

7TH NATIONAL ASSEMBLY



REPORT

OF

**THE PARLIAMENTARY STANDING
COMMITTEE ON ECONOMICS AND PUBLIC
ADMINISTRATION**

ON

**INTERFACE MEETINGS AND SITE VISITS OF
CENTRAL BUSINESS DISTRICTS AND MALLS
IN WINDHOEK, OSHAKATI AND
ONGWEDIVA TO ASSESS THE IMPACT OF
THE COVID-19 PANDEMIC**

SEPTEMBER 2022

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LIST OF ABBREVIATIONS

AGRIBANK	AGRICULTURAL BANK OF NAMIBIA
BIPA	BUSINESS AND INTELLECTUAL PROPERTY AUTHORITY
CBD	CENTRAL BUSINESS DISTRICT
CC	CLOSE CORPORATION
CEO	CHIEF EXECUTIVE OFFICER
COW	CITY OF WINDEOK
DBN	DEVELOPMENT BANK OF NAMIBIA.
EPL	EXCLUSIVE PROSPECTING LICENCES
EPZ	EXPORT PROCESSING ZONES
FNB	FIRST NATIONAL BANK
GRN	GOVERNMENT
NA	NATIONAL ASSEMBLY
NALOBA	NAMIBIA LOCAL BUSINESSES ASSOCIATION
NAMFISA	NAMIBIA FINANCIAL INSTITUTIONS SUPERVISORY AUTHORITY
NAMIBRE	NAMIBIA NATIONAL REINSURANCE CORPORATION
NAMPOWER	NAMIBIA POWER CORPORATION
NAMRA	NAMIBIA REVENUE AGENCY
NAMWATER	NAMIBIA WATER CORPORATION
COVID-19	CORONAVIRUS DISEASE 2019
WCIP	WINDHOEK CENTRAL IMPROVEMENT PARTNERSHIP
P4RES	PITCHING FOR RESILIENCE
WERI	WINDHOEK ECONOMIC RECOVERY INITIATIVE
NMT	NON-MOTORISED TRANSPORT STRATEGY
MSME	MICRO, SMALL AND MEDIUM ENTERPRISES
NASRIA	NAMIBIA SPECIAL RISKS INSURANCE ASSOCIATION
NCCI	NAMIBIA CHAMBER OF COMMERCE AND INDUSTRY
NDP	NATIONAL DEVELOPMENT PLAN
NIPDB	NAMIBIA INVESTMENT PROMOTION AND DEVELOPMENT BOARD
O/M/A	OFFICES, MINISTRIES, AGENCIES
SACU	SOUTHERN AFRICAN CUSTOMS UNION
SADC	SOUTHERN AFRICAN DEVELOPMENT COMMUNITY
SME	SMALL AND MEDIUM ENTERPRISE
VAT	VALUE ADDED TAX

1. EXECUTIVE SUMMARY

The report reflects the findings, shortcomings and challenges following the interface meetings with the Municipality of the City of Windhoek, Oshakati and Ongwediva Town Councils, stakeholders and site visits of CBDs and malls in these towns.

The following are some of the findings of the Committee based on briefings and actual site visits.

- The COVID-19 pandemic had an enormous impact on the economy of Windhoek, Oshakati and Ongwediva, resulting amongst others, in the closure of many businesses and shops and malls in the CBDs
- Many job losses and retrenchments occurred during this period whilst the country was already faced with an unemployment crisis.
- As a result of the impact of the COVID-19 pandemic, businesses could not afford to pay monthly rental fees and Mall owners are unable to reduce the fees because of bank loan obligations. Some businesses have closed down and others who were supposed to open did not open due to unaffordability to pay rent.
- Communities and Businesses are unable to pay for Council services.
- Informal traders, were severely affected by the COVID-19 pandemic and this has halted their businesses as most of the markets are empty because they cannot afford to pay rental fees.
- Business owners want commercial banks to write off their debts as they are in a conundrum and do not know how to settle their debts.
- Business owners also called for certain industries i.e., the wholesale and retail industries to be reserved for local businesses and encourage foreign owned businesses to concentrate on manufacturing industry whereby locals can source their products from them along the value chain.
- They also called for the speedy implementation of the Investment Act that was amended in 2015 and not yet implemented.
- Collateral security as a requirement from the banks are a major stumbling block to the local businesses when requesting for loans, as the banks requires as much as 30 % collateral from business owners. Banks do not want to fund businesses; hence, they consider such to be risky.
- The industry also bemoaned the general lack of assistance and protection for Namibian businesses, the lack of capacity building for emerging entrepreneur programmes and assistance to SME to develop their businesses and Regulation affecting implementation of projects for instance, the parking regulation in the city of Windhoek.

2. INTRODUCTION AND BACKGROUND

The dire economic situation that the country has been faced with, the depressed economy before the outbreak of the COVID-19 pandemic in 2020 and the impact of COVID-19 caused tremendous economic and financial challenges in many sectors of the Namibian economy, including the retail sectors i.e., businesses, shops, Small and medium Enterprise and informal businesses.

As a result, numerous retail shops and business in the once competitive and 'booming' Central CBDs of Windhoek, Oshakati and Ongwediva and various malls and shopping centers in many parts of the country have closed or remained empty.

The Standing Committee in its quest to see the economy back on track, taking into account the strategic outlook announced in the Namibia's Vision 2030 which has approximately 8 years to run its lifespan as the nation transition into formulation and implementation of NDP6.

The engagements with the council and management of the City of Windhoek are part of ongoing consultations with key stakeholders and is aimed at assessing the economic and financial challenges caused by COVID-19 pandemic that left many businesses, shops, SME and Informal business closed.

It is against this background that the following Members of the Standing Committee on Economics and Public Administration conducted stakeholder engagements and site visits/tours as follows:

From 14 to 15 September 2022

Windhoek

Hon. Natangue Ithete (Chairperson), Hon. Gotthard Kasuto, Hon. Johanna Kandjimi and Hon. Celeste Becker.

Stakeholder interface meetings were held with the management of the City of Windhoek, Namibia Chamber of Commerce and Industries; and various owners of the following shopping centers and shopping malls in the CBD of Windhoek, Katutura and Khomasdal:

- Management of the Municipality of the City of Windhoek
- CBD Urban Design Framework
- Namibia Chamber of Commerce and Industries
- Windhoek Central Improvement Partnership
- Maerua Mall
- Grove Mall of Namibia
- Katutura Shopping Centre
- Black Chain Mall owner, Katutura
- Khomas Grove Mall owner, Khomasdal

The interface meetings were followed by tours as follows:

- Windhoek Central Business District, including Wernhill Mall, Wernhill Park Bus Terminal, Post Street Mall, Town Square, Levison Arcade and the Clock Tower.
- Black Chain Shopping Mall, Katutura
- Havana 4 Way Informal Open Market.
- Khomas Grove Mall, Khomasdal

From 24 to 25 September 2022

Oshakati and Ongwediva

Hon. Natangue Ithete (Chairperson), Hon. Mathias Mbundu (Deputy Chairperson), Hon. Maria Kamutali, Hon. Gotthard Kasuto, Hon. Johanna Kandjimi and Hon. Reginald Diergaardt.

Interface meetings with the Town Council of Oshakati, Town Council of Ongwediva, Namibia Local Business Association (NALOBA), Namibia Chamber of Commerce and Industries and site visits of Shopping Malls Centres, Open Market and Filling Stations in Oshakati, Ongwediva and Oshikango.

The purpose of the stakeholder's interface meetings and physical site visits was to assess the challenges, economic and financial impact of COVID-19 on the Namibian economy and to keep Members abreast on the current situation therefore to enable them to make meaningful recommendations to the Offices/Ministries/Agencies (OMAs) on possible ways of regenerating economic growth in the country.

3. METHODOLOGY

The methods used by the Standing Committee for its oversight activity include the following:

- Statements by the mayors and presentations by management of the Municipality of the City of Windhoek, Town Council of Oshakati, Town Council of Ongwediva; and the stakeholders listed above, followed by a question-and-answer session.
- Site visits/tour of shopping malls listed above in Windhoek CBD, Katutura, Khomasdal, Oshakati, Ongwediva and Oshikango.

The report is categorized in two parts:

PART I focus on the interface meetings with the management and councilors of Municipality of the City of Windhoek and stakeholders captioned above and site visits of Windhoek CBD, Katutura and Khomasdal and malls listed above.

PART II focus on the interface meetings with the management and councilors of the Town Council of Oshakati and Town Council of Ongwediva; and stakeholders captioned above as well as site visits of Oshikango Filling Stations, Oshakati and Ongwediva CBDs and malls listed above.

4. PURPOSE OF THE REPORT

The purpose of the report is to submit the findings and recommendations of the Standing Committee on Economics and Public Administration to the National Assembly for consideration and approval.

4.1 PART I – MUNICIPALITY OF THE CITY OF WINDHOEK, STAKEHOLDERS AND SITE VISITS OF THE CBD, MALLS IN THE CITY, KATUTURA AND KHOMASDAL

4.1.1 FINDINGS AND DISCUSSION

4.1.1.1 IMPACT OF COVID-19 PANDEMIC ON THE ECONOMY OF THE CITY OF WINDHOEK, CENTRAL BUSINESS DISTRICT, MALLS IN THE CITY, KATUTURA AND KHOMASDAL

The Namibian economy is infant in terms of development, with very few multinational companies, as the country is dominated by small to medium firms. As a result, these firms did not have reserves to sustain themselves when COVID-19 struck. The economy has not yet recovered. The following are worth reporting:

- Unemployment is still very high;
- Interest rates have increased substantially;
- Inflation has leaped to a new high;
- Massively high fuel prices; and
- Costs continue to escalate.

According to NCCI, the economy of Khomas Region is driven by demand (due to population size), the region's ability to add value/manufacturing bases and the huge presence of the services sector. Also, its connection to the rest of the world through Hosea Kutako International Airport.

Namibia was faced with a depressed economy before the outbreak of the COVID-19 pandemic in 2020. The pandemic worsened the economic woes and financial challenges faced by many sectors in the country's economy.

As a result of the COVID-19 pandemic and already depressed economy, the CBD of Windhoek, Malls in Windhoek, Katutura and Khomasdal were severely impacted through the closing down of retail shops and businesses, financial losses and job losses to employees adding to the unemployment crisis the country is faced with.

According to some mall owners, most of the retail businesses were already facing challenges before COVID-19, such as transportation costs to import goods in order to assist businesses to continue operating during the COVID-19 pandemic, rental relief strategies for 2 years were implemented. However, some businesses still find it difficult to pay their rental fees. Millions of dollars were also written off to assist tenants.

There are major challenges with regards efficient and effective public transport in Windhoek impacting on workers reaching their workplaces.

At the Khomas Grove Mall about 75% of the mall was empty. About 200 employees lost their jobs and 100 were transferred.

Before the COVID-19 Pandemic, Khomas Grove Mall was doing very well with an occupation percentage of 95%. The situation is still the same although rental prices were reduced by the mall management.

Maerua Mall remained open throughout but experienced the following:

- No cost savings to set off the shortfall;
- No relief received from any service providers;
- Commercial Banks offered very short-term freeze on loan installments, however interest accrued;
- Retail rental reversions were recorded at a negative 10.04%;
- Weighted average lease expiry for retail was 3.39 years;
- N\$50 million was written off across the portfolio to assist tenants; and
- The vacancy factor for Maerua Mall increased by 6,69%

At the Black Chain Shopping Centre, the landlord allowed relief in order to maintain survival of tenants during the COVID-19 period and prior to COVID-19, the landlord also allowed relief. Operating cost actually increased as cleaning and security had to be improved. There was no relieve provided for the landlord and tenants on municipal rates, waste management, taxation etc. Over the two years from March 2020 to March 2022, the rental income dropped by 1%, while the expenses increased with 11.6%. These are actual figures, not taking inflation into account

4.1.1.2 Unemployment due to Retrenchments

Khomas Region is one of the biggest employers and a big participant in the tourism sector, manufacturing and service sector (transport) at the same time, it has one of the largest pool of SMEs- the sectors that were mostly affected by the pandemic.

As a result, Khomas Region accounted for majority of the retrenchments for the period (2020 to 31 March 2022).

Businesses from Khomas Region have retrenched around 7 028 of their employees from 2020 to 2022, this is without 2 quarters data point for 2021. ¹

From 2020 to 31 March 2022 the economy has retrenched around 16 446 workers (reported only), directly due to COVID-19 and indirectly due to the pandemic and other factors, according to the Ministry of Labour, Industrial Relations and Employment Creation.

⁴ Source: NCCI

The Bank of Namibia assessment indicated that over 80 percent of businesses in the tourism sector have reduced staff numbers, while staff numbers remained the same for 16 percent of businesses when compared to a year earlier.

4.1.1.3 Pursuance of Entrepreneurship

Approximate distribution of enterprises in the Khomas Region is captioned below²:

Size	Total # of Establishments
Micro	7 738
Small	920
Medium	440
Large	138
Total establishments	9 236

Establishments by Constituency

Windhoek East	17,9%
Samora Machel	15,4%
Windhoek West	14.4%
John Pandeni	4.2%

Operational Impact due to COVID-19 (2020/2021)

Non-operational	151
Temporarily closed	133
Permanently closed	18

In 2020, 176 companies were deregistered, with 2 of those liquidated according to BIPA statistics. This trend has not stopped by then (September 2022) as the total number registrations of new businesses decreased by 8.1 percent and 2.2 percent, year-on-year and quarter-on-quarter, respectively to 3 308 registered companies by the end of the first quarter 2022.³

Closed establishments were mainly prominent in Moses //Garoeb and Samora Machel constituencies with 20.5 percent each. Whereas Katutura Central constituency (0.7%) recorded the least number of closed establishments. At the time of the census, the bulk of establishments (43.1%) in the region were between 2 to 5 years old.⁴

This was followed by 19.4 percent of establishments that were in the range of 6 to 10 years old. (Highlighting that the region's business in the developing stages will be vulnerable to shocks in the absence of support).

² Source ; NCCI

³ Source : NCCI

⁴ Source: NCCI

4.1.1.4 Business Sector Credit Extension

Credit extended to businesses from 01 March 2020 to 31 December 2020 has been subdued, inconsistent with less borrowing to none in many months for the two years. In 2020 (from March 2020), only three months' credit extended to the private sector was in positive, totaling N\$1.5 billion.

credit extension to the business community reduced by N\$3, 5 billion for the 7 months of 2020 monthly aggregate. While for 2021, which was supposed to be a recovery year, only 5 months had positive business borrowing which was equivalent to N\$2.6 billion.

For 2022, monthly aggregate showed that credit to businesses fell by N\$2.7 billion for the 7 months.

4.1.1.5 Windhoek CBD in general

According to Windhoek Central Improvement Partnership, the Windhoek CBD has lost market share in the past 10-15 years.

This is not unique to Windhoek, and decentralization is an ever-present threat any CBD will ultimately face. Johannesburg and Cape Town are classical examples closer that could be used as reference.

Some CBD's can curb a mass exodus early on by working together through key partnerships and retain key players to ensure it remains a commercial and economic destination.

Others allow CBD decay and decentralization to diminish its market share making it unattractive, resulting in major player's exits to other areas.

When the WCIP was initiated, there was consensus between property owners and the COW that the Windhoek CBD was facing a critical turning point due to the loss of market share, feet and spending that was reducing.

Despite some major recent investment in the CBD, decentralization from the CBD continues.

Main drivers:

- Capital flight (developers investing outside the CBD);
- Loss of value in buildings and municipal rates base; slowing of building upgrades;
- Decline in tourism numbers;
- Critical shortage of public parking space;
- Safety and Security – rising crime rates;
- Lack of management of public spaces;

- Widespread littering;
- Social development aspects (homeless people, aggressive begging); and
- Loss of consumer confidence

To ensure that the above challenges are dealt with, a strong partnership between the City of Windhoek and CBD property owners is a key enabler.

Without a joint effort between all stakeholders, as well as a dedicated entity e.g. WCIP, it would be difficult to counter and prevent the negative trends we are faced with today. It is thus imperative to act now to ensure the future sustainability of the Windhoek CBD.

There is need for a long-term commitment to the improvement, upgrading and protection of the CBD node by all key stakeholders.

Hence the need for commitment to establishing a strong partnership and practical solution which can work, bearing in mind that the CBD's current reality could become the challenges facing other nodes in future. It is essential to have the draft regulations approved for implementation.

4.1.2 RELIEF MEASURES DURING COVID-19

Relief measures put in place by the Municipal Council of the City of Windhoek offered some respite but did not mitigate job losses.

According to NCCI, the lack of ability to repay loans was one of the biggest concerns by businesses in all sectors as their revenue was affected- this is because the private sector is leveraged, meaning they have borrowed capital to fund their operations.

As a result, business approached their financiers, commercial banks and the Development Bank of Namibia to apply for loan repayment holiday. This was also aided by the Bank of Namibia that did an assessment looking at leveraged ratio of the private sector and gave a directive to the commercial banks to offer a loan repayment holiday to their clients.

DBN has deferred repayments totaling N\$ 47.1 million up to 30 November 2020 to the SMEs. Since the outbreak of COVID-19, the Bank has deferred repayments totaling N\$ 178.2 million as at 31 December 2021, to the businesses in the tourism sector.

The additional and final payment moratorium during (2022) ending 30 September 2022 resulted in deferment of a further N\$ 85.3 million. The total cost of these measures amounted to N\$ 263.5 million. These measures were extended to 36 qualifying clients including 19 SMEs.

NCCI also made the following interventions, amongst others:

- Mobilised funding and resources to address the shortage of medical oxygen in our public hospitals.
- Support construction/assembling of two field hospitals in the Khomas and Oshana regions;

- Repaired of over 200 broken hospital beds in all our public hospitals countrywide.;
- The private sector also joined efforts in supporting the Government with vaccination campaigns;
- Rolling out the “Pitching for Resilience (P4Res)” business stimulus programme
- Submitted to H.E. the President key policies requiring speed traction for both local and foreign investor retention and attraction;
- Engaged the Ministry of Finance and NamRa requesting for the extension of writing off tax debts and accrued interest to those owing the Treasury. Relief was ending on 31 January 2022, but has now been relaunched and extended to 2023;
- NCCI Committee on Productivity & Competitiveness completed a submission to improve the economy’s productivity and competitiveness through various tax proposals;
- Engaged the Central Bank on funding issues, economic recovery reliefs and others and submitted proposals. The Governor assured NCCI that the insights will be shared with the banks and they will work on amending the criteria to the various schemes that were launched.

4.1.2.1 Taxes and Utility Arrears

Businesses were not only struggling to service their loans but were also facing difficulties in settling their fixed and variable costs as cash flow dried up due to the impact of the pandemic. Based on the latest update (September 2022) businesses and households owed the City of Windhoek N\$1.2 billion.

NCCI also assessed the Khomas Region’s tax obligation. Updates from NamRa in the second quarter of 2022 showed that, taxpayers in Khomas Region owe NamRA over N\$5, 7 billion in unpaid capital tax balance, excluding interest and penalties.

4.1.3 DEVELOPMENTAL CHALLENGES FACED BY THE MANAGEMENT OF THE CITY OF WINDHOEK

The City of Windhoek is faced with the following development challenges:

- (a) Suppressed government spending;
 - The City of Windhoek do not have adequate funds to upgrade public spaces; and
 - Focus is more on the provision of housing (residential property) prioritized over-commercial property (boosting economic and job creation)
- (b) Suppressed consumer spending;
 - Loss of jobs or no jobs means no purchasing power and lower expenditure;
 - Change focus to “what must we do” to create employment opportunities in Windhoek.
- (c) Aging infrastructure in the CBD:
 - Dilapidated buildings in the CBD are becoming costlier over time to rehabilitate;
 - Stimulate business, trading and residence in the CBD
- (d) Lack of well controlled and adequately developed space (infrastructure) dedicated to small businesses to operate a vibrant public market-that can also serve as tourist attraction;

- (e) Investment in new infrastructure (buildings, roads, etc.) are prioritized over- repairs and maintenance;
- (f) New developments moving outside the CBD (examples are Grove Mall, Head office of the Ministry of Home Affairs);
- (g) High Rentals; and
- (h) CBD of Windhoek is perceived as grime (unsightly) and not attractive;
- (i) Lack of adequate provision for informal trading spaces and infrastructure cause the following problems:
 - Conflict between informal traders and formal business due to similarities in some of the products being sold and other non-compliance issues.
 - Number of illegal traders in the CBD estimated at over 88, North-western suburbs - ±4000 and Southern-suburbs - ±200.
 - Informal Traders increase the generation of waste and thus insufficient waste removal provision due to illegal activities. This results in the general decay of the city.
 - Additionally, homeless persons in search of food etc. throwing garbage out of the bins and skip containers, drug and alcohol abuse and harassments of residents, visitors and tourist.
 - Mobility of traders hampers effective law enforcement and presents safety challenges (mobile traders making fire in trolleys).
 - Lack of Police visibility

4.1.4 DEVELOPMENTAL SOLUTIONS BY THE CITY OF WINDHOEK

The City Council and Management of the City of Windhoek referred to a number of solutions to develop the CBD including amongst others the following:

- a) Promote self-sufficiency and lower food prices through urban-agriculture;
- b) Prioritize and incentivize job creating initiatives such as WERI;
- c) Lower electricity tariffs through the investment in solar;
- d) Invest in repairs, maintenance and upgrades of city infrastructure;
- e) Accommodate attractive and well managed informal trading spaces;
- f) Effective combating and management of illegal trading;
- g) Visible and effective policing and enforcement of municipal by-laws;
- h) Invest in the CBD public spaces;
- i) Public transport (transport interchange);
- j) Parking on outskirts to encourage NMT and on-foot movement in the city centre (part of the CBD experience);
- k) Upgrade and beautify public parks and greenspaces (Zoo Park, Parliament Gardens as part of the CBD experience);
- l) Need for access to the Parliament Gardens;
- m) Encourage street-front arts and culture as part of the CBD experience; and

- n) More street furniture such as benches, bicycle racks etc. and public art that engages residents, visitors and tourists.

4.1.5 STRATEGIES ADOPTED BY COUNCIL TO BOOST ECONOMIC ACTIVITY

(a) Windhoek Economic Development Strategy

- Objective is to facilitate and enabling environment to encourage economic development.

(b) Investment Incentives and Promotion Strategy

- Objective is to create a conducive environment for investors by reducing factors that may discourage investors to invest and to create incentives for investors to invest in Windhoek.

(c) Tourism Development Strategy

- Objective of the strategy is to identify key initiatives-to be implemented to better position Windhoek as a destination that attracts more tourists and encourages them to extend their stay in Windhoek.

(d) MSME Strategy

- Objective is to have a local response (framework for Council) to the national MSME Policy.

(e) Market Development Masterplan

- Objective is to assess the availability and suitability of identified sites whilst looking at the provision of basic services such as running water and ablution facilities in order to accommodate traders.

4.1.6 PROPOSALS EMANATING FROM THE ENGAGEMENT WITH THE CITY OF WINDHOEK

- a) Existing measures and systems at government and private sector levels, should be strengthened to support local manufacturing, thereby creating local retail businesses.
- b) Industrial sector is a best performance sector and the country should work on improving this sector.
- c) During COVID-19 the Informal market was the most affected sector, hence the upgrading of the informal markets is crucial.
- d) The high cost of electricity and water charges by the City of Windhoek to their clients was a major concern to the Committee. In this regard, the meeting proposed that a consultative meeting be held with NAMPOWER, NAMWATER and NCCI to find a long-term solution on the matter.
- e) Government properties especially houses and flats are in a dilapidated state. The meeting proposed that the properties be given to a private operator for better management to avoid people from vandalizing the properties. The meeting also proposed for a law on the number of years a government employee can reside in a government flat or House.
- f) Strengthening of co-operation between the Municipality of the City of Windhoek and Standing Committee on Economics and Public Administration of National Assembly, especially on issues of integrated planning.
- g) The issue of security and hygiene at Black Chain Mall was also discussed. The Mall owner was requested to improve the condition of the mall in terms of security and hygiene in order to attract more customers to the mall.

4.1.7 TOUR OF SHOPPING MALLS/ CENTRES AND OPEN MARKETS IN WINDHOEK

The Committee took a tour together with the Mayor of the City of Windhoek as well as Councilors of the City.

The tour started in the city center at Wernhil Park where members were briefed by the Manager of the Mall on a number of issues including, some businesses that did not close and the number of customers who visited the mall that dropped significantly from a foot-count of 1,2 million to about 300 000. This had a significant impact on the income of the tenants that made it very difficult for them to keep up with their rental fees/payments.

Khomas Grove Mall which had an occupancy rate of 40% due to the impact of COVID-19. The owners dropped the rent prices but a lot of businesses remained closed. On a positive note, the Committee was informed that there is a major college that will soon set up a campus on the top floor of the mall.

At Havana open market, the Committee was informed by the Mayor of Windhoek that, there are about 200 informal traders trading next to the busy intersection of the road leading to the new Ongos Development. The City is in the process of planning to develop a mixed development market next to the road to accommodate the traders and the residents.

At Black Chain Shopping Mall where life seemed to be normal and business as usual probably because of the proximity of the mall to the central of Katutura, with a high foot count and a large customer base. However, the informal traders around the mall were a challenge to the municipality as the traders are doing business along the pavements which is highly risky in terms of safety and security as well as health and other risk factors associated with trading in such an environment.

4.2 PART II – TOWN COUNCILS OF OSHAKATI AND ONGWEDIVA, STAKEHOLDERS AND SITE VISITS OF THE CBDs AND MALLS

4.2.2 FINDINGS AND DISCUSSION

4.2.2.1 ENGAGEMENT WITH LEADERHSIP AND MANAGEMENT OF OSHAKATI AND ONGWEDIVA TOWN COUNCILS

Majority of the business activities in the region is retail and emphasized the need to industrialize the country to produce its own goods. The following challenges were highlighted:

- (a) The effects of COVID-19 pandemic, resulted that businesses cannot afford to pay rent and Malls owners are unable to reduce monthly rental fees because of the bank loan obligations, as a result some businesses have closed down and others who were supposed to open did not due to unaffordability to pay rent;
- (b) Some malls and businesses since they closed during COVID-19 pandemic they remained close, which resulted into job losses and an increase in criminal activities in the region;
- (c) Community and Businesses are unable to pay for Council services; they request for debts to be written off;
- (d) With regards to Informal traders, business is very slow, half of the market is empty, because they cannot afford to pay rental fee; and
- (e) Commercial Banks do not want to fund businesses; they consider it a risk.

4.2.2.2 ONGWEDIVA TOWN COUNCIL

The Committee was informed that local authorities are not recognized due to the lack of understanding on their roles. The Council revenue base depends solely on the services provided to the customers, businesses and residents, if businesses do not make money and fail to pay their employees then in turn, they cannot abide by their municipality obligations.

The Directive to Supply free water to the community had a negative impact on the Council revenue, as the Council purchased water from NAMWATER and there was no rebate given to the Council in terms of the COVID-19 restriction.

The Directive should have been directed towards NAMWATER to supply free water to all local authorities during the COVID-19 pandemic, hence, it appears that the directive was one-sided as no rebate was offered to local authorities after supplying free water.

Government does not allocate budget for operational activities to the Local Authority, hence Ongwediva Town Council raised funds themselves through rate and taxes and water contributions. Government only allocate Budget for Capital Project in terms of land delivery and sanitation.

Figures of the Council debtors balance during the period from March 2020 to August 2022 were provided. For March 2020, the debtors balance was N\$30 million during September 2021 the debtors balance was approximately N\$56 million and August 2022 debtor balance stood at

approximately N\$63 million.

There is need to maintain good relationship with businesses and the community through development of local businesses and residence.

The Urban and Regional Planning Act should be reviewed, to include land delivery as it does not have any impact on land execution and to make provision for qualified town planners for each local authority, council and municipalities. He further proposed to review the Policy on Environmental Assessment and the legislation dealing with land.

The Committee was informed that land in the northern communal areas is mostly owned and occupied by traditional authorities in terms of the law. As a result, those who occupy the land do not want to relinquish land. The compensation guideline is outdated; it needs to be addressed in terms of sanitation policy.

Land delivery is the primary resource of local authorities, however; all land is already owned therefore compensation must be attractive for those who own land to sell for future development.

4.2.2.3 BRIEFING BY PROMINENT BUSINESS PERSONALITY AND OWNER OF BENZ BUILDING SUPPLIES AND OSHANA MALL

The business personality appealed to the Committee to continue engaging the public on their mandate, citing that some of the issues or outcome of the economic challenges faced by the country now, could have been prevented if proper engagements with the public and business community was put in place. Some of the issues that the country is faced with, the business community was already aware two years before the COVID-19 pandemic.

Members were informed that some of the Business Community have been consulting the Ministry of Industrialization Trade and SME Development on the issues that businesses are facing but their issues have not been attended to. According to him, a written submission was also submitted to the Ministry.

He further identified some of the challenges faced by Business and Mall owners in the region, amongst others as follows:

- (a) Lack of protection for Namibian businesses;
- (b) Lack of implementation of law to protect Namibian businesses;
- (c) Banks stopped giving loans to businesses and loans that were given has been withdraw, because business are unable to honor their bank obligations;

- (d) Lack of income to pay employees. An example was given where a company which had 600 staff on payroll, only has 200 staff now because the money generated from businesses is not enough to pay the employees, some employees had to be retrenched;
- (e) When businesses present proposal for business development, Ongwediva town Councilors are hostile, citing that this practice is hindering development in the region.

4.2.2.4 TOUR OF SHOPPING MALLS/CENTRES AND OPEN MARKET

4.2.2.4.1 KUKU MALL

Kuku Mall is a new mall, since it was built and completed end of 2020 some shops were never occupied. The rental fee is between N\$2000 to N\$3000 monthly and it's the cheapest mall in the region.

The mall makes provision for forty shops but only 8 – 10 shops were occupied which translate to 20%. 35 million dollars was invested in the project. The Mall is surrounded by a residential area and rates and taxes are very high.

4.2.2.4.2 DR FRANS OUPA INDONGO OPEN MARKET

Most of the stands in the market were empty because business is very slow and there are no customers. The second-hand clothes business is running smoothly because the majority of the people prefer to buy second hand clothes nowadays.

Between 2015-2016 business in the traditional area was doing well. During and after COVID-19 pandemic, it dropped but now it's starting to pick up again.

At the time of the site visit, the Committee observed that there was no customer movement only vendors were present at the market.

4.2.2.4.3 MAEROLA MALL

The mall is made up of training centers, a university and shops. 80 % of the shops are occupied. Some of the unoccupied shops will be occupied on the 1 October 2022.

During COVID-19 pandemic, businesses were given more time to pay rent and rental fees were not increased, it remained the same. Businesses who were behind on payment made arrangements to pay.

Approximately 60% of products sold at OK Foods is local produce, they create a platform for local farmers to show cast their products.

Owners at the mall are struggling to pay tax i.e., import tax. The tax on some goods is very high. They also have transport cost issues.

They urged the Committee to look at the issues of tax, so that consumers have more money left to spend on business to assist businesses to survive and continue growing. They were of the opinion that currently the cost of living in the country including accommodation and goods is very high.

4.2.2.4.4 OSHANA MALL

Most of the shop are unoccupied. 75% of businesses that were supposed to open did not open. Some prominent retail and clothing stores just closed down. SME section which was mainly owned by hair dressers and barber shops all closed down.

Commercial businesses such as Bank Windhoek and FNB requested to decrease the size of business so that they can pay lesser rental fees, Western Union closed down. Shoprite shop with a staff compliment of 600 – 700 employees requested to pay half of the rental fees, if they do not reach an agreement with the mall owners, the shop will close down because they do not make their monthly budget every month. If Shoprite closes down, staff members will be transferred to other shops thus, they will not be retrenched.

Members were urged to relook at the Foreigner's Investment Policies, the business community alluded that majority of the business in the region is owned by Indians and Chinese nationals, and that there is no circulation of money in the country.

4.2.2.5 CONSULTATIVE MEETING WITH NCCI

The NCCI Ongwediva Branch Committee Member and Branch Secretary briefed the Members on the issues raised by the business community in the region as follows:

- (a) Business owners want Commercial banks to write off their debts;
- (b) Foreigners taking up business in the region, mostly retail, business owners feel that the market is flooded by foreigners;
- (c) Investment Act that was amended in 2015 was not implemented;
- (d) Businesses requested NAMRA for a waiver on the penalties and interest on capital amounts and a decrease on the amount owned;
- (e) Import tax charged on business is very high;
- (f) BIPA - Businesses feel that registration for CCs yearly fees, returns and cost for startup are very expensive;
- (g) Registration of a company: it takes long approximately 2 months to register a company which is regarded as too long a period; and
- (h) Collateral when applying for loans from commercial bank: Commercial banks require 30 % collateral from business owners as security, which is a high percentage.

4.2.2.6 MEETING WITH THE OWNER OF PUMA SERVICE STATION AND TOUR OF BORDER LINE AND FILLING STATIONS IN OSHIKANGO

The owner of Puma Service Station at Oshikango highlighted the challenges faced by filling station businesses. The meeting was informed that filling station owners in Oshikango have been struggling for the past 3 months, hence they are unable to pay salaries, municipality services and repayment of bank loans due to issues of fuel being smuggled in Namibia from Angola.

They cautioned that this practice is destroying the fuel business in the region. Their assets are being repossessed because they are unable to repay bank loans and their employees are complaining about their salaries.

One (1) liter of smuggled Angolan petrol cost approximately N\$5.00 and 1-liter Diesel cost

N\$3.00, while the current Namibia price of 1liter petrol is \$21. In the past, filling stations used to sell 200 thousand liters of fuel per month, currently they are only selling 50 – 60 thousand liter per month - there is no turnover because illegal fuel is being sold everywhere.

Oshikango is flooded with illegal petrol, as a result the customers only go to the filling station for tyre air pressure. He mentioned that the border is not protected, therefore there is a lot of smuggling activities taking place.

The Committee carried out a site visit to the borderline between Angola and Namibia where illegal smuggling of fuel is taking place and observed how the smuggled fuel is being brought into Namibia, even in the presence of a police officer.

Members of the Committee were informed that some people cross legally through the border to go fill-up their vehicles in Angola and drive back with full tanks.

Members were informed that in 2020 and 2021 meetings were conducted with the Minister of Mines and Energy together with Immigration Officials regarding issues of fuel smuggling and other goods into the country. However, there was no resolution to date. The Committee was also informed petrol is sometimes sold nearby the police station.

It was alleged that border officials do not have control on how many times a passenger crosses to the Angolan side.

The Committee was informed about an unknown person who was contracted to collect the confiscated fuel from the police station for free and this fuel is sold to the public by the individual.

Concern was raised about the lack of protection for the local businesses in the region. Angolan vendors cross to Namibia to sell second hand clothes and vegetables.

Namibian vendors are leaving their stands in the market because they are unable to pay rent due to the lack of customers. Angolans come and sell their goods and products in the streets at a cheaper price, hence this practice is also destroying business in Oshikango. When Namibians are found selling in the street they are fined but nothing is done to Angolans.

Wholesale businesses who are doing business as retail business negatively affects retailers, hence the proposal to implement law to confine wholesalers not to trade as retailer. If this trend continues in that wholesalers also trade as retailers, the retail business will be destroyed.

Concern was also raised about some Indian and Chinese nationals operating taxi businesses in this area.

Government should come up with a law to protect local businesses at the border, especially with regard to law enforcement on illegal trading of fuel without a permit.

A request was made that the Ministry of Mines and Energy should reconsider the fuel price in the country to avoid smuggling of fuel in the country, as the current situation in terms of fuel prices is forcing car owners to buy illegal smuggled fuel.

The Committee observed a small movement of customers at the filling stations who only came to pump their car tyres. They also observed that majority of the filling stations at Oshikango are owned by Namibians entrepreneurs.

4.2.2.7 CONSULTATIVE MEETING WITH NAMIBIA LOCAL BUSINESSES ASSOCIATION

The meeting was attended by the president of NALOBA, together with the management and business community. In his welcoming remarks, the president of NALOBA appreciated the Committee's efforts to consult and engage the Local Business Community in the region to deliberate on the challenges they are facing. NALOBA's ultimate aim is to protect, promote and localize the economic activities of the country for the benefits of all Namibians.

4.2.2.8 CERTAIN CHALLENGES FACED BY THE BUSINESS COMMUNITY

- (a) The environment is not conducive for SME, because the requirement from the town council to own land is very restrictive, therefore SMEs continue to rent and it is difficult to grow unless with own land;
- (b) The issue of unfair competition, the running of business as retail and wholesale and extending it to the villages;
- (c) Procurement Act (the issues of 30 % collateral and issues of payment from the government, the Act says 30 days, but GRN only pays within 120 days); and
- (d) Local Authorities Act (there is a need to harmonise the Procurement Act, the State Finance Act and Local Authorities Act, currently there is coordination among the Acts. In terms of land ownership, the regulation is silent).

Therefore, NALOBA recommended the Foreign Investment Act, Act No 27 of 1990 to be reviewed and amended because their view is that this Act gives too much economic benefits to some foreign nationals and unfair advantages over the local business community.

They were of the opinion that economic development at some instances is hindered by legislative shortcomings and that the following Acts and Bills should be amended to make it easier for locals to participate in economic activities easily.

4.2.2.9 OTHER ACTS AND BILLS TO BE REVIEWED

- (a) Procurement Act;
- (b) Local Authority Act;
- (c) Liquor Act;
- (d) Communal Land Act;
- (e) Lotteries Act No 13 of 2017;

- (f) The Gaming and Entertainment Control Act;
- (g) Investment Bill; and
- (h) Loyalties Bill (the 10% mineral resources allocation should be amended)

NALOPA postulated that there is lack of protection from Government to protect local markets. They are of the view that certain sectors such as Agriculture and Retailing should be reserved and operated by locals. Therefore, they proposed that the following sector be reserved for the locals:

Hair Salons, Barbershops, *Shebeens* and Bars, Restaurants, *Kapana* Sellers, Filling Stations, Public Transport and Haulage, Bread and Confectionery, Butcheries, Ice-making plants, Meat processing, Purification and bottling of water, Bricks and Sand Mining, Welding work industries, Candles and toilet paper industries, Packaging Materials, Protective clothing and school uniforms, Screen printing, signage and embroidery, Traditional crafts and products, Car wash business, Auctioneer Business, Agents Business, Clearing services business, Cell phone shop business, Dry Cleaner Services, Internet Café and Photocopy shops, General dealer business, General Hire business.

4.2.2.10 NALOPA PROPOSALS TO THE STANDING COMMITTEE

NALOPA representatives made to the following proposal to the Standing Committee for onward submission to the National Assembly:

- (a) That the Trade Agreement between Namibia and Angola be prioritized and implemented.
- (b) Foreigners should not be allowed to purchase communal land or to enter into a 99 years' leasehold agreement. They recommended that foreigners should lease or hire land for a maximum period of time such as 5 years and should be reviewed upon expiring.
- (c) Ministry of Mines and Energy to put a moratorium on EPLs. No foreigner should acquire an EPL. EPLs to be owned by various regions for the benefit of the community and not by single individuals.
- (d) Government to acquire a minimum stake of 35% in all mineral resources and mining activities.
- (e) Foreign investors in the mining sectors should pay higher taxes.
- (f) Fishing sectors should be regulated in order for the locals to benefit from their own natural resources. Fish should be made readily available and affordable to the locals. 60% of all fishing products should be availed for the local market and 40 % for the international market.
- (g) Government should review the double taxation policy in SADC countries and should also disaffiliate from the SACU because there are no direct economic benefits for the country.
- (h) A special fund should be established to assist locals and should be managed by state-owned institutions rather than commercial institutions, to alleviate the issue of lack of financial assistance and difficulties to access finance by the local business community. Foreign investors should not be allowed to borrow capital from local commercial banks.
- (i) Green schemes should be seen as an opportunity to create much-needed employment, produce food, maximize profit and achieve food sufficiency and self-sustainability. Food production, crop production and diary production should exclusively be earmarked for locals only. Government should support green schemes financially with a well-calculated business model. A National Upliftment Plan should be established to assist SMEs countrywide.

- (j) All foreign Investment companies in the manufacturing and production industries, should be allowed to export only a certain percentage of their products and a certain percentage of their profit.
- (k) All business deals and investment from foreign investors should be negotiated by the Ministry of Industrialization and Trade in conjunction with other involved Ministries, NIPDB and other Stakeholders such as NALOBA.
- (l) NALOBA recommends that NIPDB falls directly under the Ministry of Industrialization and Trade; and not under the Presidency.
- (m) The mandate of the national Procurement Board should be reviewed. Local contractors should enjoy more economic benefits than foreigners. All tenders with a value of less than N\$100 million should be awarded to the locals, only tenders worth over N\$100 million should be done by joint venture between a local company and a foreign investor.
- (n) NALOBA believes that Chinese retailers do not contribute financially to the State coffers. A mechanism should be put in place to compel Chinese retailers to start paying taxes e.g. VAT, Import Duties and Income Tax - it should be done in conjunction with NAMRA and other stakeholders such as NALOBA.
- (o) Performance Standard mechanisms for foreign investors should be implemented.
- (p) The NamPort Container Terminal under a concession management contract should be put on hold, and a technical committee should be established to assess the economic benefits of the concession management contract vs NamPort own operations.

The meeting emphasized the need to create an environment which is conducive for businesses to grow and to implement laws to ensure that money is circulating in the country.

5. CONCLUSION

Added to the already depressed economy the country faced, it is evident that the COVID-19 pandemic had a severe negative impact on the economy of Windhoek, Oshakati and Ongwediva in particular severely affecting the local authorities, CBDs, malls and businesses. Businesses suffered financial losses, resulting in the closing down of many retail stores and subsequent empty malls.

Job losses through retrenchments left many Namibians unemployed because businesses lost revenue, adding to the already existing unemployment crisis in the country.

The informal market was the most affected sector; hence the upgrading of the informal markets is crucial.

Although some relief measures were offered by various Government agencies e.g., Development Bank of Namibia, Namibia Revenue Agency and others, this was not adequate.

The majority of the regions have retail businesses that are not very lucrative because most of the retailers are owned by foreign investors, resulting in revenue not circulating in the country but leaving country.


6. RECOMMENDATIONS

The Committee recommends to the National Assembly, that:

- 6.1 The Municipality of the City of Windhoek, Town Council of Oshakati, Town Council of Ongwediva as well as the ministries listed below must study the report, find solutions to the social and economic challenges, weaknesses and problems in Windhoek, Oshakati and Ongwediva:
 - Ministry of Urban and Rural Development,
 - Ministry of Industrialisation and Trade,
 - Ministry of Health and Social Services,
 - Ministry of Gender Equality and Child Welfare, and
 - Ministry of Works and Transport
 - Ministry of Environment, Forestry and Tourism
- 6.2 Ministry of Industrialization and Trade, Ministry of Agriculture, Water and Land Reform, Ministry of Mines and Energy and Ministry of Finance in collaboration with other key economy and trade sector ministries and agencies and stakeholders, must drive the enforcement of value addition in the country and Namibian manufacturing industries to produce our own goods and products.
- 6.3 Ministry of Justice, Law Reform and Development Commission, Ministry of Industrialisation and Trade, Ministry of Finance and Public Enterprises and other relevant ministries must address issues identified in the report, especially issues regarding the laws and regulations mentioned in the report.
- 6.4 Ministry of Industrialisation and Trade and the Municipality of the City of Windhoek must find solutions to the challenges of vendors at Post Street Mall and Havana 4-way trading in the open where they are exposed to the sun, wind and rain and that needs to be addressed.
- 6.5 Municipality of the City of Windhoek in collaboration with Ministry of Industrialisation and Trade and Namibia Chamber of Commerce and Industries must address and find solutions to the mobility of informal traders and conflict between informal traders and business owners because they are selling the same goods/products.
- 6.6 The Municipality of the City of Windhoek in collaboration with Ministry of Finance and Public Enterprises, Ministry of Urban and Rural Development, Ministry of Industrialization and Trade, National Planning Commission, Ministry of Works and Transport, Ministry of Environment, Forestry and Tourism, Namibia Chamber of Commerce and Industries and the business community must:

- (a) Revive business in the capital city of the country,
 - (b) Keep the city clean and vibrant;
 - (c) Consider partnership opportunities to stimulate business, trading and residence in the CBD of Windhoek; and
 - (d) Improve business and develop the city.
- 6.7 The Municipality of Windhoek, Ministry of Urban and Rural Development, Ministry of Agriculture, Water and Land Reform, Ministry of Mines and Energy, NAMPOWER, NAMWATER, NCCI and other stakeholders must find a long-term solution to the high cost of electricity and water charges by the City of Windhoek to the businesses and residents of the city.
- 6.8 Ministry of Works and Transport in collaboration with the Ministry of Urban and Rural Development and the Municipality of Windhoek and other Local Authorities must find urgent solutions to the weakness and challenge experienced with regards to the management and maintenance of Government properties, especially houses and flats in a dilapidated state.
- 6.9 The Municipality of the City of Windhoek in collaboration with the Ministry of Works and Transport must create an efficient, effective, safe and reliable public transport system in Windhoek, including implementing the Sustainable Urban Transport Masterplan and Commuter Train Project commissioned by the Ministry of Works and Transport.
- 6.10 Municipality of the City of Windhoek in collaboration with the Ministry of Works and Transport, Ministry of Environment, Forestry and Tourism and management of Parliament must upgrade and beautify public parks and greenspaces in Windhoek in particular the Zoo Park and Parliament Gardens as part of the CBD experience; and create new parks and other greenspaces in the city and suburbs of Windhoek.
- 6.11 Municipality of Windhoek in collaboration with the Ministry of Mines and Energy, Ministry of Urban and Rural Development, NAMPOWER and Electricity Control Board must lower electricity tariffs through investment in solar electricity.
- 6.12 Municipality of Windhoek, Town Council of Oshakati and Town Council of Ongwediva and Parliamentary Standing Committee on Economics and Public Administration must strengthen relations to address and find solutions to economic matters and challenges.
- 6.13 Ministry of Home Affairs, Immigration and Safety and Security, Ministry of Mines and Energy, Ministry of Industrialization and Trade; and Namibia Revenue Agency in collaboration with stakeholders must enforce control measures at Oshikango Border Post between Angola and Namibia, to protect Namibian fuel businesses and prevent illegal smuggling of fuel into the country; thereby avoiding losses of revenue to the state and direct and indirect negative economic effects.
- 6.14 The relevant Offices, Ministries and Agencies consider the implementation of the proposals made by NALOPA.

7. SIGNATURES



Hon. Natangue Ithete (Chairperson)

Hon. Mathias Mbundu (Deputy Chairperson)

Hon. Modestus Amutse

Hon. Dr. Tobie Aupindi

Hon. Apius !Auchab

Hon. Bertha Dinyando

Hon. Elifas Dingara

Hon. Maria Elago

Hon. Reginald Diergaardt

Hon. Hamunyera Hambyuka

Hon. Gotthard Kasuto

Hon. Maria Kamutali

Hon. Johanna Kandjimi

Hon. Joseph Kauandenge

Hon. Sebastiaan Karupu

Hon. Patience Masua

Hon. Hilaria Mukapuli

Hon. Jan Mukwiilongo

Hon. Fenni Nanyeni

Hon. Nico Smit

Hon. McHenry Venaani

Date: 13/9/2023







