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December 2018

# The Founder

**Dr Helena  
Ndume**

*joins BBC 100 Women*

**Mathews  
Hamutenya's  
Silent Success**

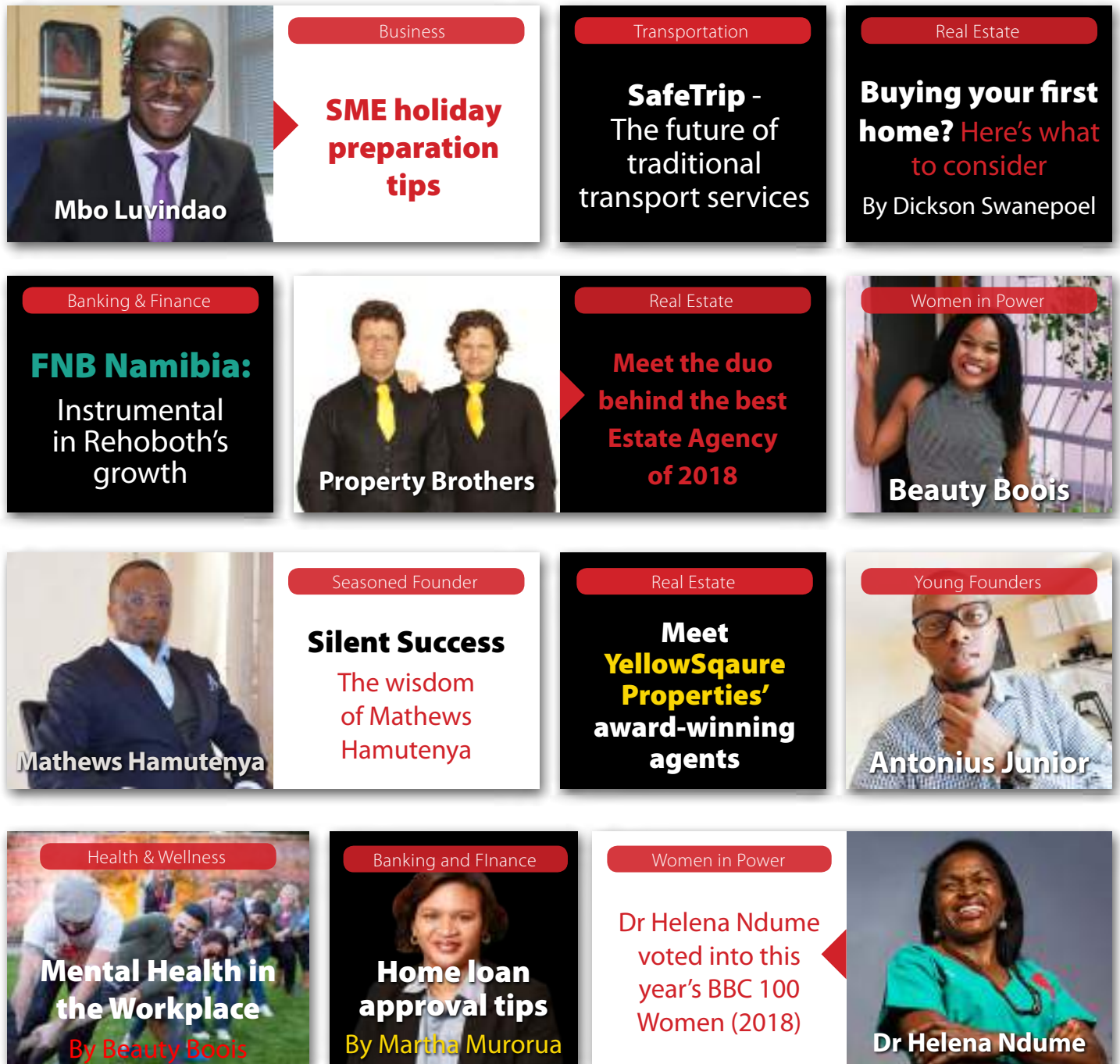
**Mental  
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in the  
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***SME holiday  
preparation  
tips***

# Property Brothers

**The duo behind Namibia's leading Estate Agency**

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# The **future** of traditional transport services

By Andrew Kathindi



**M**any of us watched with horror when a viral video on social media showed a South African Quantum taxi speeding up a packed highway, locked in a race with another taxi.

In the video, helpless passengers cried -to deaf ears- for the driver to stop.

While the proper response is of course, in this instance, laying of criminal charges and perhaps an arrest, overall traditional transport services the world over have been forced to rethink their modus operandi and find

ways to evolve in a post-Uber world.

Uber, a peer-to-peer ridesharing, taxi cab, food delivery, scooter and bicycle-sharing transportation network company from California, USA has operations in 785 metropolitan areas worldwide.

Although none of those include Namibia and very little cater for long distances, it has spawned similar transport services that have found footing in Namibia.

Passengers are becoming less inclined to risk their

lives on the whims of drivers hoping to double their trips-per-day quota.

Matthew Gowaseb, managing director of SafeTrip Transport Services was well aware of this when he employed modern technology and a strong emphasis on safety a distinguishing element of the business' operation.

At face value, SafeTrip as it has come to be known, is like the normal Quantum buses that have transported Namibians for decades now and the sight of one reigns in a wave of nostalgia,



visiting granny and cousins in the coast, in the north and stopping in the in-between towns for padkos. But there's more to it than meets the eye.

Established on 1 August 2018, SafeTrip provides reliable, timely, and safe door-to-door pick-up and drop-off passenger transport services by using, among others, complete, in-car payment system, Free WiFi, USB ports, handy power sockets to charge laptops and cell phones.

***"Our minibuses are fitted with fleet management global positioning systems which enable the minibuses to be tracked or located in an emergency. Emphasis is on the mobile data markets of the taxi/shuttle industry.***

***We are developing an app specific to SafeTrip Transport Services that can be downloaded from AppStore and Playstore for android and OS platforms. However, cash paying clients will not be turned away,"*** Gowaseb tells **TF**.

With December underway, all SafeTrip minibuses are speed governed to 100 kms per hour.

Gowaseb believes the company has the responsibility to ensure the safety of its passengers, and excess and inappropriate speeds are the cause for a high proportion of the mortality and morbidity that result from road crashes in the Namibia.



In addition, speed is estimated to be the main contributory factor in about half of all road crashes. According to the Motor Vehicle Accident (MVA) Fund, 2018 has seen 4561 injuries and 406 fatalities from 2821 crashes. SafeTrip is, therefore, determined to contribute towards road safety in the country.

"We believe that keeping to 100km/h helps reduce accidents. Controlling vehicle speed can prevent crashes happening and can reduce the impact when they do occur, lessening the severity of injuries sustained by the victims.

In short, SafeTrip is geared towards providing more than just the transport service.

We want our passengers to experience comfort and safety during the journey."

While SafeTrip is currently limited to Windhoek, Okahandja, Karibin, Usakos, Arandis, Swakopmund and Walvis bay, the routes will ultimately be expanded to

most major destinations in the country from 2019 onwards.

There is a diverse fleet of buses and minibuses which are used for scheduled transport and group travel.

Safe Trip operates throughout the year between Windhoek – Swakomund; Windhoek-Walvis bay at N\$250 per trip.

Various discounted rates are available upon request and in order to ensure convenience and comfort to passengers, they offer door to door pick ups and drop off services.

***“We are an innovative, forward thinking company that recognizes the need to move with ever-changing customer needs.***

***At SafeTrip, our philosophy is one that emphasizes service and communication as key components of the business.***


***The company also realizes that, in a competitive environment, flexibility and professionalism maintain that leading edge,”*** says Gowaseb.

The company’s vision is to become the premier safe and reliable technology driven ground passenger transport service.

Gowaseb is cognisant of the existing competition, however, he believes that there is scope for a technology driven passenger transport service in the country.







**Mbo Luvindao** | Bank Windhoek's  
Emerging Small and Medium  
Enterprises (ESME) Finance Branch  
Manager

// Bank  
Windhoek  
values its  
customers  
and  
understands  
their needs.

# SME holiday preparation **TIPS**

**A**s the festive season approaches, some businesses will close for the holidays. This time of year allows businesses to reflect on their

achievements and the way forward but at the same time there needs to be continuity. Bank Windhoek's Emerging Small and Medium Enterprises (ESME)

Finance Branch Manager, Mbo Luvindao, said:

**"Bank Windhoek values its customers and understands their needs."**

**It is in this realm that we would like to share some important considerations to ensure that Small and Medium Enterprises (SME's) are able to continue operating effectively during the holidays."**

Luvindao shares the following five tips on business continuity for ESME's during the festive season.

**Communicate with your customers:** It is still important for you as a small business to communicate your holiday schedule to your customers. Informing them about your closure and opening days, will avoid losing market share to your competitors.

**Plan ahead:** Planning allows you to think through all possible events that could take place in your business while you are on holiday.

*For example:* What happens if there is a power shortage, the alarm is triggered or another type of emergency; who are your key staff members who will be able to respond to the challenges in a timely manner?

The new calendar year

often requires that you pay attention to numerous operational matters. The end of the year can thus be used to plan for the following year to avoid any mishaps.

Start off by updating your business plan with new information, market trends and strategies that will enable you to take advantage of opportunities and avoid, or minimize, threats in the New Year.

**"Our goal is to see an increasing number of emerging, small and medium enterprises growing into sustainable businesses"**

**Honour your financial commitments:** Even though business is slow, or you have closed for the holidays, you are still responsible for honouring your business' monthly capital and interest payments to your bank and other creditors.

Make sure that you have provided for these payments, or have made arrangements, before you go on holiday.

This will avoid tarnishing your record with the bank or your suppliers since these relationships are vital to the success of your business.

**Do not finance your holiday with debt:** If you have not saved for your holidays, do not embark on one. It is not advisable to finance short term activities such as holidays with long term debt.

This will put additional pressure on your personal and business cash flow in the new calendar year, making it difficult to operate your business effectively.

**Rest:** Allow your mind and body to rejuvenate. It will ensure that you start the New Year refreshed filled with new vibrant ideas on how to move your business forward.

**"Our goal is to see an increasing number of emerging, small and medium enterprises growing into sustainable businesses, creating new wealth and opportunities that benefit the Namibian economy. These tips can also assist to fulfil this purpose,"** concluded Luvindao.



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# Silent Success

## The wisdom of Mathews Hamutenya

**F**rom the fifth floor of Millennium House, Mathews Hamutenya directs operations with a neversay-die attitude which is ingrained even in his son, Miguel, Hamutenya's most trusted lieutenant.

In his relentless pursuit of success, Hamutenya has been training his son for the future, where his interests narrate his mercurial rise in business.

In fact, when you think of success, Hamutenya doesn't easily come to mind first.

Yet, with over 20 year's business experience and a relentless entrepreneurial drive, silent success defines him.

It was 1999, right at the turn of the millennium when he founded the Millennium Investment Group.

***"Show me a successful entrepreneur who has never failed, not once, but multiple times"***



Today, his towering Millennium House in Windhoek has become part of the vein and heartbeat of the architecture of the city, just as the National Museum, and the Christ Church in the center of town.

But it has not been all smooth-sailing as the Executive Chairman of Millennium Investment Group describes the many challenges he has had to endure including poor infrastructure, limited access to financing, bureaucracy in Government, stiff competition and incidents of insecurity.

***“Show me a successful entrepreneur who has never failed, not once, but multiple times. Whether it’s investing all their savings and losing it all before the business even takes off, having extremely harsh competitors who can do anything to keep someone else off their monopolized market or even business partners walking out on you. The list is endless,”*** he says.

Over the past two decades the company was able to explore and establish itself in a number of industries – some more successful than others, however Hamutenya views

*Hamutenya views opportunities which did not pan out as anticipated not as failures, but as events from which to learn and improve.*



opportunities which did not pan out as anticipated not as failures, but as events from which to learn and improve.

***“Measuring success in business can be determined by various objectives and factual criteria and here I can warn not to confuse revenue with profits as these are diverse concepts.***

***One business may create substantial revenue within a group but its ultimate profits may be marginal after deducting liabilities.***

***However, money is not the only measurement criteria for long-term business sustainability – factors such as customer***

***satisfaction, brand loyalty and confidence and retention of key employees are indispensable in achieving and maintaining profitability.***

***In addition to ensure the sustainability of existing business, I aim to constantly explore new business ventures thereby expanding diversity within the group,”*** he tells **TF**.



When Hamutenya entered the world of business, he only had Grade 12 qualifications, yet today holds a Post Graduate Diploma as well as an MBA from the Bradford University School Of Management.

He is also a holder of a Financial Business Management Certificate from the Woodland Height College in Cape Town. Despite his diverse business portfolio, he remains hands-on with every project, which has been a key factor in continued growth over the years, constantly shuttling between Europe and the regions.

His days are meticulously planned to allow sufficient and meaningful participation in the various ventures which today employ approximately 163 direct full-time staff and about the same number indirectly via entities where the Group has shareholding with third parties.

*"Before arriving at the office, I usually make a turn at the gym. Most of my working day is spent at the office, in meetings or visiting business sites. Unless I have a business lunch, I prefer to spend a healthy light lunch in the office.*

*I recently took up cycling and, especially in winter, I leave the office at five to ensure sufficient daylight to cycle on some of my favourite routes. I believe in a balanced approach to life, following a nutritional diet and sufficient exercise.*

*In the evenings I may entertain my close friends or family and sometimes i spend a quiet evening relaxing at home,"* he says.





And yet, Hamutenya's vision remains on his legacy. In recent years, he has taken to mentoring his sons, Miguel (24) and Ennio (20). Both his sons played professional football in Europe before pursuing further studies and ultimately concentrating on a future in business.

Miguel, who holds an Honors Degree in Business (Magna Cum Laude) from the United International Business School in Madrid, Spain, started working closely with his father, focusing on Strategic Business Development.

In 2016, Miguel was appointed as a Director with focus on Strategic Business Development within the Millennium Investment Group.

*"I am hoping to leave the Millennium legacy to my sons to continue building and expanding the group for the future. One's children are not one's own and they have their own dreams and ambitions of which I am supportive."*

*I am fortunate in that Miguel has a personal interest in business and finance and*

*decided to join the group fulltime now that he has completed his studies although he intends to further his studies in finance.*

*Ennio will be completing his studies this year (2018) also in business. He is also currently pursuing his own business opportunities in Europe and the States. At the moment he is working hard to establish and grow his company, LORD EMH, in apparel.*

*We share a close working relationship and we are almost daily in contact sharing ideas and advice on various business ventures."*

The long-term growth and sustainability of the Millennium Group remains a major factor to Hamutenya. So are the challenges posed by entering a new business venture especially if it is in a completely new field.

The Group has already made its mark in the retail fuel industry so, for example, it is a challenge for them to continue to expand in the energy sector. A few years ago, they began looking into the renewable energy sector and since then have

established two companies within the group to explore opportunities in this sector.

Running an organisation such as Millennium Investment Holdings needs the right people around.

Here are the qualities and values that Hamutenya looked at when he built his executive team:

- A strong work ethic in setting and achieving goals.
- Dependability and loyalty.
- Positive and supportive attitude.
- Self-motivation and, especially amongst senior staff, the ability to work effectively with little direction.
- Team players.
- Excellent communication.
- The ability to adapt to different circumstances and challenges.

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## The solution you deserve



# Property Brothers

Meet the  
duo behind  
the best  
Estate  
Agency of  
2018

In 2008 brothers, Dickson and Philip Swanepoel sat in the living room of their Windhoek flat during the height of the United States subprime mortgage crisis that preceded the global recession.

They conceived a way to revolutionise the Namibian property industry and thus YellowSquare Properties was born. 10 years later, during the height of Namibia's own economic crisis, YellowSquare Properties is a diamond in its industry, receiving the First Prize at Standard Bank as best Estate Agency of the year 2018.





With over 50 estate agents, YellowSquare Properties is one of Namibia's biggest Real Estate Agencies, but this came through ten years of hard work and calculated operations, and manager Dickson funnelled the experience he had gained at Pam Golding Properties (PGP) in Stellenbosch, South Africa where he proudly established a successful rental department.

"We realised that there is a gap in the market as there was no platform or assistance for one-man estate agencies as they had to run a full business, manage trust accounts and also service their clients and received no professional training in the industry.

We then started the business to provide this platform including education to improve all the estate agents' skills in the industry," Dickson tells **TF**.

Growth was slow at the beginning but with patience and commitment the brothers improved the company's value and education that was offered to the estate agents.

Now estate agents want to join YellowSquare Properties as they hear through friends and other estate agents that

**"We realised that there is a gap in the market as there was no platform or assistance for one-man estate agencies as they had to run a full business"**

it is the best Estate Agency to join because of the relevant industry training and the great support platform they can use.

So now, when their agents get Standard Bank Silver Millionaires Club awards for giving the bank business worth millions, it is not a surprise, it is expected.

Due to the platform and education offered to the

estate agents they have hence become more professional and self-educated and motivated other estate agents to join YellowSquare Properties. This in return has caused their number of estate agents to grow to more than 50 estate agents this year.

This education, the brothers believe, was the tipping point for YellowSquare Properties and effective team dynamics keep it going. And they capped off 2018 in style.

"Four of our estate agents won six awards at the FNB and Standard Bank, FNB, Nedbank and Bank Windhoek prize giving this year and YellowSquare Properties received the First Prize at Standard Bank as best Estate Agency of the year."

Early on, Dickson realised that the best way towards prosperity for the company was investing in his real estate agents, and thus he assembled the most diverse group of agents, ranging from all cultures in Namibia and some beyond.



The company keeps abreast with technology and employs the latest techniques to market properties and source clients nationally and internationally.

In fact, technology is another instrumental component of the business' operational setup.

The website [www.yellowprop.com](http://www.yellowprop.com) is one of their biggest marketing platforms used to acquire most of their clients.

The website attracts more than 6000 visitors per month from all over the world.

A large portion of the company's marketing budget is spent on the advertisement and branding through several advertising mediums on the internet to attract clients to the website.

Thus, having a team that can communicate and relate with a diversity of property buyers and sellers becomes of paramount importance.

“Buying, selling and renting property is one of the most stressful situations during any person’s life and it is easier for clients to trust an estate agent who is of the same culture who they can relate with and who can also speak their language to make the whole process less stressful,” Philip says.

The dynamism of two brothers who come from almost two polar opposite career paths has created a ground for success for the company.

Dickson has brought his property and contract skills that he learned from Pam Golding as well as computer and marketing skills to the YellowSquare platform to create the best platform for estate agents to use while Philip, an established lawyer, brought his law and business skills to the platform to set up a good foundation for the business.

When the brothers spend time together, they are always talking about business and discuss

different opportunities as this is a topic that both of us enjoy talking about.

There is a YellowSquare Properties today, don’t be surprised if there is a BlueSquare Financials,

**“Buying, selling and renting property is one of the most stressful situations during any person’s life and it is easier for clients to trust an estate agent who is of the same culture who they can relate with and who can also speak their language to make the whole process less stressful”**

or some other business venture, tomorrow.

Recently, the brothers also established a sister company called

Golden Transfers ([www.goldentransfers.com](http://www.goldentransfers.com)), which in short is a property related business that does member’s transfers of property that is owned by Close Corporations (CC) at a 20% reduced cost to

what the attorneys charge in Namibia.

This encourages more clients to save costs when they purchase property in CC’s.

Of course, with the largest pool of estate agents for a Namibian Agency, and being the responsibility of one man –Dickson, who runs the day to day side of business, there is effort that goes into overseeing such a team in the daily liaisons between buyer, seller and

agent while ensuring professionalism, quality services is provided, and all the company’s values are kept.



He gives regular training to the estate agents and uses technology to the company's advantage to communicate with the estate agents in a group and also gives personal attention and training to the individual agent where he sees training is required.

This is an ongoing process that requires a lot of patience and commitment on improving each individual estate agent's skills.

"Most people that enter the property industry think it is easy and a get rich quick solution, while this is not the case. Only about 10% of estate agents that write the exam and enter the property industry succeed and survive.

While only 2% are really successful and make a good income.

It is a tough industry and people do not realise how much hard work it takes

to become successful in this industry. Estate agents need to be self-motivated and driven to be successful in this industry," Dickson says.

His business mantra is modelled around being a stickler for doing things right.

He peruses contracts three times over and keeps himself informed with latest rules that regulate his industry.



"Once you follow these rules as your basic guideline it makes things easier as you know how to guide clients and estate agents according to these rules. I like to encourage and motivate the estate agents as they all require this throughout the year to stay positive and active in the market. Even the best estate agents require this motivation!"

In deed he has to keep up with the industry's regulations. Afterall, the housing market is one of the most complex industries in Namibia and understanding all of its nuances and technicalities is something economists go and study for years for, but what is clear is that the high demand and limited supply of houses in Windhoek has been pushing prices at an average of 11% per annum since 2007 according to banking reports.

This saw Namibia hold the world's highest property inflation in 2015, beating

Dubai. Earlier this year, however, the Namibian housing market saw a drop in prices for houses for the first time in a decade.

Amidst this, while many have criticised the free market and called for a rent control board, Dickson argues that the biggest advantage in a free market is that the economy will automatically adjust prices due to client's willingness to pay what they are prepared to pay.

*"We have seen property sales only going through when prices are lowered up to 30% lower than bank valuations and property rentals only happening when owners lower their rent up to 30% lower than the previous year's rent that they received.*

*In the current market if you must sell you have to adjust your prices accordingly so that your*

*property offers the best value in its price range."*

Away from his home office, Dickson spends most of his free time with his family and will read books and play some games to relax over weekends.

He also loves camping and being in the outdoors where he can drink a cold beer with family and friends on occasion.

*"For 2019, our vision is to be the number one Real Estate Agency across the nation by expanding our property portfolio further to all corners of Namibia and our focus is to improve the professionalism and education of the estate agents to provide the best results."*







Merry  
Christmas  
and a happy new year!

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...The Founder also sat down with four of YellowSquare Properties' award-winning agents to find out about their recipes for success.



Rina de Bod



Irmgard Hamayulu



Beverly von Luttichou



Aina Sheya

**TF: Tell us about your experience working at YellowSquare Properties?**

**Aina Sheya:** When I became an estate agent, YellowSquare is the first and only company I worked for, I have received all the training and mentoring from YellowSquare Properties, to me it's the best Real Estate company in Namibia.

**Beverly von Luttichou:** It's an independent flexible company to work for.

**Rina de Bod:** YellowSquare is a well-established company with numerous experienced agents, which make it profitable to work with.

**Irmgard Hamayulu:** Choosing YellowSquare firm is one of the best decisions I have made in my life, it was easy to adopt. I have learned so much and gained so much experience through teamwork, professionalism and learned to always strive to be the best that I can be. I have met friends, role models and mentors.

**TF: Tell us about your personal highlights in the property market for 2018, including awards received?**

**Aina Awards:** -Standard Bank (Gold Millionaire Award Winner) 10 Million and above award -Nedbank 5 Million and above award. It was a tough year, but for me the word tough provokes me and create opportunities for me to win, I love challenges.

**Beverly Awards:** -FNB 5 to 10 Million award -Bank Windhoek 4 Million and above award. Highlights were the trainings we received in 2018 by implementing the new learnings as well as execution.

**Rina Awards:** -FNB 5 to 10 Million award. Although the market was difficult in 2018, it is very rewarding working with previous, loyal clients.

**Irmgard Awards:** Standard Bank (Silver Millionaire Award Winner) 7 Million and above award. Every single day in real estate is my highlight, but being the standard Bank Silver

award winner was my favorite, I was not expecting it, it was all a dream. It was just a year since I started.

**TF: What would you say are the biggest misconceptions about being a real estate agent?**

**Aina:** People think it's easy to sell properties, and they think we get paid high commission for doing little, but this job required a lot of dedication, it's not as easy as people think.

**Beverly:** Majority come into the business not knowing the core fundamentals of the business and think it's an easy industry as well as quick money.

**Rina:** Being an estate agent is hard work, and not easy money as people think it is.

**Irmgard:** When I started, I was told "YOU CAN NEVER MAKE IT AS A PART TIME REAL ESTATE AGENT" honestly, you can make it everywhere, all you need is to prioritise, believe and serve your clients at your best of your capability.

## TF: What is your vision for 2019?

**Aina:** I would like to make a difference in people's lives next year by helping mostly the youth of our country to realize and pursue their dreams.

**Beverly:** To utilize my full potential being equipped with more knowledge as well as experience.

**Rina:** My vision for 2019 is to keep on giving the best service to my clients, and that will be financial rewarding.

**Irmgard:** My 2019 vision is big. It scares me every time I think about it. The vision is to sell 3 times more than I sold in 2018, to serve my clients to the best of my ability. I want to be the best-selling Agent countrywide for all the banks; everything is possible.

## TF: Tell us about yourselves, career background, experience, etc

**Aina:** I am a Software Engineer graduate from NUST, I've worked as a programmer for 9 years. I made a decision to do fulltime real estate sales

5 years ago, I have never turned back ever since, I have a passion in both real estate sales and investments.

**Beverly:** I have obtained a Post Graduate diploma in Management Practise from the Graduate School of Business (UCT). I'm also a qualified tennis Coach with 9 years' experience- Professional Tennis Registry-USA and ITF Qualification.

I don't believe in excuses, I make things work. I see every challenge experienced as an opportunity to grow in business as well as to grow as an individual.

**Rina:** I am in the property market now for 10 years. My diploma in business management and customer service gives me an advantage and good insight into this business.

**Irmgard:** I'm 25 years old and I was born in a small village, Oikango close to Ongwediva. I obtained Honours Degree in Property Studies in 2016 at the Namibia University of Science and Technology (NUST).

Currently I'm Working as a Senior Property Officer at Octagon Construction for 3 years (FULL TIME JOB). I joined YellowSquare Properties in August 2017, where I'm currently operating as an independent agent.

I love my Jobs, I love what I do. I have many qualities and skills that go into being an excellent real estate professional - integrity, in-depth community and market knowledge, marketing savvy, effective negotiation skills and a high-quality professional network, all of which are trademarks of how I work.

The Property Market is where my future lies, with that said, in my experience as a YellowSquare real estate professional, I've also found that providing the very best service is essentially about putting my clients first.

This means keeping myself accessible, being a good listener as well as a good communicator, and responding quickly to your needs.



Rina de Bod



Irmgard Hamayulu



Beverly von Luttichow



Aina Sheya

# Buying your first home?

## Here's what to consider

**B**uying your first home can be both a stressful and exciting period of one's life. Besides being financially able to pay the monthly instalments, and knowing in which neighbourhood you would like to live, it is prudent to also be aware of the laws that regulate the housing market.



For example, last year, the Bank of Namibia announced new regulations which would force financial institutions to give a 100% loan to first-time home buyers. Qualifying second-time home loan applicants would, however, have to pay a 20% deposit of the value of the house.

Dickson Swanepoel, founder of YellowSquare Properties tells us the top five things a new prospective homeowner should consider before purchasing a home.

1. **Why are you purchasing the property?** To stay in or for investment purposes? You need to make your first decision based on this question.
2. **Purchasing for investment** you need to look at what is your estimated rental income vs your bond repayment and growth of the area.  
  
If purchasing to stay in you need to look at the area, where is the property located, where are the schools located and where is your work located.
3. **The property should offer the best value** in return for what you pay that fits your specific requirements.
4. **Make sure you are well aware of all the costs related to purchasing the property** like what will the transfer costs be that you have to pay before the property is transferred into your name and also what will the approximate monthly body corporate levies, rates and taxes, water and electricity be once the property is registered in your name.
5. **Make sure you view the Body Corporate Rules and Title Deed/Certificate of Registered Title** before you purchase the property to make sure there is no servitudes or restrictions on the property that will influence your requirements.





# Home loan approval **tips**

**"For many first-time buyers, the process of applying for a home loan can often be daunting as they wait eagerly for a positive response from their bank," says**

*FNB Namibia Consumer Executive Officer Martha Murorua.*

*"Taking time to understand how banks assess home loan applications can go a long way to helping you increase the chances of getting approval."*

Here are four tips Murorua shares to help consumers get their home applications approved without delays: Check the valuation of the property – before a home loan is approved, banks conduct their own valuation to ensure that the amount being borrowed is not far off from

the market value of the property. This protects the owner as well as the bank.

FNB allows customers to proactively get a property and area report on the FNB App and compare this to the details provided by the seller or agent prior to the home loan application process.

Avoid taking on additional debt – many consumers mistakenly assume that banks only monitor their credit profiles and perform updated affordability checks prior to the home loan approval process. However, this process continues for at least three months until the property registration process ends.

Therefore, taking on additional debt or defaulting against credit providers can result in the bank repricing and in extreme cases declining the loan altogether.

Saving up for a deposit – for first time buyers banks occasionally grant 100% home loans and having a deposit demonstrates your ability to save and increases your chances of getting approval.

A deposit is required when a second or third home is bought.

Get pre-approval – getting pre-approval ahead of your home loan application gives you peace of mind as you will know whether you qualify or not.

Your bank will normally ask for your latest pay slip, six months' bank statements, ID copy and proof of address for pre-approval.

"If you qualify financially and have met all the above requirements you are one step closer to getting approval and ultimately owning the house of your dreams.

FNB Namibia is ready to assist you in fulfilling that dream of owning your own house," Murorua concludes.





# *Have a Healthy Merry Christmas*

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Living Waters Pharmacy



# FNB instrumental in Rehoboth's growth

In April 2010, FNB unveiled new bigger and better facilities in Rehoboth as part of the Bank's strategic goals to constantly increase its base and where necessary refurbish and find new premises to accommodate the needs of its clientele.

Soon it will be 10 years of service for Rehoboth Branch Manager Patrick Beukes who has overseen operations of the Branch in one of Namibia's forgotten towns.

He is impressed that the Rehoboth branch has shown good growth in the past and achieved one of FNB Namibia's Big 5 Awards in 2016.

"FNB has provided quality housing as well as business

opportunities – the influx of people from Windhoek back to Rehoboth in recent years has resulted in opportunities to give dignity back to the community by acquiring their own houses and businesses," he tells **TF**.

As part of FNB's developmental and social activity in Rehoboth, the Bank is involved in yearly agricultural shows in Rehoboth and Schlip,





traditional Sam-Khubis events, soup kitchen and Hiv/Aids awareness projects, volunteering at old age homes, Christmas gifts for children in hospital, horse racing, yearly town cleanup campaign, and the conservation of Acacia tree forest.

In 2017 FNB installed 30 cash deposit ATMs countrywide. This feature became necessary to allow FNB customers the flexibility to choose between using an ATM or depositing inside the branch.

Rehoboth was part of this roll-out and while there were challenges due to high demand, these ATMs have become instrumental for client's convenience in the town.

*"During month-ends it was a challenge with one ATM at the branch, which could not handle the increased volumes after introduction of e-wallet.*

*With the revamp, we installed two additional ATM's which cater for cash deposits as well.*

*Customers now no longer have to wait in teller queues and can bank cash 24/7. This is the only such solution in Rehoboth and is well appreciated by customers,"* he says.

Beukes joined the FNB set-up in 2007 as Branch Manager for Tsumeb and Otavi branches until January 2009 when he took up the position as Branch Manager for Rehoboth branch.

Accountability, respect, punctuality are key ingredients in his recipe for successful leadership.

*"I assisted the branch in growing business which resulted in two major renovations in 2011 and 2016/2017 resulting in the modernized revamped building.*

*My daily duties focus on business relationships and financing/investment banking. With satisfactory growth all sectors of the market were reached - including housing."*

The economy and drought have of course been a challenge and the effects of the drought in 2016 and moratorium on government projects resulted in difficulty in servicing credit facilities for some clients.

Restructuring of financial affairs is one option in navigating these challenges as well as diversification by customers.

*"Regarding transactional banking the branch is on par. However, as Rehoboth is generally known for the building industry this sector is not doing well at all.*

*We are thankful for the recovery in the agricultural sector since 2017 with good prices for livestock. The impact on the economy since 2016 also negatively influenced investment banking and savings,"* Beukes relates.



# Dr Helena Ndume joins BBC 100 Women



**H**elena Ndume, 58, Namibia's leading Ophthalmologist and miracle doctor was voted into this year's BBC 100 Women (2018).

Ranging in age from 15 to 94, and from more than 60 countries, the BBC 100 Women list includes leaders, trailblazers and everyday heroes, including Haven Shepherd, a 15-year-old student and swimmer from Vietnam who is a Paralympic hopeful, having survived a suicide bomb set off by her parents.



Dr Ndume has performed sight-restoring surgeries on over 35,000 Namibians,



free of charge - many of her patients now call her **"Namibia's miracle doctor"**.

In 2015, she became the winner of the first-ever United Nations Nelson Rolihlahla Mandela Prize for her humanitarian work.

Dr. Ndume's motivation to serve those less fortunate than her stems from the civil unrest that she witnessed as a child.

Forced to flee her homeland at the age of 15, Helena lived in Zambia, Gambia (where she completed secondary school), and Angola, before attending medical school in Germany.



She joined SEE International's roster of over 600 volunteer eye surgeons in 1995.

Since then, Dr. Ndume has dedicated her life and career to treating blindness and low-vision, both in Namibia and throughout the developing world.

Many of her patients in the capital city of Windhoek have taken to calling her **"Namibia's miracle doctor."**

In 2004, she was awarded Grand Commander of the Order of Namibia, First Class.





# Workplace Wellness

We truly underestimate the power of work, duty and routine far too often.

Psychologically speaking, having a fulfilling career brings about a sense of meaning in life because you are aware that either your clients, patients or employers are relying on you.

Besides that, financial and job security can lower stress by the boat load and being productive in general or that feeling that you are making a positive contribution

in your community enhances positive emotions. People not only benefit economically from their jobs; mental and physical health are meaningfully affected by the psychological agony of unemployment.

Also, the penalties of unemployment spread way past individuals, to their families, friends and communities.

The detrimental factors of unemployment are visible in areas where poverty, alcohol and drug abuse and gender based violence are rife.

However, work-related stress and pressure has also been notorious for causing health, safety and personal problems which is why it is imperative to prioritize wellness within the workplace.

Poor work place wellness and mental health can take a physical toll on the body whilst negatively impacting performance within the workplace as it gives rise to fatigue, irritability, lack of productivity, repeated absenteeism and job abandonment.



“Companies that have an effective wellness program are known to boast more productive employees, reduced anxiety, healthy blood pressure, greater job satisfaction, positive attitudes and behaviors with stronger interpersonal relationships within the workplace who are happier and healthier than employees that work in environments where they are either treated badly or not well taken care of.”

Wellness programs offer employees and employers with a multiplicity of supportive resources essential for cultivating the

holistic health and lifestyle of the company as a whole.

Some wellness activities that can be implemented into the work place include:

- *Team building activities*
- *Guided meditation classes*
- *Hiring an in-house psychologist or counselor*

wellness, not only for the organization in and of itself, but also for the surrounding community at large.

If health is wealth then continuous investments must be directed toward the sustenance of health and wellness within the workplace which will in



- *Employee health screenings*
- *Corporate wellness educational displays*
- *Guided fitness activities*

Because of the fact that employees are like assets to any organization it is only logical to prioritize their

turn increase wealth within the workplace to transform overworked, stressed out employees into well-looked-after, revitalized, positive and productive assets ready to help your organization grow and flourish.

# Beauty Boois Practice

By Andrew Kathindi

On the backdrop of Namibia having the fourth highest suicide rate in Africa, according to the Ministry of Health and Social Services in September of 2018, mental health awareness has become one of the prevalent topics across various social media platforms.



Mental health problems are caused by or triggered by various issues such as genes or brain chemistry, traumatic life experience, abuse, stressful life events or a family history of mental health problems amongst other factors, which can have serious negative impact on one's wellness but help is available.

For 27-year-old entrepreneur and clinical psychologist, Beauty Boois, mental health awareness has been somewhat of a calling. What started off as simply giving people advice on mental health and some much-needed encouragement via social media eventually grew into a full-fledged career she

hadn't yet imagined was possible. It began with a curating Twitter account called Nam Mental Health that allowed users to share their stories and battles with mental health.

The response was overwhelming enough for her to register for a four-year Bachelor of Psychology at the University of Namibia.



She earned a BPsych degree in Clinical Psychology from Unam in 2015 and is currently undertaking her Master's Degree in the field.

"Early on I spoke to a lot of young people who had just graduated, many of who were unemployed and, dealing with depression and didn't have medical aid so could not afford counselling.

The online platform allowed people to express their anxiety and trauma anonymously and that was very helpful," she says.

After a community internship spell at the Ministry of Labour as a psychological counsellor at the Vocational Counselling Services granted her exposure to Psychometrics, Career Counselling, Vocational Counselling as well as HIV/ AIDS Counselling and Community Mental Health in terms of Support Groups for people living with Depression and Anxiety, she founded her practice BB Boois Psychology Practice in October 2017.

**"Early on I spoke to a lot of young people who had just graduated, many of who were unemployed and, dealing with depression and didn't have medical aid so could not afford counselling."**



*"Mental Health refers to the holistic well-being of our psychological, emotional and social states of being. The way we think, feel and behave in our daily lives is all affected by our mental health."*

*Mental Health also influences how we deal with stress, interact with others as well as our decision-making processes. It is an imperative aspect of the various stages of life, from childhood and adolescence all the way through to adulthood and old age."*

Her practice is registered with the Ministry of Health and Social Services and is also registered with Namibia Medical Aids Fund and adheres to prescribed tariff rates for those with medical aid as well as offers services to private clients.

This, Boois did all while balancing motherhood, activism and gaining further certification in Yoga Psychology from Yoga Point in Nasik, India.

Besides her clinical psychology work, she leads regular after-work classes at her studio - Yoga By Beauty which she founded in 2016.

She has also set up free yoga and wellness classes at the Physically Active Youth Centre and facilitates numerous workshops and support groups for Survivors of Gender Based Violence in Namibia.

She has also had several corporate bookings for Yoga classes including Multichoice and Debmarine.

In many ways, her Yoga classes and her Psychology practice exist harmoniously with one another as she is a strong believer that Yoga is good for mental wellness.

*"I have always felt highly spiritual. I have a calling to be a healer so I knew I wanted to create a platform for people to heal emotionally, psychology and help people be the best of themselves.*

*Of course, working closely with people's trauma can have its effects as I worry about them a lot.*

*My clients become part of my psyche and I often find some of it slipping into my dreams.*

*So I have to take care of myself," she tells TF.*

This comes often with Yoga, hiking, swimming and spending time with her son.

Boois works closely with psychiatrists who often work with referral from psychologists, and leading to medication where necessary.

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# Antonius the electrician painter



In less than a year, Antonius Junior has perfected drawing canvass portraits, creating a business for himself that now has a strong demand countrywide.

Antonius draws almost life-like paintings of celebrities and real-life Namibians, and considering this is something he wasn't doing this time last year, that is quite impressive.

To date, he has gotten over 50 orders for portraits from people around the country and he takes up to two days to complete one, for which he charges between N\$300 to N\$500.

*"I used to draw comics when I was a kid but I never really took it serious. After I completed my Electrician course at the Namibian Institute of Mining and Technology (NIMT), I started working as self-employed.*

*I do installations and repairs mainly so to keep myself creative I started picking up drawing again.*

*I started doing it after being inspired by Nigerian artist Oresegun Olumide who I follow on Instagram."*

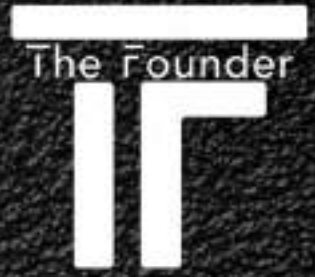
Olumide draws inspiration from his community, creating pieces that reflect the lives of those around him.

Antonius mostly gets requests through social media and recommendations, and he plans his portraits while doing electrical work.

His profits are shared between electrical equipment and pencils and canvas, although one of his biggest challenges is that some of the particular painting instruments, he needs are not available in Namibia.

*"The best piece of advice I heard last was that everything is possible if you put your mind to it, and I saw how true this was only after I got started. In 2019 I want to work on more local celebrities."*





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