Industrial Development Agency (NIDA) and the Namibia Chamber of Commerce and Industry (NCCI), alongside NIPDB and MIT, offer vital support to MSMEs through training and workshops.

producing Marula oil, have not fully tapped into the international demand for their products. This is largely due to a lack of strategic product development that aligns with global market trends and needs.

To bridge this gap, MSMEs must adopt more innovative approaches to product development, ensuring that they cater to broader, more lucrative markets rather than limiting their focus to local needs. This shift will require more rigorous market research and business model development.

Infrastructure Challenges

MSMEs in Namibia face significant obstacles when it comes to scaling up production, largely due to infrastructure limitations. The local retail environment is not particularly conducive to smaller



enterprises, as many retailers are hesitant to stock MSME products. This reluctance often stems from concerns about production consistency, quality standards, and supply reliability.

A prime example is MoonSnacks, an award-winning MSME that struggled to secure shelf space in retail outlets. Despite its innovative products, the company only succeeded after receiving critical funding from Bellatrix. Many other MSMEs face similar struggles, highlighting the need for increased investment in infrastructure and support systems to ensure businesses can scale effectively.

Certification and Testing Barriers

One of the biggest challenges Namibian MSMEs face is obtaining the necessary certifications to access international markets. The Namibia Standards Institution (NSI) is the only accredited body for product testing and certification, and its limited capacity creates bottlenecks for MSMEs. Without the timely availability of these services, many businesses face significant delays in market entry.

While institutions like the Namibia University of Science and Technology (NUST) and the University of Namibia have the expertise to support testing, they lack the necessary equipment and infrastructure to do so effectively. Addressing this issue requires

both government investment and the development of skilled personnel to manage testing labs, ensuring that MSMEs can meet global market standards.

****Hasekiel Johannes has over 11 years of experience, he has established himself as a specialist in business innovation and MSME development, supporting entrepreneurs and innovators to turn their ideas into viable businesses. He currently serves as a Consultant for MSME Market Access & Export Promotion at the Namibia Investment Promotion and Development Board (NIPDB).***



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Namdeb appoints Justice Mukendwa as Southern Coastal Mine Operations Manager

Namdeb has appointed Justice Mukendwa as the Southern Coastal Mine Operations Manager, effective 1 December 2024.

Mukendwa, who has been with Namdeb since 2012, has served as the acting Operations Manager for the Southern Coastal Mine since January 2024.

During this time, he successfully managed a dual role as Mining Lead and Ramp-up Project Manager.

His responsibilities included overseeing cross-functional projects to expand mining operations at the Southern Coastal Mine from five to eight faces.

In September 2023, Mukendwa's role was further broadened to include providing technical assistance to Namdeb's Chief Executive Officer and Chief Operating Officer. His focus was on special projects aimed at improving the company's profit

margins.

Mukendwa also serves as the Mining Peer Lead, a role in which he is responsible for technical assurance and succession planning within Namdeb's mining discipline.

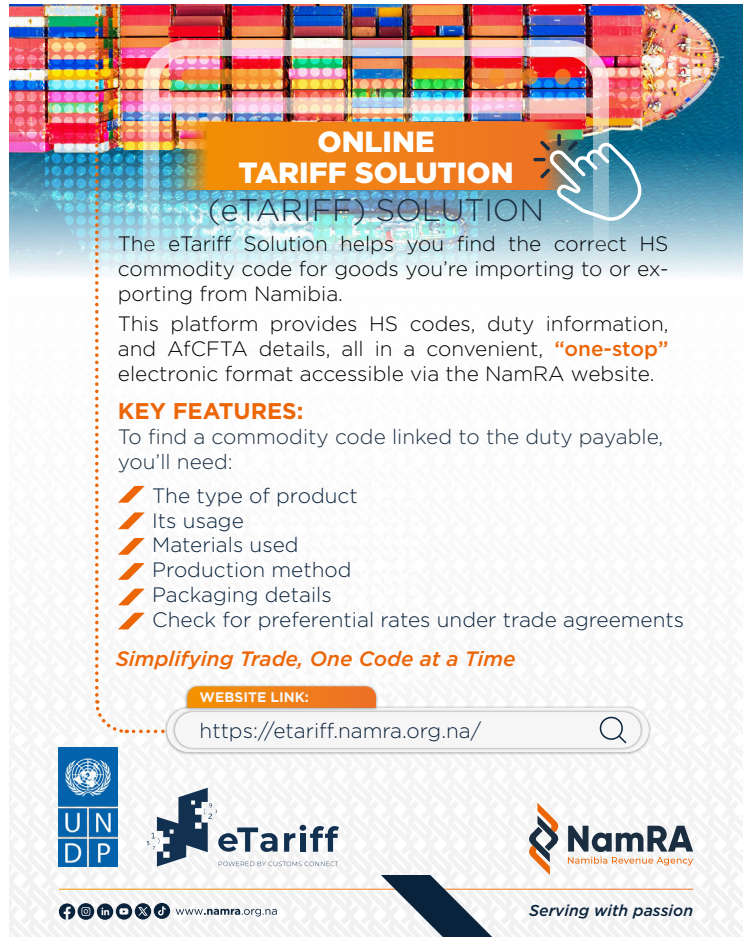
Additionally, he represents Namdeb on various technical platforms at the Group level.

With over a decade of experience in the mining industry, Mukendwa holds a Mining Engineering degree from Wits University and postgraduate certifications in Strategy and Risk Management from the Gordon Institute of Business Science and the University of Cape Town.

His journey with Namdeb began in 2012 as a Graduate Mining Engineer after joining the company as a bursary student.

Commenting on Mukendwa's appointment, Namdeb's Chief Operating Officer, Jurgen Jacob, said,

"Please join me in congratulating Justice and wishing him the best with his new substantive appointment. I also trust that as we continue to do the right things for a better tomorrow, we will all support him and his team to make Namdeb better."



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Home Loans

with Morné Davids

Property Buyer's Guide

Episode 8



What Happens After Your Home Loan is Approved?

A Q&A with Morne Davids, FNB Namibia Home Loans Administration Manager

In Episode 8 of The Property Buyers Guide, Justina Hamupembe, also known as YourHomeGirl, explores what happens after a home loan receives final credit approval. Joining her is Morne Davids, Home Loans Administration Manager at FNB Namibia, who explains the next steps, timelines, and the necessary documents required to proceed.

Q1: Once a home loan is given final credit approval, what happens next?

Morne: After final credit approval, here

are the key steps in the process:

1. Condition Review:

The approved conditions are unpacked by the sales consultant, and the client signs the final quote.

2. Instruction to Bond Attorneys:

The bank instructs a bond attorney to register the bond in favor of FNB.

3. Documentation and Compliance:

The bond attorneys prepare all necessary legal documents for the client to sign in wet ink. These are then submitted to the bank's compliance department.

4. Account Opening:

The client's home loan account is opened



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to facilitate the loan disbursement and repayments.

Q2: How long does it take to complete the remaining steps after credit approval?

Morne: The process typically takes 8 to 10 weeks, but the timeline can vary depending on the type of transaction:

- Sectional Title Development: May involve delays due to shared ownership documentation.
- First Bond: Straightforward, often quicker.

• Building Loan: Longer due to additional inspections and documentation.

Q3: What documents are required from the homebuyer to proceed after final approval?

Morne: The bond attorneys will request the following documents:

- ID or passport
- Marriage certificate (if applicable)
- Proof of residence
- ANC contract (if applicable)
- Life cover equal to the loan amount
- Fire cover or body corporate cover, including NASRIA

- Copy of deed of sale or offer to purchase
- Tax registration number (NAMRA)
- Account confirmation letter
- Signed final quote


These documents are essential to ensure compliance and allow the attorneys to proceed with registering the bond.

Conclusion



Understanding what comes next after credit approval helps buyers stay prepared and on track.

Stay tuned for more insights into the property-buying journey every Friday on The Property Buyers Guide!

Click <https://www.youtube.com/@thebrieflive1690> to watch current and previous episodes of The Property Buyers Guide


www.debmarnetnamibia.com

EXPRESSION OF INTEREST

First date of publication: 15 November 2024

DBMNE0518 - CONCEPT DESIGN AND DEVELOPMENT OF A TECHNICAL ASSESSMENT AND STORAGE FACILITY

SCOPE OF WORK:

Debmarnet Namibia is expanding its in-country capability to coordinate the repair and refurbishment of its equipment. This expansion will involve a comprehensive review of current practices, procedures, support services (engineering and logistics), physical infrastructure and equipment.

To this end, EPCM contractors with the necessary capabilities and capacity are invited to respond to this expression of interest. The general scope, to be refined in collaboration with the appointed EPCM contractor, includes a study and assessment of organisational needs and capacity development to achieve the desired future state.

EPCM contractors wishing to respond to this expression of interest should have a proven track record of completing projects on time and within budget. The scope of capability should include the review and development of physical infrastructure, process design and adequacy, skills deployment, and operational readiness/implementation of solutions.

EPCM contractors interested in responding to this request are required to provide a comprehensive set of documents demonstrating their qualifications, experience, capabilities and approach to achieving the project's objectives.

DOCUMENTS TO BE SUBMITTED:



1. Company Profile and Overview
2. Relevant Project Experience
3. Technical Proposal
4. Capabilities and Capacity
5. Indicative Rates and Personnel Deployment Plan

CLOSING DATE: Registered businesses interested in providing these services are requested to submit their interest by sending the documentation reference number DBMNE0518 by 20 December 2024 at 12:00.

ENQUIRIES:
The Commercial Officer
Tel: +264 61 297 8450
Asite Marketplace: <https://za.marketplace.asite.com/>
Subject line: DBMNE0518 - CONCEPT DESIGN AND DEVELOPMENT OF A TECHNICAL ASSESSMENT AND STORAGE FACILITY.

Bidders must register on our electronic platform to participate in this EOI.

DISCLAIMER:
Debmarnet Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this Expression of Interest and furthermore reserves the right not to extend this Expression of Interest into any future tenders, negotiations and/or engagements.
Debmarnet Namibia will not accept submissions rendered after the closing date and time.

DEB MARINE

NAMIBIA



Toska Sem elected Vice-President of AFCAC Southern Region

Namibia Civil Aviation Authority (NCAA) Executive Director, Toska Sem, has been elected as Vice-President for the Southern Region in the African Civil Aviation Commission (AFCAC) Bureau for a three-year term.

The governing body is the second-highest decision-making entity within AFCAC, representing the interests of SADC Member States and the African continent as a whole.

AFCAC, a specialized agency of the African Union, plays a crucial role in overseeing civil aviation across Africa.

It is also responsible for implementing the Yamoussoukro Decision, which serves as the foundation for the Single African Air Transport Market (SAATM).

“This significant achievement highlights Ms. Sem’s dedication, expertise, and unwavering commitment to advancing aviation safety, security, and sustainable aviation. Her leadership and vision are poised to play a transformative role in shaping the future of aviation on the continent,” the NCAA said.

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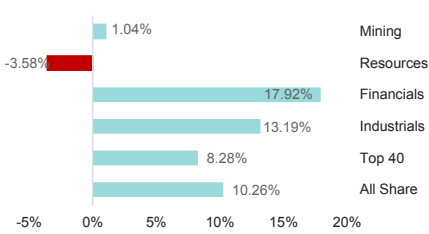
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Platinum	938.95
Palladium	977.03
Silver	30.72
Uranium	77.00
Brent Crude	73.29
Iron Ore	95.60
Copper	8910.85
Natural Gas	3.32
Lithium	9.95

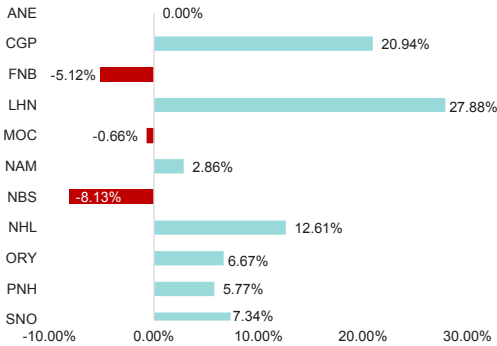
Currencies

USD/ZAR	18.0574
EUR/ZAR	19.0444
GBP/ZAR	22.8909
USD/CNY	7.2436
EUR/USD	1.0547
GBP/USD	1.2676
USD/RUB	106.0000
CPI	3.00%
Repo Rate	7.25%
Prime Rate	11.00%

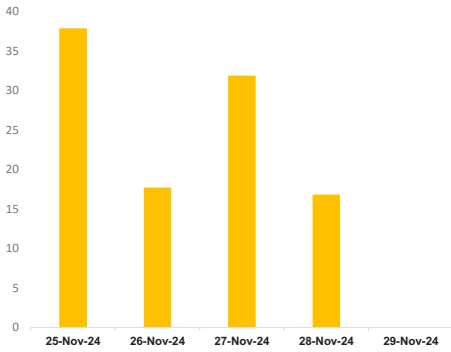
JSE Sectors: Year to Date in %



NSX Local Stocks: Year to Date in %



JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



Global Indices: Year to Date in %

