

Annual Report
SDFN/NHAG
July 2012 – June 2013

ACKNOWLEDGEMENTS

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INTRODUCTION

This document gives an overview of the work of the Shack Dwellers Federation of Namibia during the period 1 July 2012 to 30 June 2013. The federation was established in October 1998 with only 30 saving groups. Following the establishment of the federation a dynamic people's movement developed in Namibia, with over 600 saving groups to date. This community driven process has proved that by treating poor people as assets and partners in the development process and, if provided with adequate resources and information, they can organize themselves to provide for their immediate needs. Involving communities are the best judges of how their lives and livelihoods can be improved.

The main activities of the saving groups supported by the NGO partner, Namibia Housing Action Group, are presented in this report and include savings as their organisational tool; learning and sharing from each other through exchanges; construction of services, shelter and communal facilities; accessing development funds through their own poor people's development fund (Twahangana fund); public events, negotiations towards supporting partnerships, of which the Community Land Information Programme forms part, and access to land.

1. ORGANISING COMMUNITIES THROUGH SAVINGS

The saving report outlines the savings of the federation. Each community manages their own savings and every three months a group is visited by members of another group for an audit of their saving books. These reports are combined on a network level, regional and national level. The national report for June 2012 and June 2013 are presented below. During the 12 months period savings increased with 1,246,827.53, membership also increased with 821 while saving groups went down with 38 groups.

June 2013

Regions	Saving	Members	Female	Male	Groups	Land
Caprivi	413,381.02	1154	292	862	42	104,943.23
Kavango	366,940.85	732	628	104	31	58,005.00
Otjozondjupa	608,518.71	1708	1184	524	48	201,231.47
Oshikoto	1,073,055.20	1493	1170	323	54	
Ohangwena	361,367.27	510	434	76	22	150.00
Omusati	811,211.80	1098	927	171	38	
Oshana	804,171.72	1361	1226	135	54	288.50

Kunene	96,565.41	371	261	110	8	65,774.37
Karas	117,173.60	1112	839	273	41	8,156.15
Hardap	49,524.45	413	311	102	12	
Omaheke	381,573.73	1286	869	417	26	174,860.57
Erongo	1,102,298.10	2617	1777	840	86	264,383.20
Khomas	2,973,385.99	6545	3249	3296	143	3,253,530.74
Sub Total	9,159,167.86	20400	13167	7233	605	4,131,323.23
Land saving	4,131,323.23					
Total	13,290,491.09					

June 2012

Regions	Saving	Members	Female	Male	Groups	Land
Caprivi	519,062.74	1057	820	237	38	18,862.24
Kavango	290,278.69	955	758	197	38	90,974.00
Otjozondjupa	409,001.42	2036	1385	651	60	99,422.96
Oshikoto	805,445.90	1230	972	258	47	
Ohangwena	184,162.34	413	343	70	54	
Omusati	801,676.72	1467	1231	236	50	730
Oshana	746,934.98	1065	927	138	43	
Kunene	679,372.35	320	236	84	9	32,938.61
Karas	118,336.71	982	749	233	37	
Hardap	68,710.63	348	233	115	18	
Omaheke	272,521.22	1178	790	388	38	109,216.64
Erongo	800,651.73	2302	1514	788	70	337,670.69
Khomas	369,486.54	6226	2812	3414	141	2,651,502.76
Sub Total	8,702,345.66	19579	12770	6809	643	3,341,317.90

Land saving	3,341,317.90					
Total	12,043,663.56					

3. EXCHANGES: SHARING, LEARNING BY DOING

Activities of the federation are supported through exchanges, which is the cornerstone of learning, sharing skills, addressing challenges facing communities and linking the federation with local authorities, central government to fight poverty and housing needs in Namibia.

3.1 Local and National Level exchanges

This period 606 exchanges were facilitated. 14,743 members were involved in the exchanges between communities and 78% of the participants were women. Through these exchanges members learned to do daily savings, bookkeeping, moulding bricks, house construction, conducting socio-economic surveys as part of Community Land Information Program (CLIP) and recording regional activities to measure progress.

3.2 Shack/Slum Dwellers International (SDI) meetings and international exchanges

Zimbabwe: Namibians visited Zimbabwe on the 24th-26th September to assist with development of upgrading and housing fund with David Negonga from City of Windhoek, Mr Shinime from MRLGHRD and Elizabeth Amakali from SDFN. Two days meeting and one day visit to DZ informal settlement to view upgrading.

Cape Town, Stellenbosch: two NHAG staff, officials and councillors and community members from Gobabis/Grootfontein and Keetmanshoop participated in an international exchange in Stellenbosch and Cape Town' 6-8 March 2013. The exchange started off with a site visit to Langrug informal settlement in Stellenbosch. Trevor one of the enumeration



team members explained the outcome of the survey to the delegation: *"mapping is done in the community to identify all the issues that the settlement is faced with"*. Further activities include a meeting with the



Stellenbosch Town Council, visiting the re-blocked Mshiniwami in Cape Town and having discussion with the SDI. Cape Town and Stellenbosch provided a platform for the exchange delegates to learn from a different planning mind-set which facilitate a bottom up approach to planning procedures in their local authorities and influence national government policy in the future. The delegation learned more about this partnership approach to upgrading when both Keetmanshoop and Gobabis Municipalities express the interest to apply it in their informal settlement upgrading, taking the CLIP into action. The outcome of this exchange was the decision by Gobabis Town Council, to do the upgrading of the Freedom Square (Damara Block) informal settlement. This inhabitants of this informal settlement participated in CLIP the previous year and expressed their dissatisfaction about being relocated the during the feedback meeting in July 2012. The Gobabis Council subsequently agreed to reblocking and upgrading of the informal settlement and agreed to sign a MoU with NHAG and the SDFN.

Zambia: The purpose of the exchange was to participate in the signing of the MoU with the



local council in Ndola, learn from the affiliate countries and visit other organisations and networks in Ndola, Kitwe and Kalushi. Two of the local authorities came on an exchange to



Namibia by the end of 2011 to learn from the collaboration between the communities and Local Authorities. The exchange was for four days and witnessed the signing of the MoU in Ndola and an exchange with the different savings groups in Kitwe, and Kalushi, discussions on saving, type of fund used by the different groups and challenges observed.

Ghana: The National Coordinator was requested by the SDFI Secretariat to support with the SDI Financial Manager and an Utshani staff member in the review and assessments of the capacity and management of the various affiliated countries in Africa. The Ghana visit took place from 21- 26 March and involved a thorough discussion on various management and organisational issues in line with Sida requirement for assessing organisations. The team also had the opportunity to visit some of the projects which included a medium rise building

constructed around a courtyard. Land ownership issues restrict incremental development serious and the option to build such a high rise building was supported by the UN- Habitat.

Angola: The NHAG/SDFN with community and Local Authority representatives from Namibia and South Africa were invited by Habitafrica to participate on an international Conference in Benguela, Angola the first week from the 3rd – 9th June 2013. Gobabis participated in Angola exchange on participatory upgrading (Habitafrica workshop).

Kenya: An SDI event in Nairobi, 12-18 April 2013 included an enumeration workshop, the Council and Board meeting, the UN Governing Council Meeting which were attended by SDFN members from Windhoek and Usakos, and one NHAG staff member attended. The purpose of the exchange was to share experiences on the history of profiling and enumeration, federation building, systems and structures for data collection, data and slum upgrading, negotiations and advocacy. Feedback was given from a meeting with a USA university, the Santa Fe Institute. The aim of the meeting with this tertiary institute was to develop a partnership with the SDI to establish a global slum profile for negotiation and advocacy. The group worked on new standardised SDI profiling template and countries committed to provide outstanding profiles and use new profiling format. The use of mobile phones for enumeration was explored and field trip to Matahare slum demonstrated the mapping of slum boundary using GPS on a mobile phone.

Delegates attended the SDI Council meeting, the SDI Board meeting and Southern Africa hub meeting. The UN-Habitat Governing Council meetings, sessions and exhibitions were attended and a meeting took place with the Namibian government delegation. And SDI-UN-Habitat MoU was signed to facilitate the establishment of a World Urban Poor Forum.

The exchange showed the importance of getting more information through profiling and confirmed the profiling process, with enumeration to be conducted when upgrading is imminent.

It was confirmed by the UN-Habitat that Namibia and the SDFN-NHAG was selected for inclusion in the Participatory Slum Upgrading Programme. UN-Habitat executive director advised that roads be kept clear to ensure access for emergency services.

Delegates felt that there is opportunity to expand our current profiling (exploring the inclusion of a shack count) exercise by providing rapid results currently only obtained through lengthy enumeration. Delegates were impressed by Uganda approach whereby communities were brought together and part of decision-making through e.g. the profiling and shack count for land negotiation.

Cape Town, 2-11 June 2013 – SDI-Santa Fe Institute (SFI) Profiling & Enumeration Exposure (one SDFN member from Windhoek and one NHAG staff member attended). SFI introduced their research projects and interest in studying complex systems of cities, and opportunities of sharing information gathered by SDI affiliates to promote a better understanding of the global informal settlement phenomenon. Affiliates from Uganda, Zimbabwe, Namibia and

South Africa shared successes and challenges regarding profiling and enumeration and identified commonalities; identification of hazards included in settlement mapping; project objectives were outlined; countries completed profile questionnaire and identified challenges/uncertainties; new methods for data collection and entry were explained (e.g. the use of mobile phones), and benefits and relevance to local situation evaluated. A better understanding of the SDI – SFI collaboration on the project was ensured and differences and similarities in affiliate processes and practices were revealed. It was confirmed that information gathered through profiling is available faster (not going through enumeration exercise) and sharing of standardized information among affiliates has potential to focus energy on profiling than to persist with enumeration until creation of settlement register with detailed household data is needed.

The testing of the profile form was done in UT Litho Park and UT Gardens (questionnaire was administered by federation member and NGO staff) and services, landmarks and settlement boundary were marked (mapping was done by local mapping team and SFI on a smart phone). The field testing of the profile questionnaire demonstrated the securing of as much information through discussions and observation using the questionnaire only as a framework for discussion. Following the field test affiliates reviewed the profiling questionnaire to simplify and clarify the process, assessing suitability to country specific conditions, and to get a common understanding and agree on the interpretation thereof. It was agreed that mapping of services and settlement boundaries is to accompany profiling when possible, using tools available. The updated profiling questionnaire was to be adapted to local country.

Affiliates attended the enumeration training and launch of the exercise in UT Litho Park and UT Gardens. Residents were informed about the ISN and advantages of enumeration and becoming active in the federation during enumeration training. The use of a codified enumeration form simplifies and sped up the exercise. It was proposed that the standardisation of enumeration forms (allowing for country specific needs) will assist in having issues covered currently omitted by some affiliates, following the new profiling format and implementation.

SFI and SDI affiliates reviewed country profiles and shortcomings to be addressed, and SFI presented their findings from the exposure. Stellenbosch municipal officials joined the discussions, stressing the need for credible and palpable data if to be applied. Uganda shared information and the use of the Social Tenure Domain Model (STDM) - open source software aiming to give a form of recognition to settlement residents. The relationship established with Stellenbosch Municipality, CORC and SDI during March 2013 and discussions at this exchange were considered supportive of the re-blocking of Freedom Square, Gobabis. Country profiling commitments (set in April 2013 in Nairobi) were reviewed countries were requested to provide available profile and enumeration data.

Key outcomes of the exposure were establishing standardised rituals and practices with the possibility to incorporate local concerns following a common approach in information

collection for settlement upgrading and identification of priority community concerns. The importance of information collection for development by using it as a weapon in negotiations to plan with the community was instilled. The sharing of profiling and enumeration data with SDI-SFI for analysis and visualisation on the web was identified as a potential trial project.

4. HOUSE CONSTRUCTION AND PROJECTS

During this construction period 300 houses were completed (237 from new loans and 63 that were started the previous year) while 109 houses are under construction and 4 households are still preparing for their construction.

The following table gives an illustration of the houses under constructed and houses completed

Houses completed in the period receiving loans before June 2012

Towns/areas	completed
Gobabis	21
Otjinene	24
Okongo	16
Ondangwa	2
Total	63



July 2012-June 2013

Town	In preparation	Under construction	Completed	Total
Omaruru –River A			11	11

Ondangwa			2	2
Luderitz		2	18	20
Keetmanshoop		9		9
Katima Mulilo			75	75
Kalkfeld			26	26
Rundu			6	6
Windhoek-omusati group			11	11
Rehoboth			10	10
Omaruru-River B	2		44	46
Okamatapati			9	9
Kamanjab		24		24
Ipelegeng Bomma-whk	2	5	8	15
Oshakati			16	16
Gochas		10	1	11
Aranos		8		8
Leonardville		17		17
Tsumeb		34		34
Total	4	109	237	350

Capital to construct houses became limited and the house construction could not progress on the best potential scale. However the completed projects presented opportunity in some areas, where land was made available as a result of completed projects. The unfortunate economic factor of ever increasing cost on building materials poses the challenge of house construction becoming more expensive. These open a door of opportunity in capitalising on local materials.

Comment [AM1]: Heinrich and Edison - no training ? when was Okahandja Park service done
We need more information around technical

5. TWAHANGANA FUND

Total Income to support loans for this period was:

1. GRN(MRLHGRD)	1,900,000.00
2. Members Contribution	197,024.97
3. SDFN Loans Repayments	4,341,218.24
4. UPFI- Shack Dwellers International	2,120,317.84
5. Prime Minister Nahas Angula	600.00
6. Otjinene Municipality	1,390,000.00
Total	9,949,161.05

Loans out for the 12 months period ending 30 June 2013:

Type of loan	Households participation	N\$
House loans:	386 households received	9,677,881.54
Small Business Loans:	218 households received	1,222,413.82
Services Loans:	412 households received	1,172,769.84
Total loans through the Twahangana Fund	1016 beneficiaries	12,073,065.20

	received	
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A meeting was held in August 2012 with regional facilitators to discuss and come up with guidelines around house extensions and shelter improvements, this came as a result of dwindling resources. There was a high demand from saving groups to extend houses but the fund could not cater for everyone. It was then decided that saving groups are accorded loans based on their repayments and extension guidelines set by the federation.

In February 2013 federation groups discussed the use of reference codes when doing payments into the Twahangana fund- for accurate reporting and identifying who's paying for what. Small business assessment forms were discussed and explained to members. They also shared experiences and impacts of doing small businesses.

6. FEDERATION EVENTS

1. Omaruru brick making and house opening event was held on the 7, 8, 9 July 2012, led by Erongo Regional Governor Honourable Cleophas Mutjavikwa on behalf of the Honourable Jerry Ekandjo, former Minister of Regional and Local Government, Housing and Rural Development. The event was organised in partnership with Omaruru Municipality, Erongo



Regional Council and Build It Omaruru. The event was graced by the Homeless International who brought guests who were on fund raising campaign to Namibia. Over a 1000 bricks for 57 houses were made, three foundations were excavated and 25 houses were officially opened. The Governor at this event encouraged federation members to save more and better look after their groups and pledged the Government's support. The event was attended by Hon Alpheus Muheua, Deputy Minister of Labour, Hon. Mike Tjirare, Omaruru Constituency Councillor, Omaruru Mayor Hon. Vincent Kahua, Deputy Mayor Hon Albertus and Hon Town Councillors and by more than 400 community members.

2. Luderitz brick making event- A brick making event was held in Luderitz in October 2012 organised in partnership with Luderitz Town Council, Luderitz Constituency/Karas Regional Council, Megabuild Pupkewitz and Standard Bank Namibia. The event was led by the Hon. Jerry Ekandjo former Minister of Regional and Local Government, Housing and Rural Development. Luderitz Town Council was represented by the Mayor Susan Ndjaleka, Deputy Mayor and four Town Councillors while Luderitz Constituency was represented by Hon. John Scholtz Regional Councillor and Chairperson of Karas Regional Council. The event was attended by about 500 community members. Luderitz Town Council has since this event been providing free building sand for the construction as the Council contribution to low cost housing and encouraging members of the community to build their houses through self-help process.

7. SECURING LAND

Land has been a burning issue over the years. Urban development such as Flats has made it difficult for Low income groups to acquire land due to the price offered on land by developers which is very high. On the other hand we are sitting with outdated municipal policies that do not yield the required results. In some cases there are good outcomes in small towns such as Gobabis (informal settlement upgrading), Omaruru (44 plots), Okakarara (60 plots), Outjo(75 plots), Usakos(30 plots), and many more others.

During the Period Swakopmund Municipality approve land for 36 members. The municipality changed the allocation to require that the land should be subdivided and individual titles obtained. Although a meeting was requested to discuss the issue, it was not granted. Subsequently the group obtain quotes for the subdivision of the land.

Informative meetings were also held with key stakeholders in the following towns: Fransfontein, Kunene, Keetmanshoop, Omuthiya, Oshikoto, Otjinene, Omaheke, and Tsumkwe in Otjozondjupa to secure land through understanding of CLIP, federation to take ownership and be less reliant on NHAG.

8. Community Land Information Programme (CLIP)

Progress: The Community Land Information Programme aims to provide informal settlement communities with a tool to participate in their own development by playing an active role in the planning and upgrading of their settlements. This bottom-up approach challenges the traditional top-down planning approach and encourages authorities to take community's needs into consideration.



From July 2012 to June 2013 enumeration was completed in 18 informal settlements in 10 towns, while the process was initiated in 8 settlements in 7 towns, and 7 settlements in 4 towns were mapped. Supporting these CLIP activities, 44 national and 5 international exchanges took place; 10 regions participated in these CLIP exchanges. Feedback meetings on CLIP results were held in 15 towns with communities and other stakeholders – Kalkfeld, Omaruru, Bukalo, Gobabis, Grootfontein, Windhoek, Tsumkwe, Stampriet, Walvis Bay, Keetmanshoop, Opuwo, Outjo, Otjinene, Mariental and Tses. Upgrading plans were discussed with the authorities in Grootfontein, Gobabis, Usakos and Karasburg, while community themselves established upgrading teams in Usakos and Karasburg, and established and strengthened in teams in Gobabis.

Two Land Management and Registration students from the Polytechnic of Namibia did their in-service training under CLIP. They assisted with socio-economic and spatial data collection, digitising and analysis of data, and were trained in using the open source GIS software to digitise and link the socio-economic and spatial data. Data of 3879 households with 13,250 occupants, covering 30 settlements in 18 towns were captured by 8 CLIP team members from the informal settlements in Omaruru and Windhoek (where the new database was used), and by one Habitat Research and Development Centre staff member in the new MS Access database. Training was provided to those capturing the data and office space was provided for the data capturing by the Omaruru Town Council and the HRDC for the Windhoek team.

During discussions the Omaheke Regional Council expressed interest to collaborate on upgrading of settlements in the region, while the draft MoU was accepted by the Gobabis Municipality, aiming at collaborating on a participatory pro-poor planning approach.

A CLIP review workshop combined with a national stakeholders meeting was held in



Gobabis from 3-5 July 2012. In attendance were the Omaheke Regional Governor, the Deputy Mayor and an official from Grootfontein, a Councillor and official from Swakopmund, a representative from the Ministry of Regional and Local Government, Housing and Rural Development, SDI delegates from Angola, Zimbabwe and South Africa, and SDFN/CLIP team members from Omaheke, Otjozondjupa, Hardap, Erongo and Khomas. Participants

in the workshop reviewed the implementation of the programme and its achievements. Municipal Councillors and officials shared their concerns regarding the type of sanitation options available and pledged their support for the programme.

As an introduction into linking the Human Settlements database of the MRLGHRD with the CLIP, the SDI and NHAG met with officials from the Habitat Directorate and the HRDC on 18 October 2012 to demonstrate the application of socio-economic data for planning and development purposes. The Ministry's questionnaire sent out to the Regional Councils and Local Authorities for completion was reviewed and used for training the Directorate staff in MS Access to create a database for capturing the completed questionnaires. The Ministry emphasised that information collected through CLIP on informal settlements forms part of the data requested to be provided by the Regional Councils and Local Authorities, and the provision thereof was considered necessary for the planning and budgetary purposes. Questionnaires submitted to the Directorate were analysed by NHAG who created a database for capturing the data by Directorate staff. On 28 November 2012 NHAG provided training to the Directorate in capturing the data in the database and followed up on progress. In a collaborative effort with the Directorate to introduce CLIP and the link with the Human Settlements database in the north central regions, meetings were held from 12-15 May 2013 with Regional Councils and Local Authorities to sensitise them regarding the CLIP process and the various activities involved. The Oshikoto Region was very eager to confirm the settlements in the region to be profiled, mapped and enumerated.

Two CLIP strategic planning meetings were held on 28 January and 24 June 2013 to review progress and the targets set for the programme with CLIP/regional facilitators and SDFN representatives from the regions. It was stressed that tangible results are needed to promote participation and sustainability and that the scaling up of activities are needed. Being a community driven process, promotion of ownership and the mobilisation of the community and other stakeholders by the SDFN were needed; strategies were devised to broaden and ensure continued participation – the meeting was reminded to integrate the mobilisation of communities to become savings group members and/or more actively involved in SDFN activities during CLIP. Steps in the process in need of attention were

highlighted: the need for introducing a reporting and monitoring system was explained; tools for verification of data (not being common practice) were identified to increase the credibility of data for establishing a settlement register; the local safekeeping of collected data was stressed and clarified when it was to be forwarded to SDFN-NHAG in Windhoek; the functioning of upgrading teams were reviewed – to ensure that regions take ownership of upgrading team strengthening, Gobabis and Omaruru (two pilot towns) were identified to demonstrate upgrading team formation, roles and responsibilities; SDFN/community inputs into publications were sought; once reviewed new targets were set to meet the programme objectives.

SDFN-NHAG and CLIP team members participated in CLIP mid-term evaluation commissioned by Habitáfrica in the four pilot towns (Windhoek, Gobabis, Grootfontein and Omaruru); the outcome of the findings of the evaluation was workshopped with stakeholders, which also served as a national stakeholder meeting. Stakeholders drafted action plan with based on the recommendations for implementation during remainder of project period.

Following discussions during February and March 2013 with Jacques Korrubel, City of Windhoek officials and Brand van Zyl from Urban Green cc, who was appointed by the City to conduct an environmental scoping for the formalisation of the Mix Farm informal settlement, NHAG was subcontracted and signed an agreement in April 2013 with Urban Green to conduct the socio-economic survey in the Mix Farm informal settlement. NHAG participated in the community meeting on 13 April 2013 organised by the City to sensitise residents of the informal settlement regarding the purpose of the survey and solicit their participation and collaboration; recruited members of the informal settlement community to collect the data using the questionnaire form provided by the City; trained experienced CLIP team members from Windhoek to train and monitor the enumerators; supervised and monitored the collection of data of 100 households identified through the numbering of newly erected structures by the City; captured the data in the MS Excel file provided; carried out a basic analysis to verify the accuracy and representativeness of the data collected and captured; submitted the completed questionnaire forms and captured dataset to Urban Green cc.

Following the enumeration workshop held in Nairobi in April 2013 and in preparation for the enumeration exposure to Cape Town in June 2013, NHAG considered adding issues to be included in an environmental assessment prescribed by Environmental Management Act to the newly proposed SDI profiling questionnaire. Identified issues were raised at the Cape Town meeting, however, due to efforts to simplify and standardise the questionnaire, affiliates were encouraged to add issues of specific relevance to their countries to the set template.

9. BUILDING NATIONAL AND INTERNATIONAL PARTNERSHIPS

9.1 NAMIBIAN PARTNERS

MAWF: NHAG-SDFN participated in the National Water and Sanitation Sector Coordination Forum meetings where it presented the findings of the study on Affordability levels among SDFN groups in Windhoek on 30 January 2013. From 4-8 March 2013 it participated in the workshop to prepare the Five Year NDP4 Sectoral Plans for the 2012/13-2016/17 financial years and the 2013/14 Annual Sectoral Execution Plans (specifically for the water and sanitation sector).

Mass Housing Project: A technical Committee was formed through the ministry of Regional and Local Government, Housing and Rural Development (MRLGHRD): in order to develop a comprehensive plan that will look into the technical, socio-economic, legal and financial aspects of producing mass housing in Namibia. NHAG/SDFN requested to serve on this committee where they made a proposal to the committee. A blue print document was submitted to the cabinet, subsequently it was approved and now we are patiently waiting to acquire money from the government to commence with the mass housing programme.

Briefing Government Leaders: NHAG and SDFN also met with His Excellency the President Hifikepunye Pohamba, Minister Hon Charles Namhlo, and the Permanent Secretary Ms. Sirrka Ausiku, Khomas Regional Governor Hon. Laura Mcloud Katjirua and Omaheke Governor late Hon. Rapama Kamehozu. The main aim was to brief and to present and sensitise about the activities of the SDFN/NHAG. Both Leaders pledged their support for the Federation and encouraged them to continue mobilising the low income and provide the much needed support.

MLR: SDFN-NHAG made a presentation to the Land Reform Directorate of the Ministry of Lands and Resettlement and the Gesellschaft für Internationale Zusammenarbeit (GIZ) on 24 January 2013 to introduce the activities of SDFN-NHAG and explore collaboration opportunities.

NSA: NHAG met with the Namibia Statistics Agency on 30 July 2012 to clarify activities involved in the CLIP process, give an update on progress and seeking opportunities to collaborate.

City of Windhoek: From July 2012 to March 2013 SDFN-NHAG participated in the One Nation Vulnerability and Capacity Assessment (VCA) pilot project of the City's Disaster Risk Management Division. As members of the working group it assisted in the preparation to assess hazards and risks faced by the community and the capacities they have to deal with such - drawing on CLIP, inputs were given during the meetings and workshop on the VCA methodology, specifically the questionnaire design. During March 2013 SDFN-NHAG participated in the transect walk through the settlement, administered the questionnaire with sampled households, supervised one of the teams, verified the data, and geo-referenced the interviewed households.

SDFN-NHAG also participated in the workshop on Strengthening City Responses on HIV/AIDS in the City of Windhoek CoW – feedback on the study was given and a strategy was formulated.

Cabinet: Submitted the Affordability levels among SDFN groups in Windhoek report to the Cabinet committee on Poor Residents on 31 October 2012

On 8 May 2013 SDFN-NHAG presented the findings of the study on affordability levels among SDFN groups in Windhoek to the Strategic Executive Forum on 8 May 2013. Discussions on the study proposals resulted in the City advising that the relevant Strategic Executives be directly engaged regarding issues raised.

9.2 INTERNATIONAL PARTNERS AND EVENTS

WUF – The World Urban Forum took place on the 28th August – 7th September 2012. Two SDFN facilitators and one NGO official participated in the forum. This alternative forum is created to enable the community to actively engage in making changes to improve their lives in the urban areas.



Fides Bank: on the 19th of September 2012, Christian Baron with Serge Buldrei from Canada visited NHAG they wanted to know how SDFN operate; we explained the operations but could not identify openness for cooperation yet. They provide financial services mainly loans for micro-businesses.

UNHABITAT- A training workshop was held in Rwanda-Kigali in June 2013 by UN-Habitat as part of the PSUP- Participatory slum upgrading program as spearheaded by the UNHABITAT. It was attended by the country team comprising of Ministry of Regional and Local Government, Housing and Rural Development, Opuwo Town Council, Walvisbay Municipality, Aroab Village Council, NHAG/SDFN, Consultant and Country UNHABITAT representative. The three local Authorities have completed phase one and are to embark on phase two and the community and all stakeholders participation is highly encouraged.

African Association of Planning Schools: The AAPS presented with Urban Land Mark Annual conference in Johannesburg in which the National Coordinator participated with a researcher based in Namibia. They produced a toolkit for planning student's courses related to informal settlement upgrading. This was shared with the Polytechnic Staff. The outcome of the conference is presented below.

Urban Land Mark Annual Conference: the conference was held in March 2013 to interrogate whether improved property rights are sufficient to significantly change people's access to urban land, housing, services and economic opportunities. While there is a growing body of empirically based knowledge which indicates that there is indeed a link between property rights, market access and improved urban livelihoods, they further investigated:

- *How best this knowledge could be translated into changes in practice?*
- *Whether the evidence-base is making any difference to how urban areas are governed, to whether tenure security is improving, and to whether people have greater access to information and to more habitable land and shelter?*
- *Whether the economics of access to land are any fairer as a result of the work done by well-meaning researchers and policy analysts?*

This led to the next level of challenges:

- *If not enough change is happening, how can the impact of the many donor agencies and governments working in the field be improved?*
- *And is there real evidence to show which programmes work and why?*

10. FEDERATION ACTIVITIES

National meeting: The national meeting took place on the 22nd and 23rd June 2013. All 13 regions came together and shared their regional reports: Saving, land negotiations, house constructions, Twahangana fund, challenges they are facing and come with strategies to address those challenges.

Annual NGO Expo & Symposium: NHAG/SDFN participated in the second annual NGO Expo that took place on May 29th – June 1st. The Expo gives an opportunity to NGOs to introduce themselves to the public and create necessary partnerships for sustainable development in Namibia.

11. MANAGING NHAG AND FUND RAISING

A Board meeting took place on the 14th of June 2013 to approve annual financial statements. Comic Relief evaluation was one of the issues discussed during the board meeting as the contract ended during this financial period. NHAG was informed that the results of the evaluation will guide future funding from Comic Relief. The evaluation was conducted by Prof Werner Wolfgang on the impact of the work. Also during this financial year Fransiskus Kandundu retired from his long term position as a Building Technician in July

2012 after serving the community for 20years (from 1993-2013). Edison Tjihero and Heinrich Amushila are continuing to strengthen the regional teams, give technical support and assist with negotiations with the local authorities.

APPENDIX A: EXCERPTS FROM THE ANNUAL FINANCIAL STATEMENTS FOR THE SUPPORT ACTIVITIES OF THE SHACK DWELLERS FEDERATION OF NAMIBIA

NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

STATEMENT OF FINANCIAL POSITION AT 30 JUNE 2013

ASSETS	Notes	2013 N\$	2012 N\$
Current assets		476 047	783 860
Receivables		57 687	206 703
Twahangana Loan Fund	2	57 687	181 703
MRLGHRD		-	25 000
Cash and bank balances		418 360	577 157
Core Activities		309 163	514 307
Habitafrica Clip 1		109 197	61 077
Cash return		-	1 773
Total assets		476 047	783 860
FUNDS AND LIABILITIES			
Accumulated (deficit)/surplus		103 782	(276 816)
Current liabilities		372 265	1 060 676
Resource Management		3 360	-
Provisions for leave pay	3	68 905	40 531
Twahangana Loan Fund	3	300 000	489 382
Grant received in advance - SDI	3	-	530 763
Total funds and liabilities		476 047	783 860

NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

STATEMENT OF SUPPORT, REVENUE AND EXPENSES FOR THE YEAR ENDED 30 JUNE 2013

INCOME	2013 N\$	2012 N\$	
Donations received for Core Activities	6 336 379	5 256 373	
Misereor (151-900-1014)	1 806 284	547 819	
Misereor (151-900-1019)	-	977 338	
Homeless International (NA004)	1 628 676	1 627 796	
SDI-153 (Cities program)	-	135 792	
SDI-179 (Federation Strengthening Oct 2011)	-	504 166	
SDI-153 (Cities program)	-	154 716	
Habitafrica Clip 2 Support Activities	1 068 937	746 983	
SDI - 243 (Federation Strengthening)	546 362	-	
Donation: MRLGHRD 2011/2013	600 000	25 000	
Twahangana interest	57 687	106 703	
SDI - Refund	97 670	-	
SDI - Twahangana Ref 181 (Technical support)	530 763	392 860	
IIED Sanitation Study (Ref 742.05/01)	-	-	
Selavip	-	37 200	
Income from local sources	81 563	91 392	
Interest received	1 563	1 392	
Kongalend	-	20 000	
Standard Bank	80 000	70 000	
Special Projects income	-	431 957	
IIED - Sanitation	-	58 276	
Habitafrica - Town planning	-	373 681	
Total income for the year - Core Activities	6 417 942	5 779 722	
Income received in advance	-	530 763	
SDI- 179 Federation Strengthening	-	530 763	
Total funds received	6 417 942	6 310 485	
EXPENSES FOR CORE ACTIVITIES:	6 037 344	6 278 613	
Learning by sharing: Exchanges	1 763 962	1 627 672	1 716 643
Regional exchanges	865 671	846 456	917 141
National exchanges	407 770	375 654	371 177
International exchanges	123 957	55 067	76 991
NHAG support/travelling costs	94 772	85 526	93 910
Administrative costs	105 998	105 681	91 063
Facilitation costs	165 794	159 288	166 361
Negotiating: Land and Services	782 505	741 797	747 333
Meetings on National Level	63 404	48 302	51 076
Information collection	41 622	40 123	35 017
NHAG support/travelling costs	94 910	89 565	93 866
Administrative costs	105 998	105 681	91 997
Facilitation costs	476 571	458 126	475 377

NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

STATEMENT OF SUPPORT, REVENUE AND EXPENSES (continued)

EXPENSES FOR CORE ACTIVITIES: (continued)	Annual budget N\$	2013 N\$	2012 N\$
Loan Activities/Twahangana Fund	785 205	688 624	705 260
Regional approval (Financial Systems)	122 784	97 419	111 265
Governing of Fund/Treasurers meetings	94 065	63 800	71 856
Auditing costs	24 974	-	-
NHAG support/travelling costs	79 020	80 832	78 437
Administrative costs	132 774	124 511	111 421
Facilitation costs	331 588	322 062	332 281
Environmental Programme	1 370 141	995 101	1 065 643
Training Local teams	113 766	82 366	97 282
Affordable building material/methods	127 362	15 474	49 193
Events	172 869	80 578	77 142
Planning	108 772	30 598	47 423
NHAG support/travelling costs	131 197	88 101	123 644
Administrative costs	53 139	50 592	43 577
Facilitation costs	663 036	647 392	627 382
Federation activities	1 463 254	1 293 422	1 342 337
National activities	228 921	150 561	198 520
Regional activities	819 397	771 992	735 287
NHAG support/travelling costs	71 830	50 265	71 210
Administrative costs	53 139	51 635	46 814
Facilitation costs	289 967	268 969	290 506
Management of NHAG	231 007	248 179	218 764
Management	13 737	11 960	6 533
Reports and auditing costs	41 622	66 704	40 837
Administration	13 875	19 185	13 006
Facilitation costs	145 123	138 450	145 288
Staff training	16 650	11 880	13 100
	6 396 074	5 594 795	5 795 980
Special Project Expenses		442 549	482 633
SDI/Angolan (UPFI 70)		-	80 217
Rent: Office NHAG		36 000	-
Office equipment: CLIP		4 300	-
Movement in the leave pay provision account		28 374	16 136
IIED (Sanitation)		-	12 599
Habitafrica (Town Planner Support)		373 875	373 681
Surplus/(deficit) for the year		380 598	31 872
Less: Funds received in advance		-	(530 763)
Total surplus/(deficit) for the year		380 598	(498 891)

NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

STATEMENT OF CHANGES IN FUNDS FOR THE YEAR ENDED 30 JUNE 2013

	<u>2013</u> <u>N\$</u>	<u>2012</u> <u>N\$</u>
Balance at the beginning of the year	(276 816)	222 074
Surplus/(deficit) for the year	<u>380 598</u>	<u>(498 890)</u>
Balance at the end of the year	<u><u>103 782</u></u>	<u><u>(276 816)</u></u>

APPENDIX B: EXCERPTS FROM THE TWAHANGANA FUND ANNUAL FINANCIAL STATEMENTS

NAMIBIA HOUSING ACTION GROUP - TWAHANGANA FUND		
For the year ended: 31/06/2013		
	30 June 2013	30 June 2012
	N\$	N\$
INCOME		
House Constructions	4,341,218.24	3,906,950.56
House Constructions Repayments	3,897,152.55	3,554,597.70
Social Fund (Pensioner) Repayments	19,558.00	36,312.18
Service Installations Repaid	224,772.95	156,287.82
Small Business Support Repaid	199,734.74	159,752.86
OTHER INCOMES	291,600.88	469,312.60
Bank Interest	57,687.30	106,702.62
NHAG Core (UPFI) debt 11/12	32,679.61	
Poor Peoples Fund - Member Contributions	197,024.97	100,835.45
Insurance (Refund)		
Refund - Nhag Core		10,374.53
GROUP (loan) REFUND	4,209.00	
SDFNNHAG Core Activity Refund		251,400.00
INCOME FROM LOAN MANAGEMENT	1,390,000.00	1,780,000.00
Build Together Loans - City of Windhoek		
Build Together Loans - Otjinene Municipality	1,390,000.00	1,780,000.00
Build Together Loans - Tsumeb Municipality		
DONATIONS RECEIVED	4,101,055.59	5,259,399.38
Ministry of Regional and Local Government, Housing and R	1,900,000.00	2,600,000.00
SELAVIP	80,137.75	111,664.30
UPFI/SDI	2,120,317.84	2,546,445.08
Prime Minister Nahas Angula	600.00	1,200.00
TOTAL INCOME	10,123,874.71	11,415,572.54
EXPENSES		
Home Constructions	11,595,975.84	9,554,223.30
Twahangana Fund	9,200,792.18	5,378,874.80
MRLGHRD House Loans		2,625,000.00
Selavip (home improvement)		37,200.00
UPFI /SDI		300,000.00
Small Business Support	1,172,769.84	877,338.40
Service Installations	1,222,413.82	335,810.10
OTHER EXPENSES	261,488.52	1,229,582.21
Auditors' remuneration		24,380.00
Bank Charges	29,424.74	28,881.03
Insurance - Claim		
Insurance	173,501.48	153,612.49
Nhag Core Activities via Twahangana	52,062.30	
UPFI/SDI interest	6,500.00	1,000,000.00
Namprint Payment		22,708.69
LOAN MANAGEMENT	190,161.59	717,635.16
Transfer to City of Windhoek	163,798.59	182,717.90
Transfer to Other Municipalities (Walvis Bay)	4,758.00	478,096.46
Transfer to Other Municipalities (Omaruru)	19,205.00	48,600.80
Build Together payments	2,400.00	8,220.00
TOTAL EXPENSES	12,047,625.95	11,501,440.67
Surplus/Deficit for the year	-1,923,751.24	-85,868.13
	3,672,681.35	3,760,006.23
Cash at Banks	1,506,617.41	3,692,915.28
Standard Bank: Current Acc - House Loan	170,966.40	162,610.25
Standard Bank: Investment Account	677,443.90	2,125,782.23
Ned Bank: Active Loan - House Loan	160,583.92	275,141.68
Ned Bank: Deswos Loan - Small Business Loan	43,006.51	38,617.07
Ned Bank: Twa Credit Scheme - Service Loan	42,058.78	38,092.85
Ned Bank: Twa Scheme - Transfer	8,543.18	8,777.95
Ned Bank: Security Fund	139,092.06	135,884.14
Post Office: House Loan Account	250,354.22	835,035.10
Post Office: Small business Loan Account	14,568.44	72,974.00
	1,748,930.11	3,674,138.10

BALANCE SHEET
For the year ended 30 June 2013

	2013	2012
	N\$	N\$
ASSETS		
Current Assests		
	300,000.00	282,679.61
Resource		
NHAG CORE	300,000.00	282,679.61
Cash and cash equivalent	1,506,617.41	3,692,915.28
Total Assets	1,806,617.41	3,975,594.89
EQUITY AND LIABILITIES		
Accumulated Surplus	1,748,930.11	3,675,594.89
LIABILITIES		
	57,687.30	300,000.00
Investment Interest to NHAG Core	57,687.30	
SDI - Pre Finance		300,000.00
TOTAL EQUITY AND LIABILITIES	1,748,930.11	3,675,594.89
	1,748,930.11	3,674,138.10
	-0.00	