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April-May 2019

# The Founder

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Hiring Your First  
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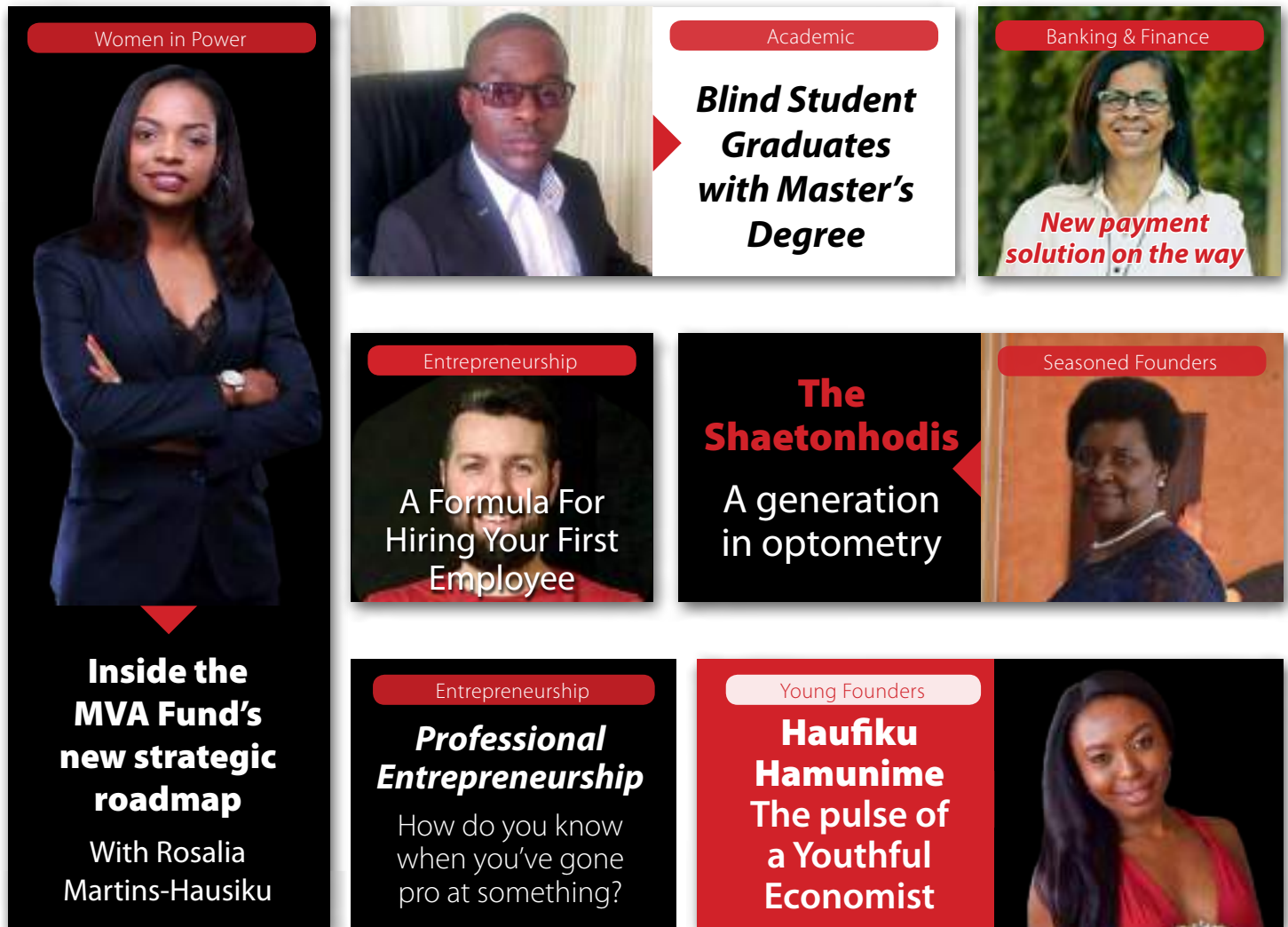
*The pulse of a  
youthful  
economist*

**The  
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A generation in  
optometry

**Inside the MVA Fund's  
new strategic roadmap  
With Rosalia Martins-Hausiku**

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**The Founder** is Namibia's premier Leadership and Entrepreneurship Digital & Interactive Magazine that profiles and showcases Namibia's founders, from Seasoned Executives to StartUp Founders & Investors. The Founder gives you an exclusive look at the men and women who build and shape Industries, run our Economy and Inspire us to take charge of our Destinies.



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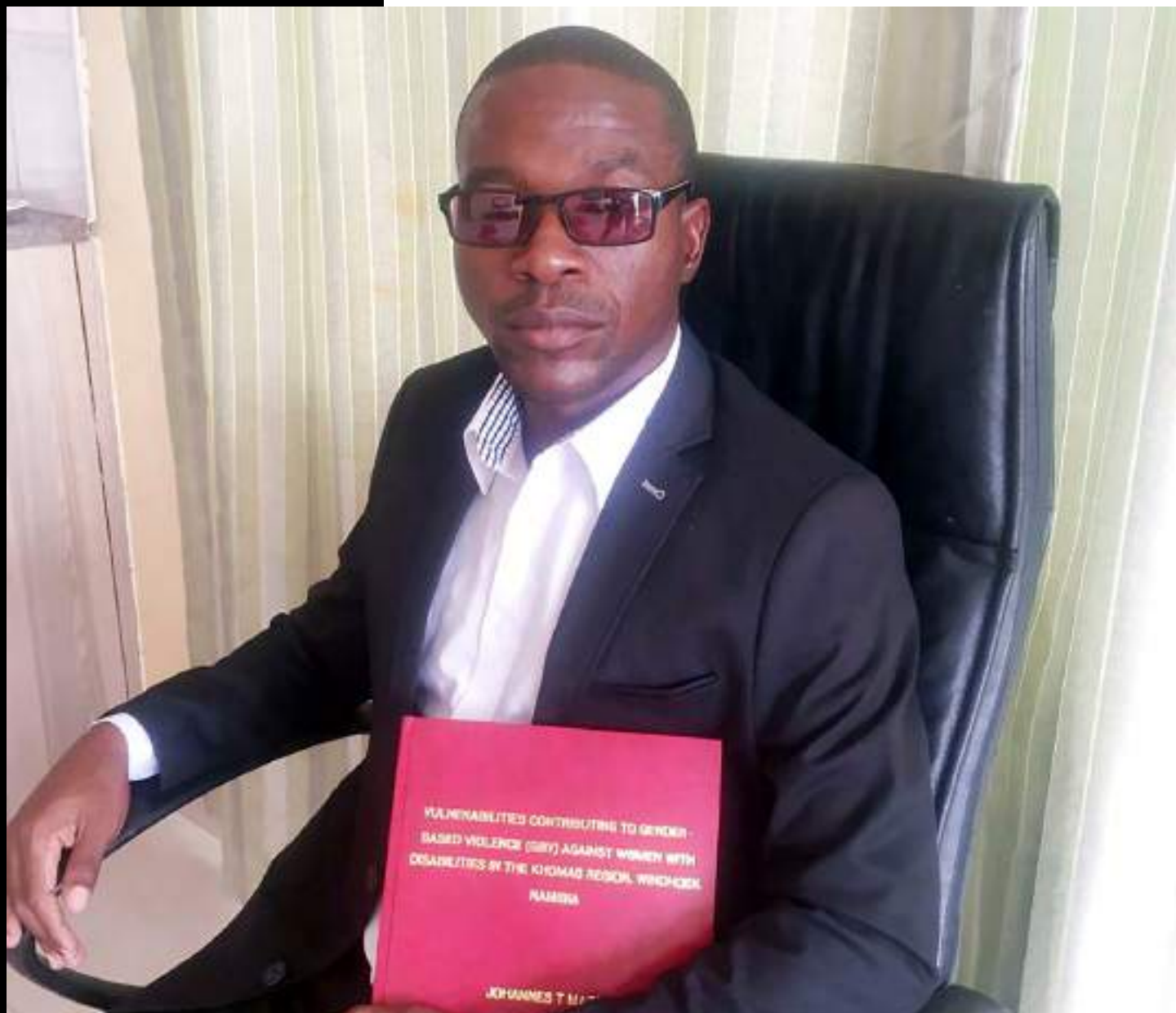
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# Blind Student Graduates with Master's Degree

**B**orn and bred in the small northern town of Ongwediva, John Matsi, a student with visual impairment, has achieved what very few people ever do – obtain a Masters Degree from the University of Namibia.

He specialized in Gender and Development Studies.

Intrigued by his larger than life story, UNAM Forum asked John to narrate his journey: "My academic journey began in 2004, when I was admitted into

the University of Namibia to pursue the Bachelor of Arts in Psychology and Sociology.

I had just completed my grade 12 at Gabriel Taapopi Senior Secondary School, in Ongwediva...



Since I was the second student with visual impairment to ever enroll at UNAM, the first few months were difficult. The University was not equipped with all the teaching aids for students with special needs.

I had trouble just moving around, let alone finding sufficient material that I could read.

However, with the support from the Department of Special Education, particularly Dr. Cynthia Haihambo and Dr. Mostert, I adapted and gradually picked up.

Despite multiple challenges along the way, I vowed to never give up on my academic dreams. I knew that inclusive education is around the corner and preferred that its arrival would find me hobbling forward and not sitting by idly.

Instead, to make it through the degree, I had to make use of tape recorders to capture every lecture. By the end of every semester I would have accumulated a whole box of cassettes that often doubled by the end of the year.



What's more, I had to endure the cumbersome exercise of having to listen through all these cassettes to prepare for exams.

I envied other students as they spoke of summaries, and short notes, a luxury I could not afford.

In 2006, whilst in my 3rd year, things changed for the better. The University established the Disability Unit with the assistance of Volunteers from Canada (VSO).

The unit was soon equipped with computers with speech software, internet and Braille transcribers. That was a turning point in my woes. I was happy inclusive education finally arrived.

As a consequence, the last two years of my study were less challenging compared to the first two.

In 2008, I graduated with the Bachelor of Arts in Psychology and Sociology.

After a few years in the corporate industry, I resolved to get a higher qualification, knowing full well that more challenges lay ahead.

So, in 2014, I enrolled for the Master of Arts in Gender and Development Studies, at UNAM.

The Master's programme required extensive reading – a challenge for students with visual impairment. I recall tough presentations and the proverbial research project.

However, with self-belief, passion and the will to succeed, I completed the course and am set to graduate in April this year.

I feel that my performance could have been better, but passing well, is not the real aim of education, learning should be the reason we actually seek an education. I am glad to say that I have learned a lot, about the subject, and about myself.

I am humbled to have become the first student with visual impairment to attain the Master's Degree from UNAM and equally grateful to all lecturers that have played a meaningful role in my academic pursuit.

Lastly, I would like to encourage prospective students with disabilities to never surrender their aspirations in life on the ground of their respective impairments. Disability does not mean inability. Thus, it should not predetermine who you become.

# Apps For The Visually Impaired And Blind

These days, there's an app for just about everything. In fact, a number of innovative companies have developed very useful mobile device applications for people who are visually impaired or blind.

You can download them from iTunes (for iOS devices) or Google Play (for Android devices). Here's a partial list:

**KNFB Reader.** This app enables a visually impaired person to take a photo of any printed document - including mail, receipts, memos and many other documents - and the phone will read it aloud.

**TapTapSee.** This app utilizes the mobile device's camera and voiceover functions to photograph objects and identify them out loud for the user.

**VizWiz.** This app allows visually impaired and blind individuals to receive quick answers to questions about their surroundings. VizWiz users take a picture with their phone, ask a question, and then receive spoken answers from people recruited from their social network or from anonymous web workers.

**LookTel Money Reader.** This app allows blind and visually impaired individuals to know the value of the paper money they are holding. The app recognizes the bills and immediately speaks the denomination, enabling users to quickly identify and count their cash.



# Professional Entrepreneurship

*How do you know when you've gone pro at something?*

**M**aybe it's when you feel confident enough with your skillset that you submit an application for full-time employment at a company for a role which requires this skillset.

And then you beat the other candidates, get hired, and get paid a market salary for your skill.

I think that sounds about right.

But I'd go one step further: It's when you feel like you can rely on your professional skillset to make your living.

You feel a sense of security in your trade.

*OK. Now how about entrepreneurship?*

*When do you become a professional at entrepreneurship?*

*Is professional entrepreneurship even a thing (or are we all just winging it)?*

I think it is. But it's different. And it's a lot harder. Not because entrepreneurship itself is hard (although, yes, of course it is).

Becoming a professional entrepreneur is different from becoming any other type of professional because the person deciding to hire and pay you as an entrepreneur is... You.

*Customers?* No, they don't pay you. They pay for your product. But you're the one who gives yourself the job title of entrepreneur.

In my career so far, I have launched at least 12 products that customers have bought. Not bad. But still to this day, when I'm rolling out a new product, I have the same familiar sense of uncertainty: *Could this ever support me and my family? Will even one customer buy this one?*

At some point in this journey, I began feeling more comfortable in that uncertainty. I began using that uncertainty to make better business decisions.

I began being more strategic and intentional about what I choose to work on, and when.

That's when I began relying on my entrepreneurial skillset. Depending on it. Trusting it. That's being a professional entrepreneur.

Find more of Brian Casel's articles at: <https://briancasel.com/>



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# A Formula For Hiring Your First Employee



*"I'm sorry, but I have to let you go."*

I never wanted to have to say those words. Especially not to my very first employee! Hiring, and then having to let go my first employee was one of the hardest things I've had to do in my young career, bootstrapping a business.

It was 2011 and my newly launched SaaS business was off and running. I was extremely busy, working 12+ hour days. As a solo-founder, I was doing it all.

I figured there was more than enough work to fill up an employee's plate. So I went for it. I hired my first virtual assistant.

I started by giving her a few basic tasks, like formatting a blog post and posting to social media. That took about 2 hours. Then she pinged me, *"All done. What should I work on next?"*

A client project was starting up, so I asked her to install WordPress on a staging site. She knocked it out in under an hour, no problem. Too bad that's the last time I'll need that done for a while (the next client project wouldn't start for a few more months).

That's when it dawned on me. I'm spending even more time figuring out how to fill up my new employee's time.

Meanwhile, the day-to-day revenue generating activities are falling behind, slowing down cash flow. And I'm still paying her to sit and wait while I get the business together.

It was clear I would have to let her go. My first hiring experience was a failure.

The worst part was that she was an excellent worker. The problem was my own doing. My business wasn't ready to support an employee. I wasn't ready to manage one.

Yet... Being busy is not enough. Back when I hired and quickly fired my first employee, I learned that just *"being busy"* is not a reason to hire someone.

**"Plan what you will be doing after bringing on an employee."**

You have to be busy with the right type of tasks. Tasks that are highly repeatable. But even repeatable tasks can often be *"busy work"* that doesn't contribute a whole lot to the business.

That's why you must first figure out the strategies and high-level processes that actually produce results.

Then, boil those down into daily and weekly tasks that can ultimately be delegated to an employee.

That's the first concept I learned the hard way. Now let's look at the actionable steps you can take to get to employee #1.

### **Step 1: Standardise the work**

Before you can begin to hammer out processes and procedures, you have to standardize the work itself.

That means tweaking your services so that they are more focused around doing one (or just a few) things really well, and delivering that service again and again.

### **Step 2: Document Procedures**

Once you've nailed down your business model and service you're delivering, you're ready to begin documenting procedures.



Document early and document often. That's my mantra when it comes to building out our operations. You want to get all of those repeatable processes out of your head and into a documented standard operating procedure.

### **Step 3: List your 1st employee's tasks before hiring them**

Each of my employees gets a board in Trello. Within that board, we have 3 lists:

**To Do** – Things this person is working on or will work on soon. These change from week to week.

**Repeating** – Things this person does every week, like clockwork. Everybody has a few of these.

**Ongoing** – Things this person can do whenever they have nothing else to work on. "Filler" work, but productive work nonetheless.

### **Step 4: The 20 Hour Rule**

So, when are you actually ready to hire the person?

I think a good rule of thumb is 20 hours. Once you've listed 20 hours' worth of repeatable tasks — things they can do week after week

— you're about ready to fill that role, at least on a part-time basis.

**Remember:** We're not looking for tasks they can do this week only. We must have repeatable work for them to take on.

You don't want to make the same mistake I made early on, when I hired because I was so busy (right now), without thinking about the ongoing workload (or lack thereof).

### **Step 5: Hey Founder, you still plan to work, right?**

This is an important step that often goes overlooked, because you're so focused on figuring out what your new employee will be doing: Plan what you will be doing after bringing on an employee.

Don't forget why you're hiring in the first place. You're not hiring because you're too busy. You're hiring because you need to work on your business (*and work on growing it*).

So, what will you be doing, while your employee is covering the workload that used to occupy your time? How will you use that time to grow the business?

## Step 6: Figure out the financials

So, you've got 20 hours of repeatable work lined up. You're fired up dreaming about all the new initiatives you plan to push forward as your team grows. Let's do this!

Not so fast... There's the whole money aspect. Can your business afford to hire an employee yet?



I can only speak from my own experience, self-funding my business the whole way through. That is, I fund the growth of my team using revenue collected from customers. *No investors. No credit card debt or bank loans.*

For a while, I just waited and waited before hiring someone. Without a large payroll, I was able to take home a comfortable-enough salary from the business.

But without the team in place, it was very difficult — near impossible — to hit the growth we needed.

So, I waited just a little while longer, inched up our monthly revenue just a little more, and... *I gave myself a pay cut.*

That's right. I cut my own salary about 25% (even more some months). This left just enough to cover our bills at home (my wife works too), and be able to hire my first employee, a full-time virtual assistant.

As the business grew over the next year or so, I was able to inch my salary up, but still to a limited extent, because I continued to hire and grow the team.

I prefer to reinvest in the business while taking home *"just enough"*, and I suggest you embrace this mindset sooner rather than later.

## Step 7: Make your first hire.

OK, now you're ready to pull the trigger. Interviewing and evaluating candidates is a topic for another day.

But I'll tell you the one thing I look for in every person that I hire (no matter what the role is):

*Communication skills.*

If you can write, type, and speak with clarity, and show that you listen and ask the right questions, you'll rise right to the top of my short list.

## Step 8: Planning their first week

The first week is always spent training. Then I have them use our product — every aspect of it. In our case, we're a web design service, so I have them create a website as if they were a customer.

I suggest you have your team do a similar exercise using your product (whatever your product is).

For one of my employees who handles customer calls, I had her "shadow" me on several calls, listening in to how I talk to customers.

Then we discussed those calls afterward and I answered her questions. For email support reps, I might BCC them on my emails before they start handling their own tickets.



## Step 9: Second week and on...

By the 2nd week, I usually want the person to be working on “real” work.

That could be handling real customer calls or emails, or preparing a real email blast, or something else in the business.

It was difficult at first to “let go” and hand over real responsibilities to my team. But I learned that the sooner I can take this step, the better.

That first week training can only take them so far. They don’t truly learn the job until they’re thrown into the mix.

Expect that there will be some hiccups and errors at first. If there aren’t, then you’re probably not giving them enough meaningful work.

In fact, I want new employees to make a few mistakes early on, so that they can fully learn why something went wrong, and how to get it right next time.



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# Inside the MVA Fund's new strategic roadmap

The 31<sup>st</sup> of March 2019 marked the end of the MVA Fund's Strategic Plan for 2014-2019. *The Founder Magazine* spoke with the Fund's CEO, Rosalia Martins-Hausiku on their new five-year strategic outlook, as well as the continued fight to decrease road crash statistics.



**Rosalia Martins-Hausiku**  
CEO of Motor Vehicle Accident Fund

**TF: You began the first of the next five years as MVA Fund's reappointed CEO, what is your focus for 2019?**

**RM:** Firstly, I would like to indicate that our Strategic Plan for 2014-2019 ended on the 31<sup>st</sup> of March 2019, and the new strategy for 2019-2023 has commenced on the 1<sup>st</sup> of April 2019.

The areas of focus for 2019 are as follows:

- (i) Financial Performance:
  - With the aim to manage finances and grow net assets to N\$105 million.
- (ii) Enhance Customer Experience:
  - By attaining 85% customer satisfaction through the provision of quality customer service, and
  - 80% stakeholder satisfaction through appropriately managed customer relationships.
- (iii) Internal Effective Process:
  - With the aim to achieve 80% Board satisfaction.
  - 78% system performance and 70% Unit scores (on aggregate) through efficient and effective policies, practices and system.
  - 75% audit compliance.
- (iv) Enhance Employee Experience:
  - With the aim to institutionalize 100% of the Performance Management System, and

- Attain 80% staff satisfaction.
- (v) Risk Management:
  - With the aim to reach 75% maturity level through integrated Enterprise-wide Risk Management.

**TF: What were the major influences in setting your strategies and focus for 2019?**

**RM:** The strategy primarily is influenced by our continuous drive to deliver on our enabling mandate in a manner that is sustainable and customer centric at the same time.





But also, an evaluation of the past 5 years has revealed some gaps in the services that we are rendering to our clients, particularly completing the continuum in terms of the rehabilitation services that we are offering.

In addition, given the risks inherent in the environment we are operating in, we thought that we monitor risk at the highest level of the organisation to ensure that Enterprise-wide Risk Management and awareness is embedded in the corporate fabric.

Lastly, our need to stay abreast global changes, we continue to reinvent ourselves to ensure that our people, processes and systems are responsive to the dynamic needs of our clientele.

**TF: This was the final year of MVA Fund's Strategic Plan 2014-2019. What programmes have you established or reinforced during this time would you say stand out?**

**RM:** The MVA Fund has for the past five years (2014-2019) made significant strides in achieving its strategic objectives as approved by the Board in 2013, under the theme 'Nzira Zompe' (a new route).

*Below are the Key Performance Areas and some of the highlights on the remarkable results achieved:*

#### **Service Performance**

- Establishment of the Department of Physical Medicine and Rehabilitation (Physiotherapy & Occupational Therapy) at the University of Namibia.
- Establishment of Spinalis Unit in the Ministry of Health and Social Services.
- Customer satisfaction level increased from 79% in 2014 to 95% in 2018.
- Modified 99 houses for seriously injured persons.
- Rehabilitation.
  1. 952 persons were returned to community.
  2. 499 persons were returned to work.
  3. 200 persons were returned to school.

#### **Human Resource Development**

- Deloitte Best Company to Work for Award.
  1. 2014 – 2nd place small to medium category.
  2. 2015 – 2nd place small to medium category.
  3. 2016 – 1st place small to medium category.
- Employee engagement level.
  1. 2014 – 83%.
  2. 2015 – 83%.
  3. 2016 – 83%.
  4. 2017 – 73% but above the industry standard of 70%.

#### **Effective Internal Processes**

- Achieved 85% on audit findings in 2017/18.
- Developed three-year risk management plan 2016 and implemented 76% thereof.
- Achieved averaged institutional performance score of 80%.

#### **Financial Performance**

- Funding level at 144% in 2018 from 84% in 2014.
- Investments increased to N\$1.3 billion from N\$347m in 2014.
- Investment income increased to N\$70m from N\$19m in 2014.
- Property portfolio increased to N\$160m from N\$76m in 2014.



**TF: The current economic slump has led to government's cost cutting measures for the last three or so years. How has the MVA Fund adjusted in this period and how has that affected cash flow and operations?**

**RM:** The current economic slump is being felt across all sectors and MVA Fund is no exception. Despite the Fund not receiving direct financial allocations from treasury, the reduced economic activities have resulted in decreased fuel consumption and by extension, reduced fuel levy revenue for the Fund.

The Fund has always exercised cost management measures and these continued to be implemented during the economic downturn currently facing the country.

Given the reduced cash flow from fuel levy revenue, the MVA Fund had to ensure that we render our services using our available resources efficiently so as not to have our operations negatively impacted and we are coping in this regard.

The biggest expense the Fund has is claims related, hence there is not much innovation that can take place in that area. We however have influence in accident and injury prevention to ensure that our exposure is reduced.

To this end we have intensified our activities along the B1 and B2 routes, which are our deadliest routes. We have also intensified our workplace road safety interventions targeting a lot of the corporate companies.

**TF: The number of crashes, fatalities and injuries has gone down between 2017 and 2018.**

**What would you attribute this to and in what ways has the MVA Fund played a key part?**

**RM:** The comparative statistical analysis of 2017/2018 shows a reduction in figures in crashes by 8%, injuries by 16%, and fatalities by 28 respectively.

The Fund in collaboration with stakeholders rolled out various road safety campaigns including:

- Click for life campaign - advocates for the usage of seatbelts every time a driver and passengers embark upon a journey, be it a short or long trip.

This campaign was launched in March 2017. Furthermore, the campaign also focused on child restraints that protect minors from being thrown out of a vehicle in the event of a crash.

Research shows that seatbelt usage minimises chances of fatalities, while reducing injuries that could be sustained during a crash up to 60%.

- Stand sober campaign - focused on random breath testing of drivers in order to ensure sober drivers. The target was to screen about 200 drivers per day per law enforcer.

Upon introduction of this campaign a reduction of intoxicated drivers has been observed.

- Tyre safety interventions - were conducted at bus terminals and roadblocks throughout the country, and many vehicles have been suspended off the road due to tyre non-compliance - 2cm depth of the grooves of the tyre.
- Deployment of law enforcement on the B1 and B2 routes - focused on the inspection of the roadworthiness of vehicles and checking of drivers without valid driver's licences.

This has served as a deterring measure and may have greatly attributed to the reduction of crashes on our roads.

The MVA Fund has aggressively conducted engagements especially during peak times -

Independence Day, Easter Holidays, Heroes Day, as well as during the Festive Season. The aim was to sensitise drivers on the dangers of not adhering to road traffic rules.

This is normally done through various channels of communication - radio, social media and distribution of flyers at road blocks.

**TF: Tell us about stakeholder collaboration and your relationship with the public as far as road safety awareness goes.**

**RM:** The Fund has built strong collaborative relations with its stakeholders in order to carry out its campaigns successfully with the purpose of saving lives on Namibian roads.

We believe that road safety calls for a concerted effort and no single institution will win if operating in silo.

The public out there believes in the strong brand of the Fund and it is our duty to ensure that we engage in accident and injury prevention measures.

**TF: And looking ahead, what are some new strategies and/or programmes are you excited about bringing into play in the near future?**

**RM:** There are several notable projects and programmes that the Fund will be undertaking.

These are among others:

- i) Research to determine causes of crashes
- I believe this research will make a positive difference in understanding the scientific causes of road crashes in Namibia and ultimately aid in reducing road carnage in our country.

To-date, no scientific research has been done to determine the actual causes of crashes in the country.

The call by our political leaders that the Fund had a chance to engage which led to the MVA Fund commissioning a road safety research in the five highest crash regions namely: Khomas, Erongo, Otjozondjupa, Oshana and Kavango.



The MVA Fund will play a pivotal role to develop understanding and consensus amongst stakeholders regarding the causes of crashes, injuries and fatalities while at the same time building data intelligence capability to inform future interventions.



(ii) Implementation of new IT system

- The Fund aims to achieve the following from implementing a new IT system:
  - Improved customer services.
  - Enhance relations with service providers through system efficiencies.
  - Improve management reporting through quality internal processes.

- Improve institution operational efficiency.

(iii) Establish a Satellite Office in Katutura

- Through establishing an envisaged Satellite Office in Katutura, the Fund aims to take its services and benefits closer to the people.
- The Fund's envisaged satellite office is also geared towards enhancing improved and efficient customer service.

(iv) Establish a Rehabilitation Facility

- The purpose of the rehabilitation facility is for the Fund to assist persons affected by motor vehicle crashes with information on how they can look after themselves on their journey to independence.
- Amongst others this includes information on how to avoid bed sores, the usage of wheelchairs and support groups.

(v) Legislative Reform

- This is to review the benefits we offer to our clients which remained stagnant since 2008.

In this way, we want to improve our benefits offered to persons affected by motor vehicle crashes.

**TF: In what ways have your team's efforts complimented your success during your time as CEO at the MVA Fund?**

**RM:** As a dynamic and service driven institution, I have a passionate and hardworking team that is committed to deliver on our mandate with precision.

They understand the vision and understand the type of clientele we serve and their passion drives them.

We also have a robust performance management system coupled with an employee development programme that ensures that the Fund maintains its culture as a learning organisation.

This has always been the approach at the Fund and has become a recipe of success where my team and I have remained consistent in making the Fund not only one of the best companies to work for, but also a public enterprise that efficiently and effectively focuses on the needs of its customers.

Our customer and stakeholder satisfaction levels as measured through surveys are outstanding.



**TF: There are still misunderstandings about certain exclusions and limitations on benefits awarded to persons affected by car accidents. What would you say are the major misconceptions?**

**RM:** Yes, there is definitely a lack of knowledge especially on limitations where the Fund provides limited benefits only if the person affected by the crash is wholly responsible for it.

Such persons only qualify for medical benefits, but still expect the Fund to award them the injury grant.

Most drivers are usually affected by this and the majority of such clients are dissatisfied with the medical benefit that is applicable to them.

The MVA Fund through its Public Education team continues to educate the public on limitations and exclusions as set out in its MVA Fund Act 10 of 2007.



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## The solution you deserve



# New payment solution on the way

A new payment solution is on the horizon from the [Payment Association of Namibia](#) (PAN) in collaboration with the local banking and payment service providers.

Dubbed Nampay, this new payment solution is set to improve the efficiency of the national payment system (NPS) in the processing of payments for electronic fund transfers (EFT).

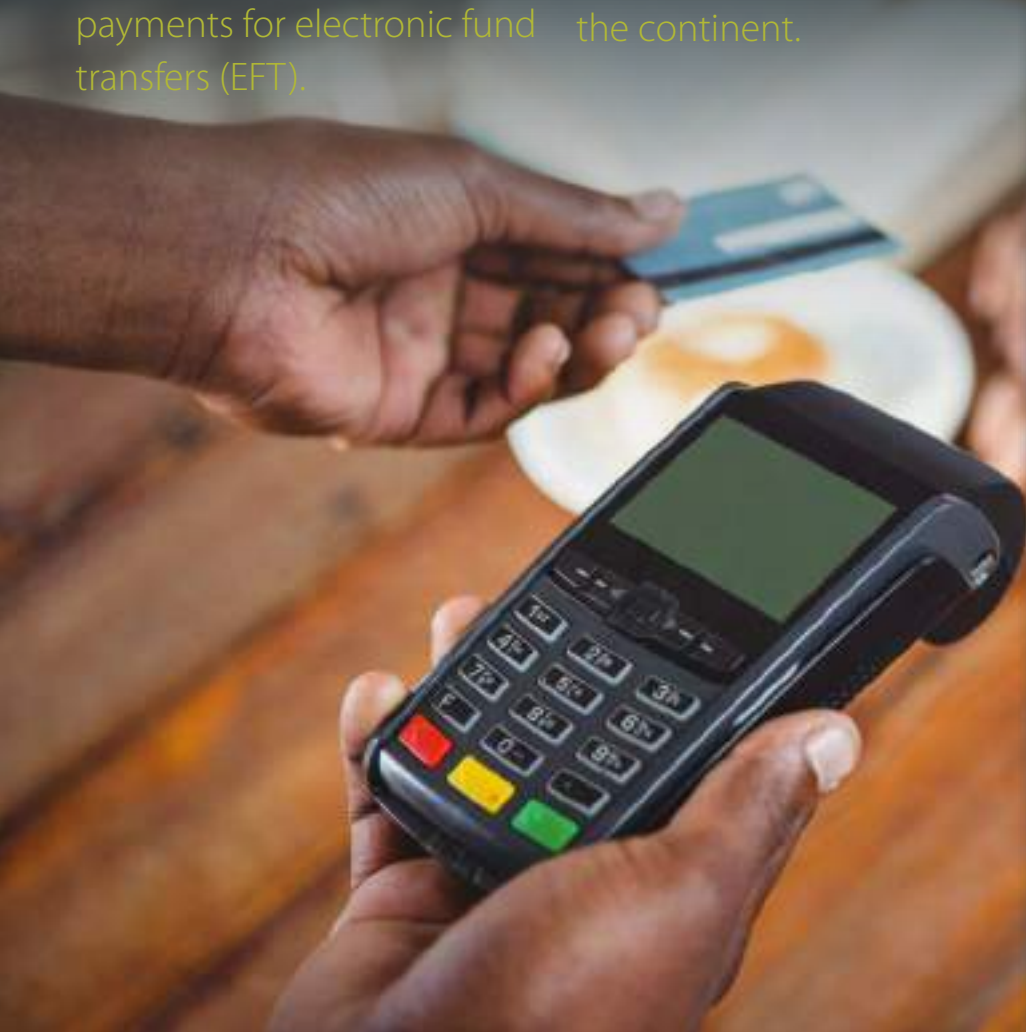
PAN's Chief Operations Officer, Annette Rathenam, says this will not only bring Namibia into the mainstream of the digitisation of national payment systems, but will add considerable value to all users of the NPS, while potentially bringing Namibia's NPS in the conversation of the most technologically advanced on the continent.

The current EFT credit payments system will be replaced by two new streams (ENCR & NRTC) that will enhance the way that money can be transferred across all banks in the NPS.

This involves the ability to transact within a current day and to transfer money immediately to any beneficiary in Namibia, whether they bank at the same institution or not.

"This NamPay solution will be comprised of three payment streams across debit orders (EnDO), credit payment transfers (EnCr) and near-real-time (NRTC) credit payment transfers that will transform all EFT processing in Namibia.

The enhancement of the system is in response to a payment system determination (PSD-7) by the Bank of Namibia which requires efficiency in the payment system."



The NRTC payment stream will enable any consumer to transfer in real-time to any beneficiary within the business day within 1 minute and transactions are processed daily between 08h00 and 16h00 by the banks and are therefore not subject to overnight or multiple day clearances unless submitted after the close of the business day.

An electronic process is in place to handle transactions processed erroneously, while data enriched messages allow for better anti-money laundering controls to prevent fraudulent activity.

Nampay is built based on the international financial message standard ISO20022, which is a repository of standard messages used between financial

institutions and currently implemented across most mature banking markets in the world.

*“Given the impact that NamPay will have on Namibia as a whole, all banking consumers will be transitioned from using the existing system to the new processing standard over the course of 18 months from the date of implementation.*



Annette Rathenam | PAN's Chief Operations Officer

*PAN will continue to drive the awareness campaign of the new payment stream, and will ensure that an opportunity is created for frequent briefings in the public domain,”* says Rathenam.

In an effort to enhance and enable the NPS, she says PAN manages all industry projects through an industry project management framework, while promoting and managing stakeholder collaboration and cooperation.

“The stakeholders involved in this enhanced EFT project include the steering committee members, electronic fund transfer participation group, PAN Management Council, the Bankers' Association and the Bank of Namibia.”



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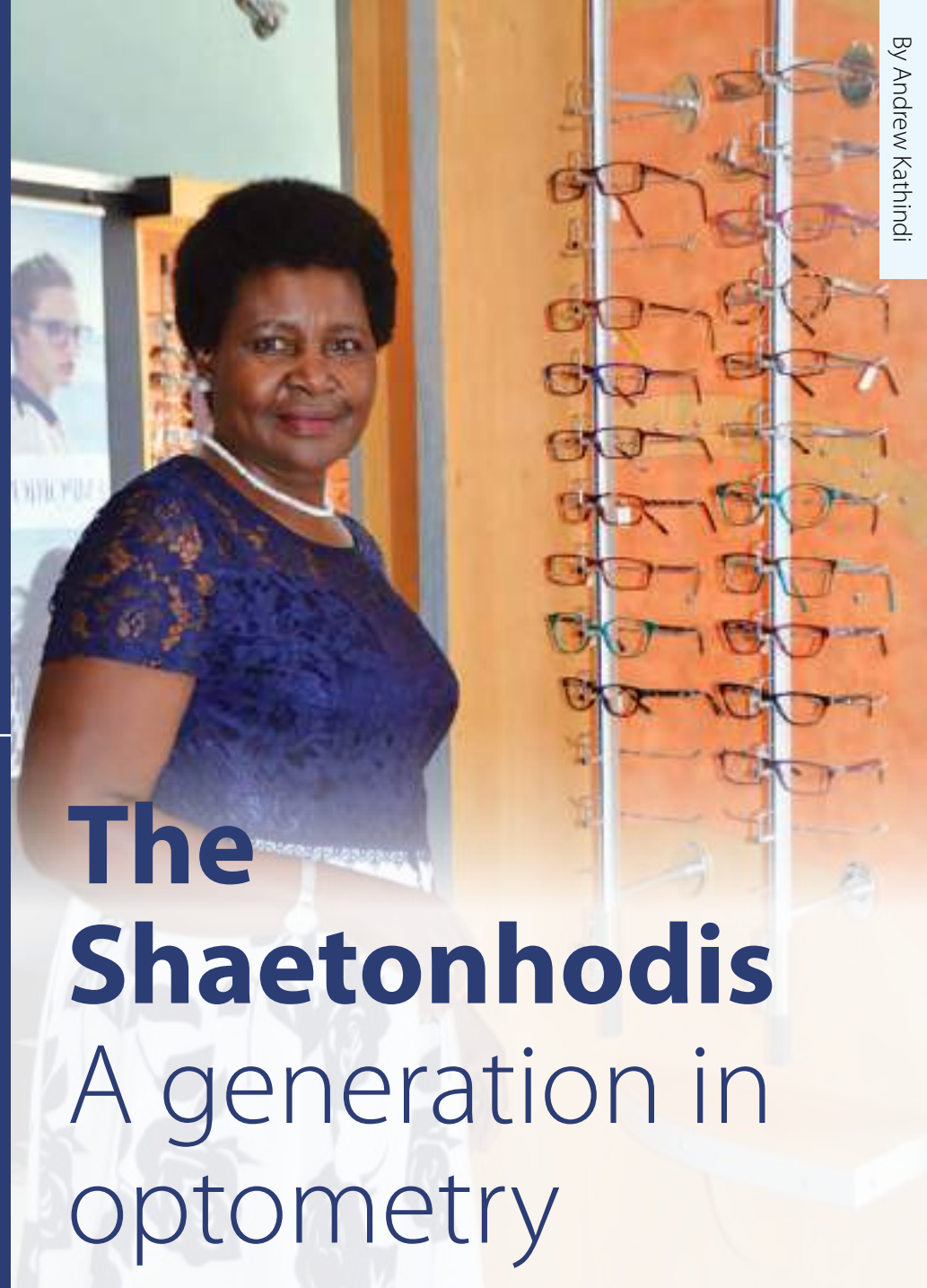


**L**innea Shekupe Shaetonhodi thought she would follow in the footsteps of her animal husbandry grandparents, as she often exhibits immense agricultural passion, among them dehorning and injecting the cattle by herself. But life (and medical school) can take unexpected turns.

Born in Ondobe in Ohangwena region, she was to become the country's pioneer of optometry among the native Namibians, the first black optometrist when she opened her first practice in Oranjemund 1986 and for 31 years now, Linnea still has the urges of animal husbandry.

Today at a mature age, even her daughter Twapewa soon became fascinated by how the eye works, with all its delicate and intricate parts and has followed her mother's footsteps as Linnea now oversees six practices across the country.

Vision plays such an important role in so many activities that make life interesting and satisfying,



# The Shaetonhodi's A generation in optometry

such as *"reading, watching a movie, driving a car or seeing the faces of friends and family,"* explains Ms Shaetonhodi, *"Vision is such an amazing thing to preserve."*

Over the years her story has been re-written countless times, from her patients being those poverty-stricken villagers whose eyesight was scared by the liberation

struggle to those over the age of 60 in the cities, where the risk of glaucoma, cataracts and other vision problems increases rapidly and to the young brigade which views going to an optometrist as a fashionable trend to keep young.

Ms Shaetonhodi has over the years also developed a special interest in glaucoma.

Glaucoma is one of the leading causes of blindness in our country and if detected early it can be controlled.

There is no cure for glaucoma, but it can be controlled with vigilance. Successful treatment, she says, often requires *"a lifelong relationship with an optometrist and ophthalmologist."* She enjoys establishing these relationships with patients of all ages.

In fact, one of her young patients recently was thrilled to discover that her grade-school teacher was also a patient of Ms Shaetonhodi. And yet with all such a hectic title, she attempts to live a normal life, ***"A normal day for me starts with preparing breakfast for my husband. I love cooking and I do it out of that love. When I'm at the office, I look at my appointments for the day and then get to work."***

***"Since I'm not as occupied as I used to be, I have choir practice twice a week."***

***"I worship at Hosianna Church and choir practice is something that both enriches my faith and relaxes me,"*** she tells TF.

Married to former TransNamib CEO, John Shaetonhodi, Ms. Shaetonhodi qualified as an optometrist in 1980 and has seen the profession evolve over the years.

For one, back then, after an eye test, clients would have to wait up to a month to get their glasses as most workshops that provided lenses were based in South Africa.

Today you can get your glasses the same day as your eye test.

She however stresses that there are still not many black Namibian optometrists, hence Twapewa has now taken up after her mom.

Her son, Panduleni is the General Manager of the six practices, and the imprints of third and fourth generation optometrists is visible.

Ms Shaetonhodi says if you're considering pursuing a career in optometry, you've probably already started researching how to apply to optometry school.

And it's never too soon to start thinking even further ahead.

After establishing herself in Oranjemund, she conducted outreach programs in the northern regions in the late eighties to early nineties, when there were no Optometric practices.

***"While it was not easy, my most satisfying moment in the profession was when a young girl was led in by hand as she had an extreme case of short sightedness."***

***"After an eye test and putting on those lenses, she blossomed. She returned a year later, not led by anyone this time and I was so happy to hear that she was doing so well at school. That is my reward,"*** she says.

With a few months still left in the year, she plans to take leave and focus on her farming.

Besides the cattle that she has, she wants to expand and look into different kinds of vegetation.

Her only regret in her career was that her profession did not allow her to treat.

"We don't give medicine. We only diagnose and give glasses or contact lenses, yet we are the primary contact for the people.

I want to see the day when optometrists start treating eye diseases. We see the problems in remote areas but because of legislation we can't help them."

With her son directing the operations, her daughter attending to the other practices, Ms Shaetonhodi has a mix of patients on a daily basis.

"Some I've been seeing long-term, some are new patients who specifically want to see me, and some have been referred to me by primary care physicians. It's always an interesting mix," she says.

With a knack for simplifying complicated

concepts, when she could not get loans for her practices, Ms Shaetonhodi pushed on with the same level of dedication and her principle of teamwork has never had her too proud to ask for help.

Over the years, she opened up clinics in Windhoek, Eenhana, Outapi, Ongwediva Medipark, and she still has the practice in Oranjemund that she opened in 1986 and just opened one in Katima Mulilo recently.

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# The pulse of a Youthful Economist

**A**t 26, Haufiku Hamunime is among the few under 30 Namibians who could shape the not only Namibia's thinking about the local economy in the years ahead, but the world's.

In just two years, she has risen to be Standard Bank Namibia's leading economist, since completing her Master's Degree in African Development at the London School of Economics and Political Science.

The list of Namibian economists under the age of 30, starts and ends with Hamunime.

She combines empirical evidence and economic theory to research how to improve government policy decisions in areas such as tax policy, unemployment, insurance, education and inequality.

Hamunime is your typical baby daughter at home, but not your typical youth glued to her phone, WhatsApp, Instagram or Facebook updates.

***"In fact, a normal day definitely starts with a coffee because some days can be longer than others.***

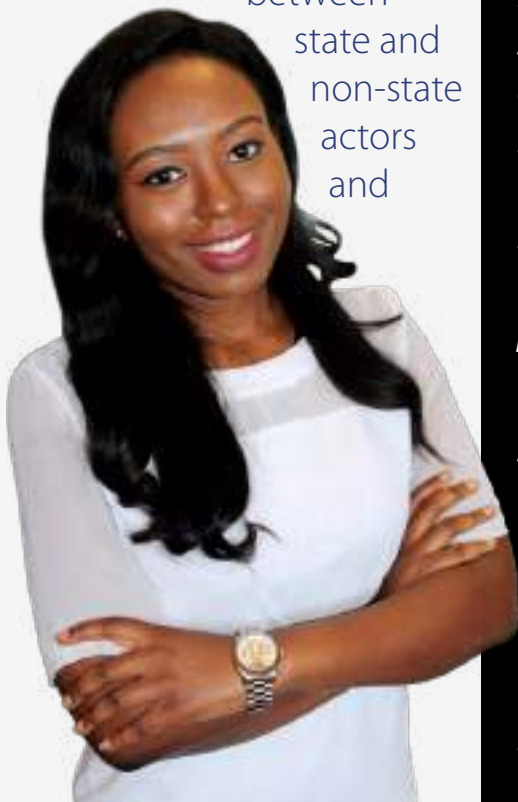
***I check with our head of public sector and marketing intelligence, which is the department I sit in and see what to do during the week.***

***My role focuses on support so this means meeting with the departments, finding out what they need and joining the work.***

***It's exciting because I get to actually look at the economy of the country holistically and advise different clients and different investors in terms of what sector they should be investing,"*** she begins.

And an attempt to interview her during the month of February of 2018 proved futile, as she shot us straight down, swamped with national budget, the need to advise the Bank, the government and the country at large on the key facets of the national budget, from examining poverty and insecurity through the relationship between

state and  
non-state  
actors  
and



economic development, where she then goes to make presentations and issue press statements on how government reforms influence economic outcomes.

It is at those high-level forums and workshops where she applies her research to policy questions related to international macroeconomics and finance.

***"I joined Standard Bank through their graduate program straight out of finishing my Master's Degree.***

***Economics is something I studied almost throughout my entire time at University but not necessary something that I thought will do professionally.***

***What I do here is supporting the different business units across the bank with economic research market or market intelligence information.***

***I also contribute a lot towards board reports, strategy documents and I focus on positioning the bank and the institution as an expert in the industry."***

With the economic downturn leading to questions into whether the teaching of economics should change in the light of the financial crisis or if its now warranted that modern economics has failed us, Hamunime has a different take on it all.

Namibia needs to focus more on diversifying our economy, she says. For her, industrialization is key because that's how 1st world countries developed.

She argues then that over the past decade Namibia's manufacturing sector has remained largely underdeveloped with its contribution to GDP having steadily declined from 14.4% to 9.9% between 2006 and 2016.

Her soul-searching has not stopped with the attainment of a Master's Degree, rather it has been reinvigorated.

***"When I find time, I am really big on personal development, because I just feel like it's something that comes through in every aspect of your life,"*** she says, showing off Shonda Rhimes' Year of Yes which she has just finished reading.

***"She is amazing because in this book she was talking about, this middle age African-American woman who is basically dominating television writing and of course is first for her industry,"*** she adds, in stark alliteration to her own growth and rise in the economics industry.

To get the pulse of this field, Hamunime explains how she occasionally bumps into friends, old high school mates, relatives and strangers who immediately get into animated topics about the economy which they seem to assume she has answers to.

In fact, it is through these street 'bump-ins' that the biggest unanswered questions in economics are thrown, and they all want her to predict what breakthroughs will define the economy in a decade or two.

If she was to answer all those questions, she would probably say the biggest question for economics is finding new tools that are able to incorporate dynamic elements and evolving strategies of cooperation, addressing all the aggregation problems that arise from the 'optimal control game'.

But she would rather not leave them stuck with a language they do not understand, her smiles to them are an assurance enough, that all will be well.

***"I do not think I have one person who inspires me, I am inspired when I see powerful and strong black women across all the sectors."***

***To see women especially black women that have overcome whatever they are facing in the corporate world inspires me to be the best version of myself."***

***I feel like there are going to be other young women especially young black girls seeing me and feeling like I am one of the few young black female economists."***

***In a sense I am kind of breaking the ceiling for them and make their path easier, so that fact that drives me."***

Many economists are concerned with two broad questions: how can we increase the rate of economic growth and overall well-being, and how can we reduce the rate of poverty?

Countless policies - taxation, education, healthcare, etc. - have been implemented in an effort to achieve those objectives.



For Hamunime, one of our biggest challenges is to distil each policy's unique impact so that we can understand which ones actually work and which ones do not.

***"Over the past two years, in terms of economy slow down, you have seen a lot more young people investing and actually wanting to know what is happening in the economy and where they should focus more, which is great.***

***A lot more youth are venturing into entrepreneurship and I think that is what our government has really stressed because they feel that it is something that will be pivotal in terms of driving our growth."***

Believing that the next generation of economists will be far more rigorous and honest about their research keeps Hamunime satisfied.

She says of her integrity, ***"I am definitely a results-oriented person and also perfectionist which can sometimes be a problem, but what I really value and try to focus on in my work is to I give the best that I can.***

***If I am working in a team, I will just try to push everyone to do the best that they can, not to stress everyone out, but I would want to make everyone know that they have something valuable that they can contribute and bring their best."***

She remains appreciative of the support around her, the Bank's senior staff who have believed in her and the Bank's openness in empowering young Namibians.

***"A highlight for me is definitely how my voice is appreciated here in the sense that I have been lucky to be able to contribute to the bank's strategies which is amazing and something that I did not think I would have at 25 or 26."***

As Namibia continues to grapple a soul-sapping economic downturn, the future of our economy definitely includes Haufiku Hamunime.



# ***FORGING THE FUTURE TOGETHER***

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