

PROGRAM OVERVIEW / OBJECTIVE

The purpose of the SDIP8b.22 program is twofold:

Firstly, to aid the upliftment of the Namibian society by raising funds to invest in the educational needs for tertiary students in Namibia.

Secondly, to enhance the short-term liquidity and upliftment of Namibian Society by raising funds to invest in the ordinary consumer enabling them to bridge their short-term financial needs into long-term financial success.

The SDIP8b.22 program provides a domestic investment opportunity offering above average guaranteed returns which vary with the term of the investment cycle.

PROGRAM DETAIL

Program Name:	Stanbury Domestic Investment Program 8b.22 (SDIP8b.22)																	
Program Type:	Fixed term investment with guaranteed interest rates																	
Program Issue Date:	01 August 2022																	
Program Closing Date:	Ongoing																	
Program Limit:	N\$ 150,000,000.00																	
Program Returns: (Guaranteed)	<table> <tr><td>12 months</td><td>-</td><td>12.25%</td></tr> <tr><td>24 months</td><td>-</td><td>12.43%</td></tr> <tr><td>36 months</td><td>-</td><td>13.52%</td></tr> <tr><td>48 months</td><td>-</td><td>13.68%</td></tr> <tr><td>60 months</td><td>-</td><td>14.72%</td></tr> </table>			12 months	-	12.25%	24 months	-	12.43%	36 months	-	13.52%	48 months	-	13.68%	60 months	-	14.72%
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48 months	-	13.68%																
60 months	-	14.72%																
Minimum Investment Amount:	N\$100,000.00 / multiples of N\$100,000.00																	
Annual Administration Fee:	0.35%																	
Annual Effective Rate After Fees:	<table> <tr><td>12 months</td><td>-</td><td>12.57%</td></tr> <tr><td>24 months</td><td>-</td><td>13.58%</td></tr> <tr><td>36 months</td><td>-</td><td>16.04%</td></tr> <tr><td>48 months</td><td>-</td><td>17.48%</td></tr> <tr><td>60 months</td><td>-</td><td>20.87%</td></tr> </table>			12 months	-	12.57%	24 months	-	13.58%	36 months	-	16.04%	48 months	-	17.48%	60 months	-	20.87%
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60 months	-	20.87%																
Total Invested Amount at 30.11.2025	N\$68,000,000.00																	

PROGRAM PERFORMANCE AS AT 30 NOVEMBER 2025

PER TERM OF INVESTMENT

Term	Capital Invested	Interest Earned (up to 30.11.2025)	Total Interest Paid (up to 30.11.2025)	Capital Repaid on Maturity (up to 30.11.2025)	Balance as at 30.11.2025	Guaranteed Returns Over Period of Program
12 Months	10,000,000.00	1,074,263.28	(915,442.08)	(6,900,000.00)	3,258,821.20	11,279,738.21
24 Months	6,400,000.00	1,086,333.23	(459,551.55)	(1,300,000.00)	5,726,781.68	8,095,655.73
36 Months	13,400,000.00	151,748.45	0		13,551,748.45	18,853,543.62
48 Months	1,900,000.00	790,441.64	(790,441.64)		1,900,000.00	2,939,680.00
60 Months	36,300,000.00	5,946,477.52	(2,119,489.33)		40,126,988.19	69,018,142.53
TOTAL	68,000,000.00	9,049,264.12	(4,284,924.60)	(8,200,000.00)	64,564,339.52	110,186,760.09

TOTAL PERFORMANCE

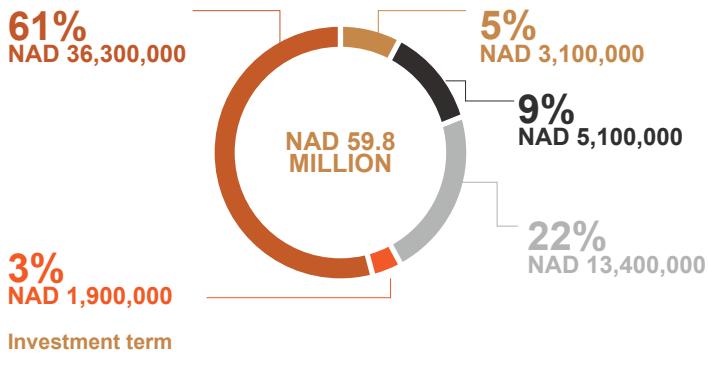
Month	Capital Invested	Growth	Interest Earned	Interest Paid	Capital Repaid	Balance
Nov-22	1,900,000.00	1,900,000.00	9,969.53	(9,969.53)		1,900,000.00
Dec-22	400,000.00	2,300,000.00	24,809.62	(22,075.40)		2,302,734.22
Jan-23	200,000.00	2,500,000.00	27,170.33	(22,075.40)		2,507,829.15
Feb-23	400,000.00	2,900,000.00	30,088.21	(19,939.07)		2,917,978.29
Mar-23	2,800,000.00	5,700,000.00	44,865.80	(22,075.40)		5,740,768.69
Apr-23	200,000.00	5,900,000.00	62,993.38	(21,363.29)		5,982,398.78
May-23	0	5,900,000.00	67,557.96	(80,011.00)		5,969,945.74
Jun-23	4,000,000.00 *	9,900,000.00	96,724.13	(21,363.29)		10,045,306.58
Jul-23	0	9,900,000.00	112,363.64	(22,075.40)		10,135,594.82
Aug-23	1,000,000.00	10,900,000.00	122,299.81	(98,798.01)		11,159,096.62
Sept-23	500,000.00	11,400,000.00	124,174.26	(40,333.76)		11,742,937.12
Nov-23	200,000.00	11,700,000.00	132,777.86	(100,811.95)		12,180,995.86
Dec-23	100,000.00	11,800,000.00	138,357.59	(46,153.16)	(100,000.00)	12,272,817.30
Jan-24	0	11,800,000.00	138,702.44	(66,866.38)		12,344,653.36
Feb-24	200,000.00	12,000,000.00	131,395.54	(101,148.40)	(100,000.00)	12,474,900.50
Mar-24	1,400,000.00	13,400,000.00	143,200.12	(35,739.11)	(1,100,000.00)	12,882,361.51
Apr-24	500,000.00	13,900,000.00	143,951.08	(31,043.73)	0	13,495,268.86
May-24	200,000.00	14,100,000.00	154,247.49	(66,058.39)	0	13,783,457.96
Jun-24	6,500,000.00	20,600,000.00	168,358.37	(354,320.98)	(2,500,000.00)	17,397,495.35
Jul-24	7,000,000.00	27,600,000.00	245,667.01	208,688.50	(57,166.34)	(200,000.00)
Aug-24	1,300,000.00	28,900,000.00	302,669.77	(118,980.53)	(100,000.00)	25,902,213.36
Sept-24	400,000.00	29,300,000.00	299,044.79	(159,132.53)	(200,000.00)	26,242,125.62
Oct-24	600,000.00	29,900,000.00	315,983.75	(94,666.95)	(200,000.00)	26,863,442.42
Nov-24	200,000.00	30,100,000.00	317,063,442.42	311,538.67	(100,968.17)	0
Dec-24	400,000.00	30,500,000.00	327,674,012.92	326,678.72	(109,783.29)	(100,000.00)
Jan-25	100,000.00	30,600,000.00	331,588.93	(107,497.46)	(300,000.00)	27,814,999.82
Feb-25	2,100,000.00	32,700,000.00	315,980.83	(96,150.43)	0	30,134,830.22
Mar-25	5,000,000.00	37,700,000.00	35,134,830.22	370,645.87	(266,106.36)	(2,400,000.00)
Apr-25	100,000.00	37,800,000.00	32,939,369.73	379,676.85	(67,339.61)	0
May-25	8,100,000.00	45,900,000.00	41,351,706.97	401,996.41	(68,743.56)	0
Jun-25	1,100,000.00	47,000,000.00	42,784,959.82	493,685.01	(159,918.35)	(200,000.00)
Jul-25	6,600,000.00	53,600,000.00	49,518,726.48	530,787.02	(112,867.41)	0
Aug-25	300,000.00	53,900,000.00	50,236,646.09	602,922.06	(544,782.27)	(100,000.00)
Sept-25	0	53,900,000.00	50,194,785.88	586,691.79	(235,062.10)	0
Oct-25	600,000.00	54,500,000.00	51,146,415.57	613,339.57	(260,875.22)	(500,000.00)
Nov-25	13,500,000.00	68,000,000.00	64,498,879.92	650,650.86	(485,191.26)	(100,000.00)

WHO SHOULD INVEST

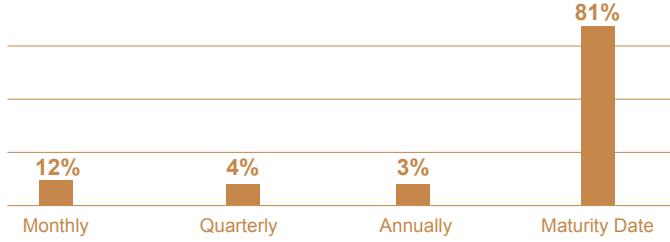
An investor who wants his/her capital to be secured and guaranteed and who aims for above average market returns, which returns are fixed per term and also guaranteed. An investor who is willing to keep his/her capital invested for the duration of the investment term but have the flexibility of payment options on returns earned.

PROGRAM COMPOSITION AS AT 30 NOVEMBER 2025

Investment amount



RETURN DISTRIBUTION FREQUENCY:



INSURER DETAILS

Insurer: Stanbury Life Limited
Registration Number: 2004/046
Physical Address: No 2 Keller Street
Windhoek, Namibia

TELEPHONE NUMBER:

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