



Finkenstein Homeowners Association

Tel: +264 61 308329

Fax: +264 61 308429

E-Mail: info@finkenstein.org

**P O Box 11615 – Klein Windhoek
NAMIBIA**

A caring community enjoying quality of life in a tranquil nature estate

FINKENSTEIN ESTATE STRATEGIC PLAN 2026 – 2029

A caring community enjoying quality of life in a tranquil nature estate

Prepared by: Finkenstein Homeowners Association

Date: July 2026

TRUSTEES: H G von Ludwiger - A Parker - S B Krügel - A de Jager - P Reyneke – S Viljoen

Table of Contents

<u>1. Introduction</u>	3
<u>2. Review of Previous Strategic Period (2023–2026)</u>	4
<u>2.1 High Level of Security</u>	4
<u>2.2 Affordable Services</u>	4
<u>2.3 Water and Electricity Security</u>	4
<u>2.4 Preservation of Nature Feel / Improvement of Estate</u>	4
<u>2.5 Promote Values — Caring Community</u>	4
<u>3. Vision, Mission and Values</u>	5
<u>3.1 Vision</u>	5
<u>3.2 Mission</u>	5
<u>3.3 Values</u>	5
<u>4. Macro-Environmental Context</u>	6
<u>4.1 Windhoek’s Eastward Expansion</u>	6
<u>4.2 Namibia’s Oil and Gas Sector</u>	6
<u>4.3 Infrastructure and Services</u>	6
<u>4.4 Safety and Regulatory Environment</u>	6
<u>5. SWOT Analysis</u>	7
<u>6. Strategic Priorities 2026–2029</u>	8
<u>6.1 Priority 1: High Level of Security</u>	9
<u>6.2 Priority 2: Affordable and Sustainable Services</u>	9
<u>6.3 Priority 3: Water and Electricity Security</u>	9
<u>6.4 Priority 4: Estate Improvement and Biosphere Management</u>	10
Building Standards, Compliance and Property Upkeep	10
<u>6.5 Priority 5: Game and Wildlife Management</u>	11
Feeding of Game — Compliance and Consequences	11
Highway Safety — Cyclists and Pedestrians	12
Dog Management	12
<u>6.6 Priority 6: Community Values and Communication</u>	12
<u>7. Governance and Implementation</u>	14

1. 1. Introduction

Finkenstein Estate is a residential nature estate located 10 km east of Windhoek, Namibia. The Estate comprises 222 own-title erven, each approximately one hectare in size, with individual building envelopes restricted to 2,500 m² to preserve free movement of game throughout the development. The Estate borders the 7,000 ha Moltkeblick Game Farm, and the Finkenstein Homeowners Association (“FHA”) has signed a formal agreement with the farm permitting free movement of residents and game across the common boundary.

This Strategic Plan covers the period 2026 to 2029. It replaces the previous plan dated March 2023 and has been updated to reflect material changes in the Estate’s environment, including the completion of the airport highway, security infrastructure upgrades, the resolution of certain neighbouring disputes, and the growing significance of the Finkenstein node as Windhoek expands eastward.

The plan is structured around six strategic priorities, each supported by specific action items. It is intended as a working governance document for the Board of Trustees and management and will be reviewed annually.

2. Review of Previous Strategic Period (2023–2026)

The 2023 Strategic Plan identified five priority areas. The following reflects progress made against each:

3. 2.1 High Level of Security

Significant progress was achieved. A major investment was made in upgrading the Estate's electric fence perimeter and CCTV camera network. Two security incidents occurred prior to the installation of the upgraded system; none have been recorded since. This is classified as a substantial success. Key-man dependency in security operations remains an area to address, and a succession and backup plan for the security function is carried forward into this plan.

4. 2.2 Affordable Services

City of Windhoek (CoW) rate charges remain a concern and have not been fully resolved. Capital replacement provisioning has been maintained. This remains an active strategic item.

5. 2.3 Water and Electricity Security

Progress has been mixed. The FDT (Finkenstein Development Trust) relationship continues to pose a risk in respect of infrastructure upgrade costs and the ability to pay for ongoing usage. The Estate's position is that it does not wish to share infrastructure assets with FDT on an ongoing basis but recognises the practical necessity of a formal Service Level Agreement for the shared sewer plant. Investigations into alternative energy sources including solar are carried forward.

6. 2.4 Preservation of Nature Feel / Improvement of Estate

This area has shown steady progress. The Estate's biosphere management continues, including management of erosion, bush encroachment, and fauna and flora. One new development: the charcoal burning operations at neighbouring Finkenstein Farm created environmental and amenity concerns. This matter appears to be resolved but requires ongoing monitoring.

7. 2.5 Promote Values — Caring Community

Good progress. Communication with residents has improved. The Estate website has been maintained and updated. Community events have continued to foster a sense of belonging. This initiative is carried forward with expanded focus.

8. 3. Vision, Mission and Values

9. 3.1 Vision

“A caring community enjoying quality of life in a tranquil nature estate.”

The vision is unchanged and remains the guiding aspiration of the Estate. It reflects the dual commitment to community — caring and connected — and to the natural environment that makes Finkenstein Estate distinctive.

10. 3.2 Mission

“We maintain a secure, well-managed, quality residential nature estate for the benefit of all stakeholders.”

The mission is also unchanged.

11. 3.3 Values

The Estate’s values guide all decisions by the Trustees and management and set the standard of conduct expected from residents, service providers and visitors:

- Care — We look out for one another and for the natural environment we share.
- Respect — We respect our neighbours, our wildlife and our rules.
- Conserve — We protect the biodiversity and natural character of the Estate for future generations.
- Responsible — We take responsibility for our actions and their impact on the community.
- Trust — We build trust through transparency, consistency and integrity in governance.

The values are also unchanged.

12. 4. Macro-Environmental Context

Understanding the broader environment in which the Estate operates is essential to sound strategic planning. Several significant macro factors are relevant for the 2026–2029 period:

13. 4.1 Windhoek's Eastward Expansion

The City of Windhoek is expanding along the A1 corridor to the east, with the Finkenstein node emerging as a recognised growth area. The completion of the airport highway has materially improved access to the node, reducing travel time to Windhoek's CBD and international airport. This is expected to drive continued demand for quality estate living in the area. Neighbouring developments — Finkenstein Manor, Finkenstein Village, Finkenstein Green (planned retail and commercial node), and the proposed SOM/Gondwana Heja Lifestyle and Country Estate — are expected to reinforce the appeal and services available in the node.

14. 4.2 Namibia's Oil and Gas Sector

The discovery and development of offshore oil and gas resources in the Orange Basin is generating significant investment and interest in Namibia from international players. This is expected to increase the presence of high-net-worth individuals and expatriate professionals in Windhoek. Finkenstein Estate, as a premium nature estate with large erven, strong security and a well-managed community, is well positioned to attract this profile of resident. This represents a reputational and property value opportunity.

15. 4.3 Infrastructure and Services

The expanded highway and node development will increase demand on infrastructure. The Estate must plan proactively for potential service delivery pressure, including pursuing energy independence through solar and managing water consumption responsibly.

16. 4.4 Safety and Regulatory Environment

Increased residential density and traffic volumes in the node bring safety considerations, particularly for pedestrians and cyclists using the highway. The Estate is aware that residents use the highway for recreational purposes and that non-compliance with traffic regulations (such as riding or running multiple abreast) creates both safety risks and potential regulatory exposure. The Town Planning Scheme applicable to the area may also be subject to amendment as the node develops, which the Trustees must monitor.

17. 5. SWOT Analysis

The following analysis identifies the key internal strengths and weaknesses of the Estate, as well as the external opportunities and threats the Trustees must navigate in the strategic period.

STRENGTHS • Prime location, 17 km from Windhoek CBD • Completed airport highway — rapid A1 access • Significantly upgraded electric fence & CCTV (strong security) • Healthy finances and controlled levies • Strong governance and trustee oversight • Agreement with Moltkeblick Game Farm (7,000 ha) • Working infrastructure (roads, utilities) • Good relations with service providers • Growing node — Manor, Village, Finkenstein Green • Broad resident alignment with Estate vision • Mature (well-established) management structures	WEAKNESSES • FDT relationship unresolved — shared sewer plant SLA needed • Small non-compliant minority (rules, dogs, feeding) • Key-man dependency in security operations • Lack of community volunteers • Animal feeding non-compliance creating conflict risk • Cyclist/pedestrian highway safety non-compliance
OPPORTUNITIES • Windhoek expanding eastward along A1 corridor • Influx of high-net-worth individuals (oil & gas wealth) • Finkenstein Green retail/commercial node incoming • SOM/Gondwana Heja Lifestyle and Country Estate — node growth • Solar/renewable energy to reduce grid dependence • Market Estate's premium nature-lifestyle offering • Cooperation with neighbouring developments • Game management leadership in the node	THREATS • FDT financial capacity (monthly usage and upgrades) • Water security — tariffs and supply reliability • Electricity security (FDT vs CoW vs FRED) • Charcoal burning from Finkenstein Farm — monitor • Future surrounding developments — quality & density • Litigation risk • CoW rates dispute not resolved • Changes to Town Planning Scheme • Complacency in a safe environment • Highway pedestrian/cyclist safety hazards

18. 6. Strategic Priorities 2026–2029

Six strategic priorities have been identified for the 2026–2029 period. These are presented in summary below and detailed in the sections that follow.

Strategic Priority	Owner	Horizon
1. High Level of Security	FHA Trustees	Ongoing
2. Affordable & Sustainable Services	FHA Trustees	2026–2027
3. Water & Electricity Security	FHA Trustees	2026–2028
4. Estate Improvement & Biosphere	FHA Trustees	2026–2029
5. Game & Wildlife Management	FHA Trustees	2026–2027
6. Community Values & Communication	FHA Trustees	Ongoing

19. 6.1 Priority 1: High Level of Security

Security remains a core commitment of the FHA. The major investment made in 2023–2025 in electric fence upgrades and the camera surveillance system has delivered measurable results, with no security incidents recorded since implementation. The Estate is genuinely safe, and the Trustees acknowledge this. However, complacency in a safe environment is itself a risk — residents must remain alert and diligent.

Strategic actions for this period:

1. Develop and implement a formal succession and backup plan for the security function, reducing key-man dependency.
2. Continue investment in technology — evaluate upgrades to the access control and visitor management system as technology evolves.
3. Conduct an annual security review, including perimeter integrity checks, camera coverage audit and guard performance assessment.
4. Communicate security protocols to residents regularly to maintain awareness and vigilance without creating alarm.
5. Address access road security implications arising from the new airport highway, including monitoring for unauthorised access points.

20. 6.2 Priority 2: Affordable and Sustainable Services

The FHA is committed to maintaining levy levels that are fair, predictable and reflect sound financial management. At the same time, adequate provision for capital replacement and infrastructure maintenance must be made to avoid deferred costs creating larger future burdens.

Strategic actions for this period:

1. Monitor changes to rates and taxes charged by CoW as well as possible changes of the city boundaries that would affect members of the FHA.
2. Review and maintain the capital replacement fund at adequate levels, with a rolling five-year maintenance and replacement schedule for major infrastructure items.
3. Benchmark levy levels against comparable estates in the Windhoek area on an annual basis.
4. Ensure transparent financial reporting to all members, including a plain-language financial summary accompanying the annual financial statements.

21. 6.3 Priority 3: Water and Electricity Security

Reliable access to water and electricity is fundamental to the Estate's quality of life. As the surrounding node develops and pressure on CoW supply infrastructure grows, the Estate must take a proactive and partially self-sufficient approach.

FDT and Shared Infrastructure:

The relationship with the developer (FDT/FPTT) represents the most significant unresolved structural risk for the Estate. The FHA's position is clear: it does not intend to share infrastructure assets with the developer on an ongoing basis. The exception is the shared sewer plant, for which a formal, legally binding Service Level Agreement must be negotiated and executed. Until this agreement is in

place, the Estate remains exposed to operational and financial risk from the developer's capacity constraints.

Strategic actions for this period:

1. Negotiate and execute a Service Level Agreement with FPTT specifically governing the shared sewer plant, covering cost allocation, maintenance responsibilities, performance standards and dispute resolution.
2. Pursue a definitive resolution to the FDT asset and liability question, supported by legal advice, to remove this long-term uncertainty.
3. Review Namwater water tariff arrangements and engage Namwater proactively on anticipated supply capacity in the node in the light of increasing demand in the surrounding areas.
4. Investigate and develop a phased solar energy implementation plan for common areas and the Estate gate infrastructure, reducing dependence on Nampower electricity supply.
5. Evaluate water harvesting and conservation measures for common areas.
6. Apply for own Electricity distribution license

22. 6.4 Priority 4: Estate Improvement and Biosphere Management

The physical character of the Estate — its open spaces, natural vegetation, views and integration with the surrounding landscape — is what differentiates it from conventional residential estates. Protecting and enhancing this character is a core obligation of the Trustees.

Strategic actions for this period:

1. Develop a formal Master Plan for the common areas of the Estate, identifying priorities for landscaping, erosion control, signage, pathways and amenity improvements.
2. Implement an active bush encroachment management programme, with specific attention to erosion-prone areas.
3. Establish a basic veld fire response protocol — key contacts, water points and coordination arrangements with Moltkeblick and neighbouring developments — given the Estate's bushveld setting.
4. Expand and formalise the recycling and garden refuse composting programme available to residents.
5. Promote water-wise landscaping principles to residents through the Estate's communication channels.
6. Monitor and manage the relationship with neighbouring developments to ensure that surrounding construction and land use does not negatively impact the Estate's character or infrastructure.
7. Monitor the Farm Finkenstein charcoal burning situation and engage the relevant authorities if the issue recurs.
8. Actively engage with the planning processes for the Finkenstein node to protect the Estate's interests in respect of density, aesthetics and infrastructure provision.

23. Building Standards, Compliance and Property Upkeep

The physical standard of buildings and properties on the Estate directly affects the quality of life of all residents and the overall property values of the community. Finkenstein Estate prides itself on a reasonable and open approach — the Design Manual reflects a genuine tolerance for individual expression in architectural style. This is a valued characteristic of the Estate and should be preserved.

However, the other side of that coin is a risk that standards were/are not upheld, whether for older properties that predate current building regulations, or with new builds where the approval and completion process is not rigorously tracked. An open and caring community is not the same as one without standards. The Trustees must apply measured, consistent pressure to ensure that all properties are maintained to a level commensurate with a well-managed, upmarket residential estate.

Strategic actions:

1. Conduct a structured review of existing properties to identify those that do not comply with current building regulations or the Estate's design standards, and develop a proportionate, phased approach to remediation in consultation with affected owners.
2. Strengthen the oversight of new building projects from approval through to completion sign-off, ensuring that what is built conforms to what was approved and that the Building Committee's involvement does not end at plan approval stage.
3. Apply the Estate's existing rules and constitution consistently to address properties with unresolved compliance issues, noting that reasonable notice and engagement with owners must precede formal action, in keeping with the Estate's values.
4. Establish minimum property upkeep standards — covering maintenance of structures, boundary fencing, gardens and outbuildings — and communicate these clearly to all residents. The Trustees will act on substantiated complaints of neglect.
5. Recognise that the Estate's open and tolerant character is an asset to be protected, not a reason to avoid enforcement. Consistent, fair application of the rules is itself an expression of the Estate's values of responsibility and mutual respect.

24. 6.5 Priority 5: Game and Wildlife Management

Finkenstein Estate's integration with the Moltkeblick Game Farm and the free movement of game through the Estate are among its most unique and valued attributes. This must be actively managed, not simply assumed. Specific issues require formal strategic attention in this period.

25. Feeding of Game — Compliance and Consequences

The supplementary feeding of game is strictly prohibited under the Estate rules and also on the Moltkeblick "park area". This prohibition exists for compelling ecological and safety reasons: animals that become habituated to human-provided food lose their natural behaviour, become bold around humans and residential properties, and may create conflict situations that result in injury or the destruction of animals. Despite the rule being in force, non-compliance has occurred and has contributed to animal conflict incidents on the Estate.

Strategic actions:

1. Reissue a formal communication to all residents, owners and tenants reminding them of the feeding prohibition and explaining the reasons and consequences in clear terms.
2. Implement and consistently enforce penalties for non-compliance with the feeding rule, consistent with the Estate's constitution and rules.
3. Engage with Moltkeblick Game Farm on a joint protocol for managing game that has become habituated or is presenting a conflict risk.
4. Consider installing additional signage on the Estate reminding residents and visitors of the no-feeding rule.

26. Highway Safety — Cyclists and Pedestrians

An increasing number of residents and members of the public use the airport highway for cycling and running. While recreation is encouraged, groups riding or running multiple abreast on a high-speed road is a serious safety hazard and constitutes a contravention of road traffic regulations. The Estate has both a safety obligation to its members and a reputational interest in ensuring that residents are not seen to be flouting traffic law.

Strategic actions:

1. Issue a formal communication to residents drawing attention to road traffic regulations applicable to cyclists and pedestrians on public roads, specifically the requirement to ride or run in single file and to use the road in the direction of oncoming traffic where applicable.
2. Explore whether the Estate can engage with CoW or the Roads Authority regarding the feasibility of a dedicated non-motorised lane or shoulder improvement on the relevant section of the highway.
3. Encourage the formation of a resident cycling/running group that promotes organised, safe, rule-compliant recreational use of the road.

27. Dog Management

Persistent dog barking and incidents of dogs roaming off-property remain a source of resident complaints and a community relations concern. The FHA has enforcement mechanisms in place, including penalties, but compliance remains inconsistent. Dogs that are allowed to roam also pose a risk to the Estate's wildlife.

Strategic actions:

1. Continue to enforce penalties for dog-related rule contraventions consistently and without exception.
2. Issue periodic reminders to residents regarding dog containment, barking and the impact of uncontrolled dogs on game and neighbours.
3. Dogs and cats are to be registered with the Finkenstein office in line with COW regulations.

28. 6.6 Priority 6: Community Values and Communication

A well-functioning estate community depends on shared values, good communication and active participation. The Estate's vision is explicitly community-centred. The Trustees commit to making communication a priority and to fostering a culture of care, responsibility and belonging.

Strategic actions for this period:

1. Maintain and improve the Estate website as a primary communication and information resource for residents and prospective buyers.
2. Issue a summary of Trustee meeting outcomes to all members within a reasonable time after each meeting.
3. Organise at least one community event per year to bring residents together and reinforce the Estate's social character.
4. Actively market the Estate's unique character — its nature integration, security, community values and node growth potential — to attract the right profile of new residents and to support property values.

5. Develop a structured onboarding communication for new owners and tenants, including Estate rules, expectations, contacts and community norms.
6. Recruit and recognise resident volunteers for specific Estate initiatives (biosphere, events, communications).

29. 7. Governance and Implementation

The FHA Board of Trustees is responsible for the implementation of this Strategic Plan. Each priority area should be assigned to a lead trustee or working group who will report progress at Trustee meetings and in the annual member communication.

As a matter of good governance, Trustees will complete a simple annual conflict-of-interest declaration. This is a light-touch practice proportional to the size of the Estate, intended to protect both Trustees and the Association without adding undue administrative burden.

For reference, the Estate's principal external stakeholders include the City of Windhoek, the Roads Authority, the Ministry of Environment, Forestry and Tourism, Moltkeblick Game Farm, neighbouring developments (Finkenstein Manor, Finkenstein Village and Finkenstein Green), utility providers, and FDT.

This plan will be reviewed at the commencement of each calendar year. Where material changes in the Estate's environment warrant it, a mid-year update may be issued. The plan will be formally replaced or substantially revised by the end of 2029.

Residents are encouraged to engage with the Trustees through the established channels regarding any matters covered by this plan. The FHA values the participation of its members in shaping the future of the Estate.

Finkenstein Homeowners Association
A caring community enjoying quality of life in a tranquil nature estate