



# Sustainable Finance at Bank Windhoek

## World Tourism DAY

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**Bank Windhoek**  
a member of **Capricorn Group**

# Presentation Objectives



Sustainable Finance

Understand Your Needs

# Introduction



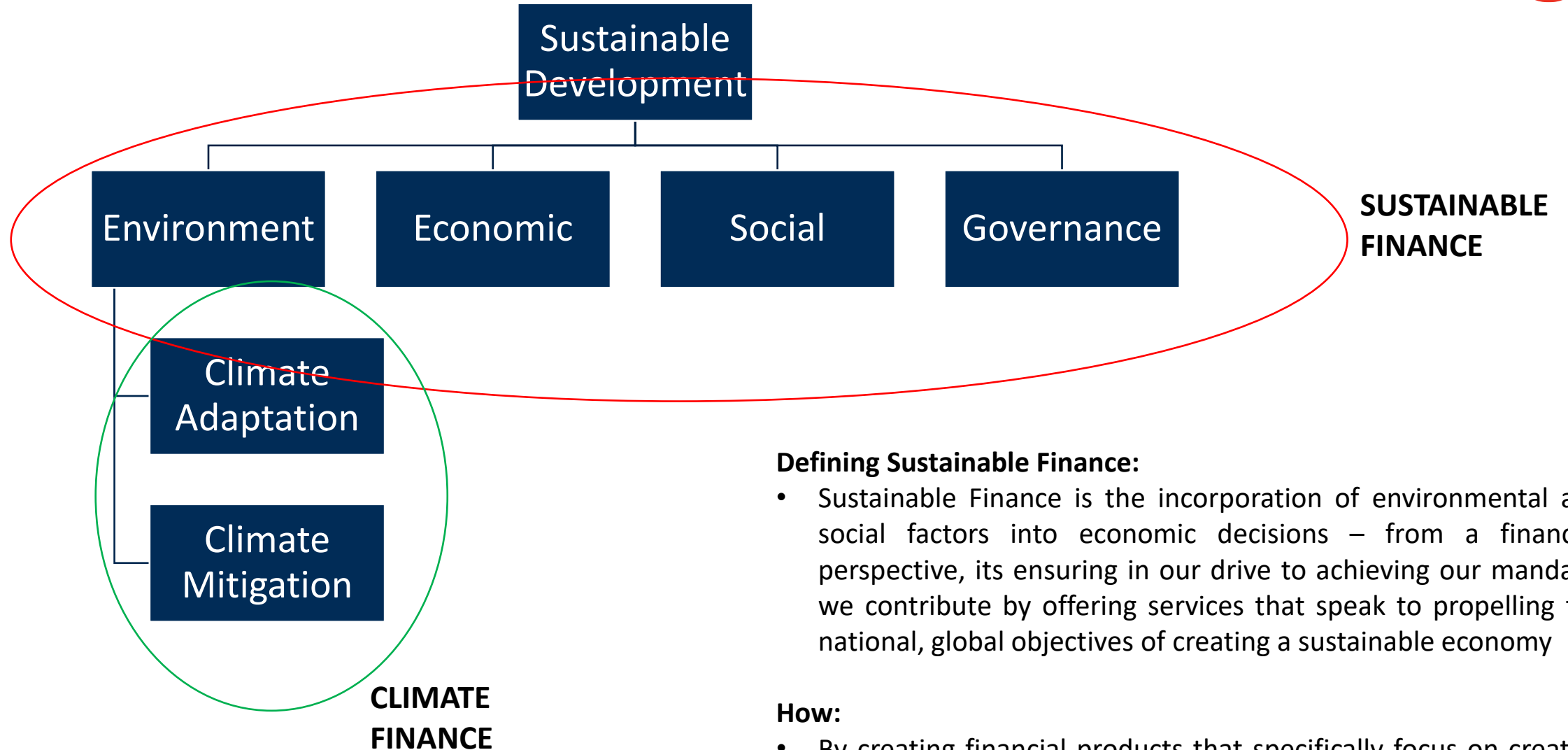
## Bank Windhoek

The largest commercial bank in Namibia in terms of loans and advances

Locally owned

First commercial bank to actively innovate in the Sustainable Finance market niche

# Sustainable Finance



## Defining Sustainable Finance:

- Sustainable Finance is the incorporation of environmental and social factors into economic decisions – from a financier perspective, its ensuring in our drive to achieving our mandate, we contribute by offering services that speak to propelling the national, global objectives of creating a sustainable economy

## How:

- By creating financial products that specifically focus on creating an impact in sustainable development and climate action – thematic bonds; Sustainability Loan etc.



# Our Journey

# Our Sustainable Finance Journey



Sustainable Utilization of Natural Resources and Energy Finance (SUNREF)



Sustainability Bond Issuance



2017

2018

2021

2023



Green Bond Issuance



Bank Windhoek Officially Launches the Sustainability Loan



# Current Initiatives



**A Better Future  
Tomorrow, Today**

Take your business to the next level with our **Sustainability Loan** and invest in a more efficient and effective future today.

1. Solar installations
2. Greenhouses
3. Grey-water/water treatment systems
4. Waste management systems
5. Other sustainable projects with environmental and/or social benefits

**No deposit | Flexible terms up to 72 months | Loan values up to N\$500,000 for individuals and N\$1,500,000 for SMEs/businesses**

For more information on the types of projects you can finance, visit [www.bankwindhoek.com.na](http://www.bankwindhoek.com.na) or email us at [sustainabilityloan@bankwindhoek.com.na](mailto:sustainabilityloan@bankwindhoek.com.na) today.

**Come, journey with us.**

**Bank Windhoek**  
a member of **Capricorn Group**

Ts & Cs Apply

## Bank Windhoek's Sustainability Loan



# Sustainable Finance



# The Sustainability Loan



## What it is:

- The Sustainability Loan is a Bank Windhoek loan offering that targets specifically financially feasible projects with environmental and/or social benefits.

## Who can access the offering:

- Anyone – as long as the project has clear environmental and/or social benefits and importantly, its financially feasible.
- To ensure we widen the scope of accessibility we defined certain thresholds to ensure that our individual and SME/Business segments were afforded an opportunity to access the funding – we did this through assigning some benefits

**Individuals**

**N\$ 500 000**

**SME & Businesses**

**N\$ 1 500 000**

## Eligible Projects:

- Recommended Projects that can benefit from the Loan:
- Renewable energy
- Energy Efficiency & Resource Efficiency
- Green Buildings & Sustainable Cities and Communities
- Sustainable Waste Management
- Sustainable Land Use
- Clean Transportation
- Sustainable Water & Sanitation Management
- Climate Change Adaptation
- Green Trade
- Climate-smart Agriculture
- Non-energy Green House Gas Emission Reduction
- Social Infrastructure (Health and Education)
- Reduced Inequalities
- Responsible Consumption and Production
- Affordable Housing
- Improved Access to Funding for Small & Medium Enterprises and Micro Businesses
- Woman in Business

# Green houses



# Wastewater Treatment Plants



# E-Bikes





# Lodge Construction



Social Impact



Employment Creation

# Why would you want tap into the Sustainability loan?



## Transition

### What it is:

- Moving away from conventional forms of energy or operations which cause harm to the environment directly or indirectly

### Examples:

- Your business uses a diesel-powered generator to produce electricity
- Your business uses grid power which expensive and has emission factor associated with its generation
- Your business uses a diesel engine to pump water from your borehole

*These are obstacles you can address using solar power*

## Upgrading / Scaling

### What it is:

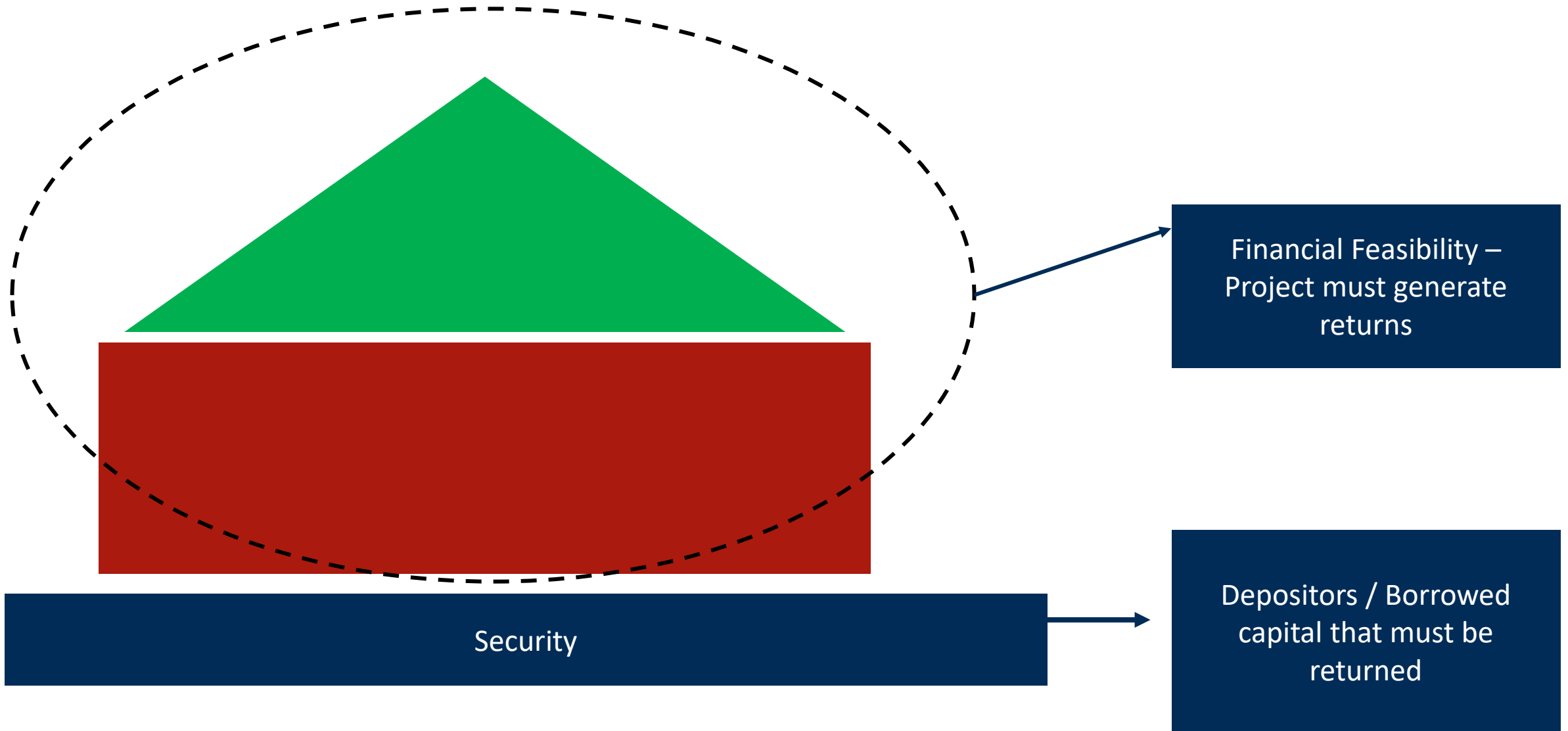
- Scaling up your business

### Examples:

- Your business model has sustainability integrated and you would like to expand your operations
  - Greenhouses
  - Existing solar systems upgrade
  - Wastewater treatment plants
- Your business wishes to access conventional SME/Business financing without environmental benefits that will have a social impact (job creation)



# Financing Conditions





# Other Services



## Business Banking

- **The Business Banking i-Lounge service**  
– Virtual Banking Services center for all SME clients
- **eCommerce** – Is an online payment solution for SMEs/Businesses with website that would need payments done online
- Corporate Credit Card
- Integrated & Standalone Point of Sale
- Electronic Banking Services
- Long- and Short-Term Insurance
- Corporate Credit Card

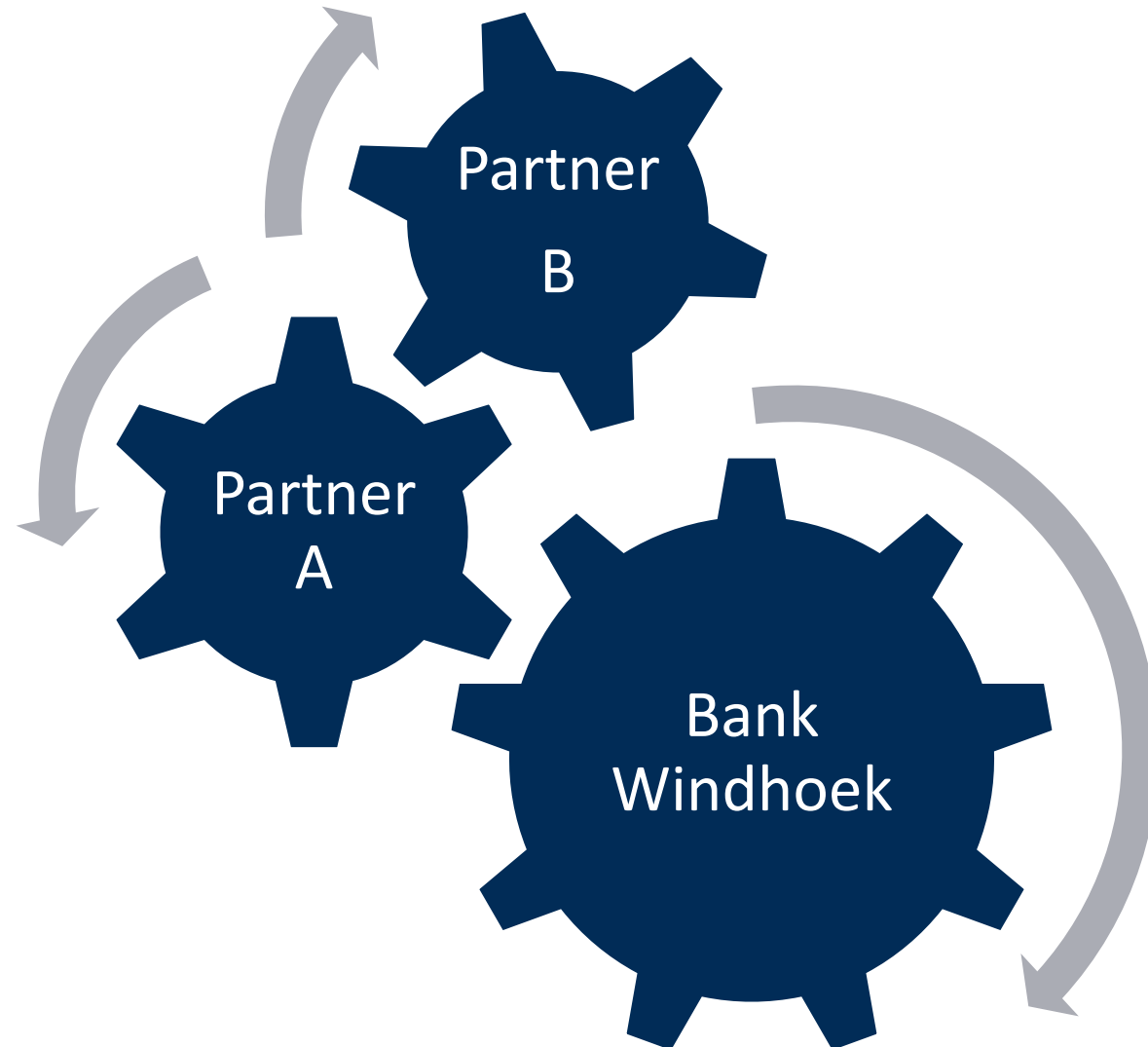
## Treasury Services

- **Customer Foreign Currency Accounts (CFC)**
  - Funds are held at Bank Windhoek
  - Internationally competitive interest rates
  - Accounts can be maintained in US Dollars (USD), British Pounds (GBP) and Euro (EUR)
  - No hidden fees
  - Competitive charges on transactions



# How Do We See the Future?

# Blended Finance





# How Do We Get To This Future?



For more information:

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# A Better Future Tomorrow, Today



Let us help you  
Achieve your  
Sustainability  
Dreams

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