

A landscape photograph of a dry, grassy field with a single tree in the middle ground. In the background, there are rolling hills and a sky with dark, dramatic clouds. A vibrant rainbow arches across the sky, starting from the horizon and extending towards the top right. The overall mood is one of hope and resilience.

20Twenty

Financial Solutions

Company Profile
2025



General Information:

Sector: Housing and Finance

Sub-Sector: Mortgage backed Financing

Location: Namibia

Executive Summary:

20Twenty Financial Solutions is a Namibian-based financial services provider with a strong focus on Environmental, Social, and Governance (ESG) principles. Its flagship product, an innovative inflation-linked home loan, with a strong “social” focus, by making homeownership more accessible and affordable. By offering a cost-effective solution, 20Twenty aims to make housing more accessible to a broader segment of the population. Over 34% of 20Twenty's current client base consists of first-time homeowners who could not access homeownership through traditional financing. The home loans are offered through salary deductions for employees of participating employers.

For investors, 20Twenty provides a high-impact, measurable social investment with benchmark returns that consistently outperform Namibian inflation by a margin of 3.5%, gross of fees. The company's secured, low-risk, amortizing investment is listed on the Namibian Stock Exchange (NSX) under a NAD 5 billion Domestic Medium-Term Note Program (MTNP), with USD 20 million currently issued and plans to raise an additional USD50 million to USD100 million in the offshore market.

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Value Proposition:

20Twenty has obtained funding from pension funds via our Domestic Medium Term Note Program totalling USD 20 million. The current registered employers' potential exceeds USD 100 million. **Our inflation-linked amortising investment aims to yield a consistent return above a 12 month average Namibia CPI+3.5%, providing attractive returns while reducing risk with monthly capital and interest repayments.** The underlying security of the loans also increases with inflation, protecting investor capital and ensuring stable predictable returns over time. Our unique Credit Enhancement Fund provide additional security to the underlying bonded assets, thereby reducing the risk of the investment.



Market Analysis:

Namibia's growing population, now at 3.02 million (2023 census), and rapid urbanization is currently driving the housing demand. The 2023 census number show an increase of 43% in our population while the number of households increased by 63% over the same period. As more people move to cities for jobs, the need for housing intensifies. **The current home loan market amounts to NAD 70 billion (USD 4.9 billion).**

High cost of housing prevent many Namibians from securing traditional home loans. 20Twenty's inflation-linked mortgages make homeownership more attainable, especially for younger families and those with below-median incomes who cannot access conventional loans. High interest rates further hinder affordability, but 20Twenty's fixed affordability products align repayments with salary increases, eliminating the change in instalments when interest rates change, therefore protecting the disposable income of the clients.

With a significant housing deficit, particularly for middle-income and first-time buyers, 20Twenty offers a vital solution. **34% of our current clients are first time home owners, underscoring the unmet demand. Young professionals, newly formed families, and middle-income earners represent a growing market segment for our affordable, sustainable home loans.**

While traditional banks dominate the mortgage market with 85-90% share, 20Twenty provides a competitive alternative through innovative financing solutions.

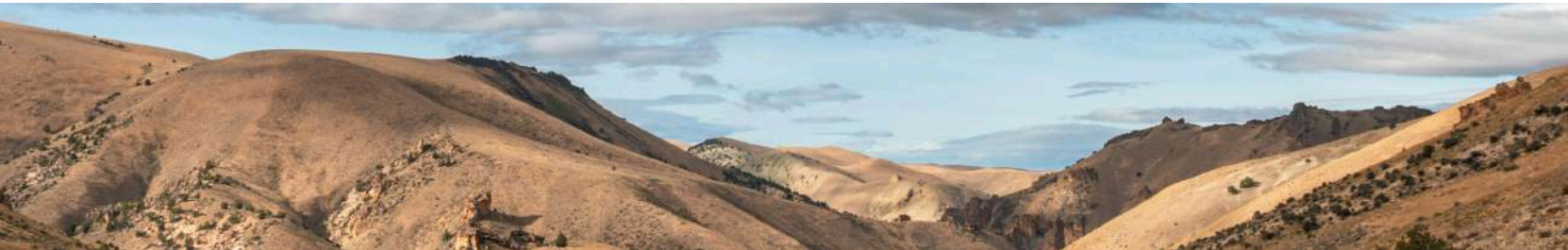
Socio-Economic Impact:

20Twenty aims to raise over NAD 10 billion (USD 562 million) (10% market share) in funding within five years, tapping into Namibia's home loan market, projected to exceed NAD100 billion (USD 5.62 billion). Our affordable, ESG-focused financing products will provide a natural hedge against inflation, benefiting investors and Namibia's growing pensioner population. The trend of house price inflation that exceed normal CPI is expected to continue and even widen because of the increasing demand that exceed available housing. This means home ownership in Namibia is a very secure investment.

Our solution will therefore broaden housing accessibility, promoting financial stability, wealth accumulation, and economic growth while reducing inequality. With predictable, inflation-linked returns, investors will have lower-risk options, fostering inclusive growth and regional development across Southern Africa.

20Twenty contributes to UN Sustainable Development Goals (SDGs) by:

- Enabling 34% of first-time homeowners who previously lacked access to finance.
- Reducing the total interest cost of homeownership by up to 30%.
- Empowering 43% female homeowners with access to housing.
- Ensuring debt-free homeownership at retirement through shorter loan periods.
- Reducing the risk of housing finance by protecting disposable income from interest rate fluctuations.
- We have enabled Namibian households to achieve cash flow savings exceeding N\$10.27 million, with an additional increase of N\$500,000 per month, boosting disposable income and contributing significantly to the Namibian economy.



UN SDGs and Global Framework Alignment

The 20Twenty Impact report provides an in-depth overview of our measurable social and environmental impacts, aligned with the United Nations Sustainable Development Goals (SDGs). Leveraging globally recognised metrics from the GIIN's (Global Impact Investor Network) IRIS+ and GRI (Global Reporting Initiative) frameworks, we ensure transparency, accountability, and a focus on meaningful outcomes for our clients and stakeholder communities.



UN SDGs and Global Framework Alignment

In alignment with the UN SDGs, the GRI and the IRIS+ frameworks, 20Twenty is dedicated to creating lasting, positive change for underserved communities through its innovative financial solutions. GRI is a globally recognised framework for sustainability reporting, ensuring organisations disclose their environmental, social, and governance (ESG) performance transparently. Meanwhile, IRIS+, developed by the Global Impact Investing Network (GIIN), provides a standardised system for measuring and managing impact, allowing organisations to track their contributions to social and environmental change in a structured and comparable way.

By providing sustainable and accessible housing finance, 20Twenty empowers both individuals and families, contributing to poverty reduction and wealth creation.

Our unique model, featuring inflation-linked rates and a strong focus on financial inclusion, ensures that those often excluded from traditional financial systems can access the financial resources they need to thrive. By aligning our impact measurement and reporting with GRI and IRIS+ standards, we reinforce our commitment to transparency, accountability, and meaningful social change.

This report details how 20Twenty's initiatives align with specific SDGs, highlighting the measurable impacts achieved and our ongoing commitment to making a meaningful difference in our clients' lives.

Kindly download the comprehensive report on our website, or download here



FINANCIAL OVERVIEW

20Twenty
Financial Solutions

Benchmark return on Investment

NAMIBIA CPI +3.5%

Type of financing required

LISTED DEBT





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