

**FREE
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SINGING THE FINANCIAL BLUES



NAMFISA COMIC BOOKLET: PART 6 | 2020

Mission

To effectively regulate and supervise financial institutions and to give sound advice to the Minister of Finance.

Vision

To have a safe, stable and fair financial system contributing to the economic development of Namibia in which consumers are protected.

Values

WE ARE COMMITTED TO TEAMWORK

- We create a conducive and enabling work environment
- We have a shared urgency to achieve our vision
- We support each other, treat each other with respect and are collectively responsible for our actions

WE ARE PASSIONATE ABOUT SERVICE

- We provide quality service
- We provide our service on time
- We are courteous, professional and respectful

WE ACT WITH INTEGRITY

- We act with honesty, fairness and transparency
- We treat information confidentially
- We act independently and consistently

WE DRIVE PERFORMANCE EXCELLENCE

- We commit to regulatory and supervisory excellence
- We commit to operational excellence
- We commit to the highest standards of performance

WE ARE ACCOUNTABLE

- We are accountable to our customers and stakeholders
- We are prudent in the management of our resources
- We take accountability for our decisions

WE ARE AGILE

- We commit to being adaptable to our changing environment
- We commit to embrace change whilst maintaining regulatory certainty
- We commit to creating innovative solutions

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MOON SUN MALL



January seems to be the longest month of all. It comes with depression, anxiety, hopelessness, Mood swings, feeling low and you name it.



Ben, it's a new year now. It's time for us to move away from the holiday mood and face the reality of all the bills that need to be paid.



CLOTHING STORE

Yes, you're right Levi. I wonder if my February paycheck will fix it all. I made quite a big hole in my pocket over the holiday.



HING STURE

They've already taken down the Christmas decorations. We sometimes forget how fast time flies. I wish I could make time stand still.

Well there is no time for such wishes here. We have to get things done. Bills and debts have to be paid. It's all so tiring.

HING STURE

I wonder if I even achieved everything I wanted to in 2019. Did you?

Hi guys.
Happy New Year!



RESTAURANT

Levi and Ben, this is Anna my friend,
and with her is Lisa.

Hi ladies.
I'm Ben.



I hear we are planning our finances for
the year? Well, sometimes I don't see the
point anymore, because everything I plan
always fails, especially if it has anything
to do with money.
Resolutions don't work!

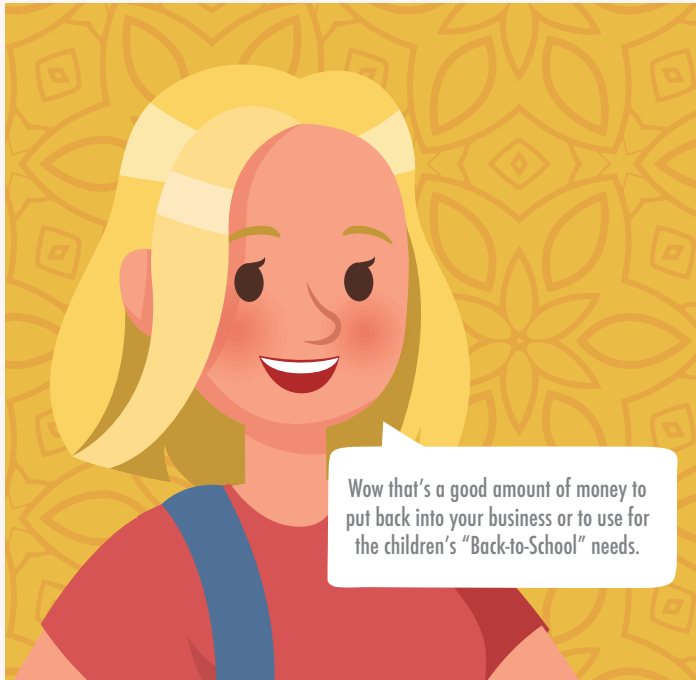
Relax Ben. Lisa here will help
you come up with a simple and
solid plan you can follow.















LESSON NUMBER ONE

- 1 Make time to re-evaluate your financial position.
- 2 Re-assess your financial needs.
- 3 Evaluate your budget to make sure you're on track with your normal monthly spending.



4

It is your responsibility to ensure that you honour your contractual obligation including paying premiums on time.

5

To avoid a poor credit score, ensure that you pay your installments on the agreed upon day.

6

If you saved from your holiday, boost your credit score by using your savings to pay more towards your debt.



Protect yourself against financial harm. For more information, visit www.namfisa.com.na or www.educates.namfisa.com.na

LESSON NUMBER TWO

Savings tips for the low-income earner:

**Try these saving tips. It might work for you.
Put N\$20 in your saving every day over
five days.**

After 1 week = N\$100
After 2 weeks = N\$200
After 3 weeks = N\$300
After 4 weeks = N\$400

An amount of N\$400 a month x 12 month = **N\$4800**,
this is a good amount of money from a humble beginning.



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Pension Benefits