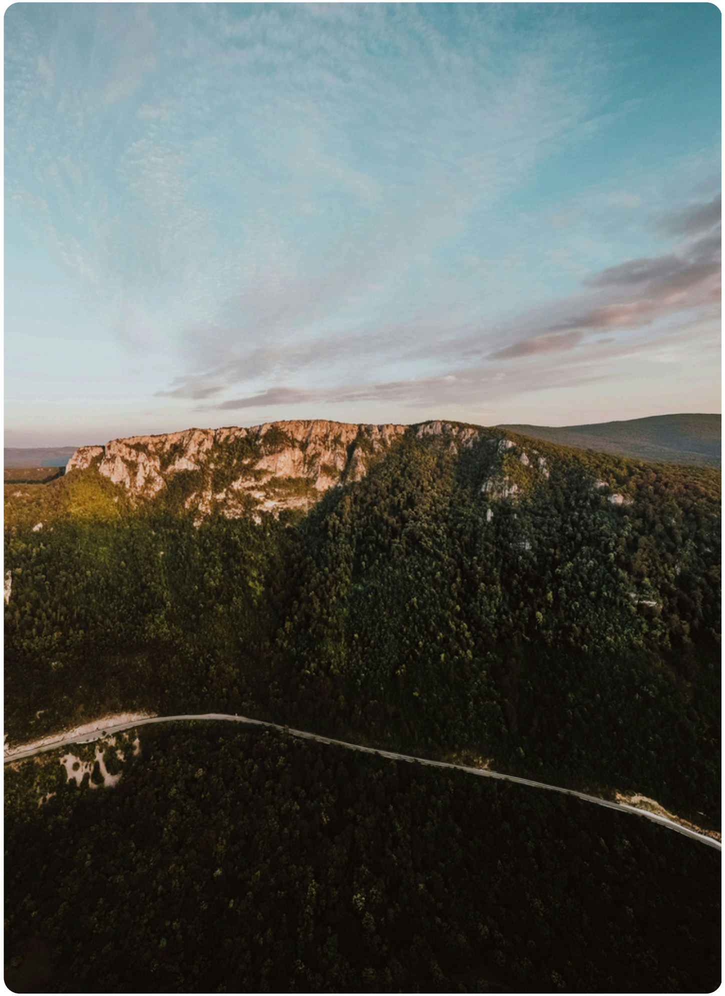

20Twenty
Financial Solutions
Company Profile
2026



20Twenty
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**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 35% 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%, net 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 NAD 472 million currently issued.

## Value Proposition:

20Twenty has obtained funding from pension funds via our Domestic Medium Term Note Program totalling NAD 472 million. The current registered employers' potential exceeds NAD 2 billion. **Our inflation-linked amortising investment aims to yield a consistent return above a 12 month average Namibia CPI+3%, 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**.

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.

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## Socio-Economic Impact:

20Twenty aims to raise over NAD 10 billion (10% market share) in funding within five years, tapping into Namibia's home loan market, projected to exceed NAD100 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 35% of first-time homeowners who previously lacked access to finance.
- Reducing the total interest cost of homeownership by more than 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 substantial cash flow savings.

# Social Impact & Sustainability-Linked Finance Framework

20Twenty's **impact reporting** and financing approach are aligned with the United Nations Sustainable Development Goals (SDGs) and globally recognised frameworks, including the Global Reporting Initiative (GRI) and the Global Impact Investing Network's IRIS+ metrics. These frameworks guide how 20Twenty measures, manages, and transparently reports its environmental, social, and governance (ESG) performance.

In addition, 20Twenty has implemented a **Sustainability-Linked Finance Framework (SLFF)**, which formally links funding to defined social and environmental performance indicators in terms of the ICMA guidelines:

- KPI 1: Number of New Home Loans Provided: Measures the number of new home loans issued to first-time homeowners for owner-occupied primary residences, supporting increased access to formal homeownership in Namibia.
- KPI 2: Number of Home Loans Extended to Women in Namibia: Measures the number of home loans granted to female borrowers, promoting gender equality, asset ownership, and economic empowerment.

The SLFF embeds measurable social and environmental outcomes directly into the company's financing structures, strengthening accountability and ensuring that capital raised supports tangible, real-world impact.

Performance against these KPIs are tracked annually, independently verified, and disclosed in line with the ICMA Sustainability-Linked Bond Principles, as well as the reporting of social impact report which is aligned to the UN Sustainable Development Goals (SDGs), GIIN IRIS+ and GRI frameworks.

IRIS+ SUSTAINABLE DEVELOPMENT GOALS GIIN International Capital Market Association SLR

1 NO POVERTY
3 GOOD HEALTH AND WELL-BEING
5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
11 SUSTAINABLE CITIES AND COMMUNITIES

# FINANCIAL OVERVIEW

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## Benchmark return on Investment

**NAMIBIA CPI +3%**

## Type of financing required

**LISTED DEBT**

4th Quarter
2025

**Key Facts**

| | |
|---|---|
| **Sector** | Fixed Income interest bearing |
| **Classification** | Domestic Interest-bearing variable term |
| **Type** | Inflation -Linked secured debt |
| **Launch date** | July 2022 |
| **Benchmark** | Inflation +3.0%* *Net yield after credit enhancement and costs |
| **Portfolio launch date** | July 2022 |
| **Manager** | 20Twenty |
| **Investment Vehicle** | TT Treasury SPV |


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