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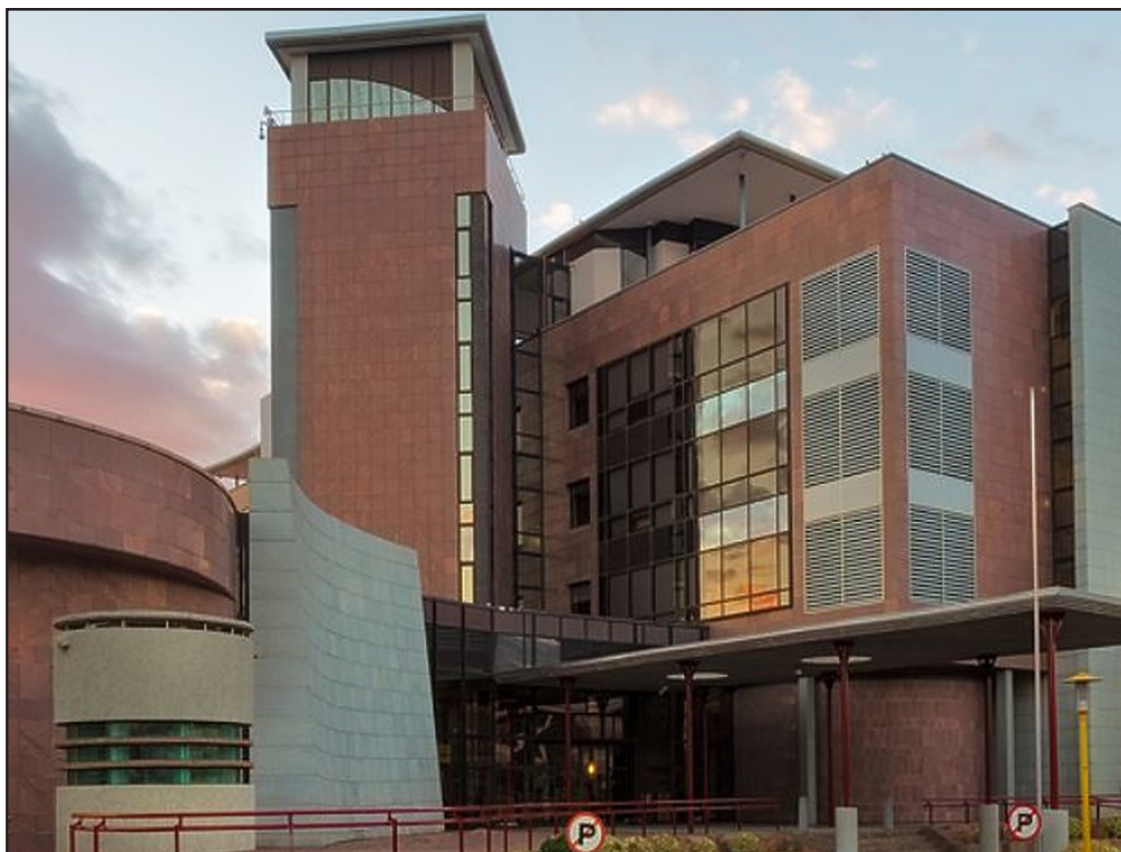
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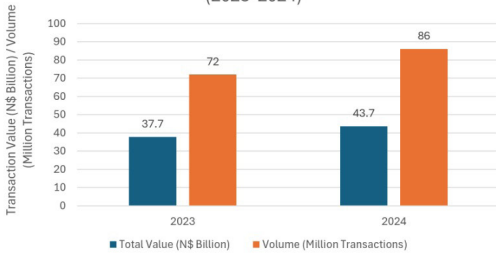
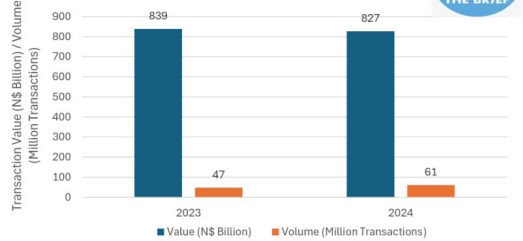
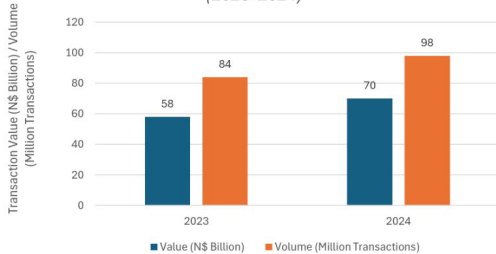
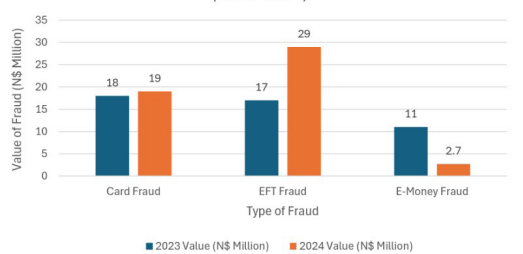
News Worth Knowing



## Namibia's e-money transactions surge to N\$43.7 billion

WEDNESDAY 02 APRIL 2025

## MAIN STORY

Growth of E-Money Transactions in Namibia  
(2023–2024)EFT Intraday Transactions: Value & Volume  
(2023–2024)Increase in Payment Card Transactions  
(2023–2024)Trends in Financial Fraud  
(2023–2024)

# Namibia's e-money transactions surge to N\$43.7 billion

...fraud losses hit N\$48 million as EFT and card scams rise

Namibia's e-money transactions surged to N\$43.7 billion in 2024, from N\$37.7 billion in 2023, according to the Bank of Namibia's (BoN) Annual Report 2024.

Transaction volume rose to 86 million from 72 million.

"In 2024, the value and volume of e-money increased to N\$43.7 billion (N\$37.7 billion in 2023) and 86 million (72 million in 2023),

## Crucial Dates

- Bank of Namibia Monetary Policy announcement date:
  - \* 16 April 2025
  - \* 18 June 2025
  - \* 13 August 2025
  - \* 15 October 2025
  - \* 3 December 2025

respectively. This increase can be attributed to consumer behaviour changing due to ease of use and access, particularly to wallets," BoN said.

E-money schemes remained close-looped within individual banking institutions, reflecting a shift to digital payments.

"The use of e-money schemes, which are currently close-loop, continued to increase in 2024. The Bank observed a significant rise in e-money use as a payment instrument, indicating a shift in consumer payment behaviour," apex bank said.

EFT intrabank transactions declined during the period, as more consumers opted for e-money.

"The EFT intrabank transactions processed in 2024 amounted to 61 million (47 million in 2023), valued at N\$827 billion, down from N\$839 billion in 2023," BoN reported.

Payment card intrabank transactions increased. "Card transactions between merchants and customers of the same banking institution amounted to 98 million, valued at N\$70 billion, a rise from N\$58 billion and 84 million transactions in 2023," BoN stated.

Namclear remained the sole payment service operator providing clearing services within the National Payment System (NPS) according to the central bank.

"It clears interbank EFT and card transactions, which are submitted to the Namibia Interbank Settlement System (NISS) for settlement. The value of EFT transactions processed by Namclear increased in 2024 compared to 2023," the report stated.

EFT transactions dropped from 27 million to 26 million during the period, but their value rose to N\$404 billion in 2024 from N\$388 billion in 2023, a 4% decrease in volume but a 4% increase in value.

"The rise in EFT value could be attributed to increased economic activity. Card payments continue to grow. In 2024, Namclear processed 111 million card transactions (84 million in 2023) valued at N\$57 billion (N\$42.6 billion in 2023), a 32% and 34% increase in volume and value, respectively," BoN noted.

According to the central bank, fraudulent transactions increased during the period under review, mainly due to transactions lacking one-time password (OTP) authentication.

"The industry reported an increase in card fraud amounting to N\$19 million (up from N\$18 million in 2023), primarily due to card-not-present (CNP) fraud on e-commerce platforms," the report stated.

EFT fraud rose to N\$29 million from N\$17 million in 2023, driven by phishing attacks.

E-money fraud declined to N\$2.7 million from N\$11 million in 2023 due to enhanced wallet controls and consumer awareness.

To combat fraud, the financial sector implemented enhanced transaction monitoring and blocked fraudulent e-commerce sites.

"The Bank has engaged with the industry to stress the importance of heightened controls for managing client data. Platforms such as the Cybersecurity Council have been mobilised to emphasise security against payment fraud," BoN said.



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Mon-Fri

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**Standard Bank**  
Corporate and Investment



## STANDARD BANK AND TELECOM NAMIBIA PARTNER FOR SECURE N\$48 MILLION BLUEFUEL FLEET SYSTEM

SBN's Corporate and Investment Banking division recently **partnered with Telecom Namibia** to implement the **BlueFuel Fuel Payment Solution**, a project worth **N\$48 million over three years**. This collaboration will enhance Telecom's Business Practices, improve fleet management, and support growth through innovative technology.

### Enhancing Business Efficiency

The BlueFuel system is designed to streamline fleet management by offering a seamless and automated fuel payment solution. With built-in innovative technology, BlueFuel provides a hassle-free way to manage fleet costs. Designated drivers can authorise transactions using unique driver PINs.

With each transaction undergoing real-time authorisation and verification against configurable security rules, this proactive fraud prevention measure helps protect businesses from unauthorised purchases and fuel misuse.

Furthermore, businesses can track and manage transactions instantly via the BlueFuel Mobile App, providing a transparent view of approved and declined transactions. The system significantly reduces the risk of theft and unauthorised expenditures by eliminating cash handling.

The BlueFuel system controls operational costs, offering optional features such as fuel monitoring and vehicle tracking. These capabilities are there to enhance businesses' oversight of their fleet operations, ensuring optimal fuel usage and reducing unnecessary expenses.

For Telecom Namibia, this partnership aligns with its commitment to leveraging technology to improve service delivery and financial sustainability. Similarly, Standard Bank Namibia continues demonstrating its dedication to empowering businesses through tailored financial solutions that drive growth and operational efficiency.

This is a collaboration that underscores the strength of strategic partnerships in Namibia's corporate sector. By integrating cutting-edge banking and telecommunications solutions, Standard Bank and Telecom Namibia are setting a precedent for innovation-driven growth in the country.

Telecom Namibia, a government-owned telecommunications operator, remains at the forefront of digital connectivity. At the same time, Standard Bank Namibia, a leading financial institution regulated by the Bank of Namibia, continues to support businesses with custom financial solutions that cater to their unique needs.







## GIPF invests N\$1.5 billion in affordable housing

**T**he Government Institutions Pension Fund (GIPF) says it invested N\$1.58 billion in affordable housing and N\$1.5 billion in mortgage financing over the past five years.

This has resulted in the construction of 7,840 houses and the servicing of 5,884 land plots across Namibia.

These investments form part of the N\$9 billion injected into the Namibian economy

through various projects and sectors.

GIPF has allocated significant funding across multiple funds and initiatives, including Preferred Management Services (Pty) Ltd with N\$3.235 million, International Housing Solution with N\$2.049 million, and Konigstein Affordable Housing Fund with N\$1.458 million.

It has also allocated funding towards the Konigstein Capital Property Investment



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Fund with N\$918 million and OMIG Tunga Real Estate Fund with N\$180 million.

GIPF Chairperson Penda Ithindi emphasised the Fund's commitment to addressing Namibia's housing needs.

"Housing is a critical area of intervention for Namibia. The figures from the National Census highlight the significant demand in the housing sector. The Fund is making an impact, despite constraints in land servicing that limit housing development," he said.

The housing and infrastructure investments have led to significant job creation, with thousands of employment opportunities generated.

According to the GIPF integrated annual report for the year ended March 2024, the breakdown of jobs created includes 2,037 jobs from the Konigstein Capital Property Investment Fund.

"589 jobs from the Konigstein Affordable Housing Fund, 229 jobs from the Ino Harith Namibia Infrastructure Fund, 637 jobs from Preferred Management Services (Pty) Ltd, and 560 jobs from International Housing Solution," GIPF noted.

Land servicing has been another major focus, with Preferred Management Services (Pty) Ltd servicing 4,077 units, Ino Harith Namibia Infrastructure Fund

910 units, Konigstein Capital Property Investment Fund 433 units, OMIG Tunga Real Estate Fund 323 units, and Konigstein Affordable Housing Fund 141 units.

Regional distribution of investments in land servicing includes N\$155 million in Erongo, N\$137 million in Oshana, N\$97 million in Zambezi, N\$79 million in Omusati, N\$68 million in Hardap, N\$56 million in Kavango, and N\$46 million in Karas.

Additionally, N\$38 million in Oshikoto, N\$33 million in Omaheke, N\$15 million in Ohangwena, N\$10 million in Kunene, and N\$4 million in Rundu.

"The Fund's investments are spread across different regions, ensuring equitable development and job creation. Although some areas receive larger allocations due to infrastructure needs and population density, no region is left out," said Ithindi.

He added that GIPF's investments align with national housing objectives and contribute significantly to infrastructure development and economic growth.

"We operate in a space that demands an integrated approach. We invest responsibly and subscribe to the principles of environmental, social, and governance (ESG) compliance," Ithindi said.



## City of Windhoek to buy electric buses to ease traffic congestion

The Windhoek Municipal Council has announced plans to procure low-carbon electric buses as part of efforts to enhance public transport frequency and reduce traffic congestion in the capital.

The decision follows the council's approval of the revitalisation of the Low-Carbon Public Transport Initiative under the Move

Windhoek Project. The announcement was made during the most recent ordinary council meeting.

As part of the initiative, the municipality will conduct a feasibility study to assess potential routes for integrating electric buses into the city's public transport system.

"The project's goal is to decarbonise the



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mass transit sector by investing in high-capacity buses, including hybrid and electric models,” the council said..

The Move Windhoek Project, funded by the Green Climate Fund, aims to improve public transport accessibility, reduce congestion, and promote better air quality.

According to the council, the initiative also aligns with the City of Windhoek’s Strategic Plan for SMART Cities, which prioritises technological advancement, operational

efficiency, and sustainability.

The council further said the project is designed to make economic opportunities more accessible to low-income citizens while reducing pollution and greenhouse gas emissions from conventional vehicles.

The feasibility study is expected to provide crucial data on how best to incorporate electric buses into the city’s transport network, ensuring a smoother transition to a more sustainable urban mobility system.



President  
**Dr. Netumbo Nandi-Ndaitwah**

The NTB Board of Directors, CEO, and the entire staff extend our heartfelt congratulations to Her Excellency Dr Netumbo Nandi-Ndaitwah on her achievements!

Your vision, dedication, and commitment to the growth of Namibia’s tourism sector continue to inspire us all. We look forward to the exciting journey ahead as we work together to elevate Namibia’s tourism to new heights.

**The NTB Board of Directors, CEO, and Staff Members**  
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# Board composition strategy: The hidden cost of an ill-fitting board

By Zach Kauraisa

Corporate boards play a critical role in driving strategy, ensuring strong systems of internal financial control, and managing risks across a company. However, many boards operate with outdated governance structures that fail to address evolving business challenges. One of the biggest culprits? A misalignment between board skills and the company's operational needs.

This issue is particularly pronounced in organisations that undergo rapid change, face financial distress, or enter new industries where existing board expertise may no longer be relevant. Without regular board education, restructuring cycles, and shareholder engagement, boards risk becoming passive oversight bodies rather than active strategic drivers.

This article explores the hidden costs of an ill-fitting board, examining how outdated board structures create governance risks, why alignment between board expertise and organisational needs is critical, and how companies can implement strategies to build resilient, high-performing boards that evolve alongside their business challenges.

## Case Study: Cbus Super – The Risks of a Static Board Structure

In 2024, Cbus Super (“Cbus”), an Australian pension fund with over \$100 billion in assets, was the subject of a Deloitte investigation commissioned by the Australian Prudential Regulation Authority; based on concerns about whether board members met fit and proper requirements, and whether certain expenditures aligned with fiduciary duties.



**Ensure all board appointments are linked to a specific strategic need, rather than being based on historical precedent.**

Cbus is governed by equal employer and employee representation. The board is comprised of 12 non-executive directors, who are nominated by various employer and employee unions and 2 independent directors. Unions mostly employ labour law and industrial relations specialists; and therefore, the majority of board members nominated by the unions possessed such skills – which is unrelated to management of billions in pension capital. While this governance model was effective in its early days, ensuring all stakeholders are represented, the complexity of financial fund management outgrew the expertise of its board members, leading to regulatory concerns.

The Deloitte investigation concluded that Cbus board members lacked deep financial expertise, despite managing billions in funds, and that independent financial professionals would need to be involved for effective governance in the future. The investigation also criticised the fact that there was no robust process to reject unqualified board nominees that were presented by the employee and

employer associations or unions.

The above case study highlights how static board compositions create governance risks when business complexity outpaces board expertise, and how even large institutions can suffer from ill-fitting boards when heavy reliance is placed on legacy appointment processes.

**Board Composition, Recruitment and Monitoring**

A first step to ensuring appropriate board composition is the use of a board skills matrix during board recruitment and assessment. A board skills matrix is a structured framework that maps the capabilities of existing board members against the strategic needs of the business to ensure that the board consistently possesses the skills to meet such needs. Below is an example:

#	Business Pain Point	Board	Skills
---	---------------------	-------	--------

Needed	Current Board Skills	G	a	p
Analysis & Actions				

- |   |   |
|---|---|
| 1. Declining profitability for +2 years               |   |
| Financial restructuring, turnaround expertise         |   |
| Mostly legacy leadership, no restructuring experience | Recruit financial experts or consultants with turnaround experience |
| 2. Expansion into digital markets                     |   |
| Technology strategy, digital transformation           |   |
| Only traditional industry expertise                   | Appoint board members with proven digital leadership backgrounds    |
| 3. Regulatory risks increasing                        | Strong legal & compliance knowledge                                 |
| Minimal regulatory experience                         | Upskill existing members through training                           |

Principle 7 of King Code IV emphasises the need for a balance of skills, diversity and independence on boards. Best practice for ensuring proper board composition:

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**Honourable Indileni Daniel**

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**Wishing you great success and resilience in your new role.**





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- Ensure all board appointments are linked to a specific strategic need, rather than being based on historical precedent.

- Update the board skills matrix for submission at the annual general meeting of shareholders and adjust composition to address business pain points in real-time.

- Use independent board evaluations to assess whether directors actively contribute to solving business challenges.

### **Board Resilience, Training and Preparedness**

Even when a board has the right people, ongoing education is necessary to keep members informed of emerging challenges and industry changes. Best practices for board education include:

- Mandatory annual training sessions covering financial literacy, regulatory changes, and sector-specific developments.

- External experts delivering board education modules to close knowledge gaps or enhance board preparedness for crisis management.

- Peer review processes or self-assessments where board members evaluate each other's contributions and recommend skill improvements.

Principle 9 of King Code IV emphasises the need for a board to evaluate its own performance to ensure performance. The above tools allow the board to close any skill gaps identified. However, if the skills gap is too large or poor performance persists, a board restructuring may be required.

### **Board Restructuring: Triggers and Risk Management**

When performance lags for two consecutive quarters, boards should play an active role in problem solving alongside the company management. However, when performance lags for two consecutive financial years, shareholders should play an active role in board composition. The following events are triggers for shareholder-led board restructuring:

1. Revenue Decline or Underperformance

- If a company fails to meet key financial targets for two years.

2. Regulatory Breaches or Legal Issues – if governance failures result in legal or regulatory penalties.

3. Lack of Strategic Direction – If a business faces digital disruption, ESG pressures, or industry shifts but the board lacks a response strategy.

Principle 4 of King Code IV emphasises the fact that a board should appreciate the core business of a company and manages the risks associated with changing business models or new strategies. The above triggers suggest that a board has not adapted to the company's evolving needs and that long-standing directors, who were once valuable, may have become less impactful as the business grows or pivots.

The key risk to mitigate when implementing a board restructuring is the loss of institutional memory. Staggered term limits, clear exit processes and transition obligations outlined in board charters and appointment letters are tools that can preserve governance stability during turnovers.

### **Conclusion**

An effective board is not static—it is dynamic, informed, and continuously refreshed to align with the business's needs. Companies should use a board skills matrix as a recruitment tool from the outset and continuously monitor it. Boards can remain adaptable through annual training. Additionally, shareholder-led board restructuring should be triggered when persistent financial underperformance, regulatory challenges, or strategic stagnation arise.

Ultimately, a well-composed board is an organisation's best defence against crisis and its most powerful driver of success. By aligning board strategy with business needs, companies can safeguard governance integrity, enhance resilience, and secure long-term growth.

***\*Zach Kauraisa is Head of Advisory at Eos Capital***



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## Momentum Asset Management Namibia launches active equity capability

**M**omentum Asset Management Namibia has officially launched its active equity capability, marking a significant milestone in its strategy to expand its local presence and enhance investment solutions within the Namibian market.

The asset manager said the introduction of active equity management aligns with Momentum Investments' commitment to localisation, establishing a robust in-country equity capability aimed at unlocking value for both Namibian and South African investors.

"The launch of our active equity capability represents an exciting advancement that will enable us to grow our assets under management while nurturing local talent and creating opportunities for Namibians to become equity analysts and, eventually, seasoned portfolio managers," said Jason Hailonga, Managing Director of Momentum

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Asset Management Namibia.

He said as part of its long-term strategy, the firm aims to attract a broader investor base through a diversified range of equity strategies, thereby contributing to the growth and maturity of Namibia’s investment landscape. “With this capability in place, we are not only enhancing our service offerings

but also laying the groundwork for long-term, sustainable impact across the region,” Hailonga said.

The company said the new capability is spearheaded by John-Morgan Bezuidenhout, Portfolio Manager, whose expertise, combined with Hailonga’s leadership, establishes a strong foundation for a high-performance investment team.

“This development highlights Momentum’s focus on building high-performance, locally developed investment expertise that aligns with the evolving needs of Namibians.”

The asset manager said the initiative is designed to provide superior market insights and long-term value for investors while also bolstering a resilient and inclusive non-banking financial sector in Namibia.

“The introduction of active equity management is a proactive response to the increasing demand for tailored investment strategies and aligns seamlessly with the company’s leading Outcome-Based Investing (OBI) philosophy.”

The launch coincides with Momentum Investments Namibia’s move to its newly established offices in the Millennial Building, a move the company said signifies a fresh chapter as it deepens its footprint in the country’s financial sector.



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### INVITATION FOR BIDS

### PROCUREMENT MANAGEMENT UNIT

The Environmental Investment Fund (EIF) invites international and local reputable service providers to submit proposals for the bid:

Reference Number	Description	Non-Refundable document levy
SC/RP/EIF- 01/2025	Provision of a consultant to develop an automated Environmental, Social and Governance System (ESG) for the Environmental Investment Fund of Namibia	Free

- Bidding document can be requested electronically at [procurement@eif.org.na](mailto:procurement@eif.org.na) or downloaded from EIF website: <https://www.eif.org.na/documents/procurement-open-bids-consultancy-services>

**SUBMISSION OF BIDS:**

Hard copies/physical bids to be delivered at:  
Environmental Investment Fund of Namibia Head Office,  
1st Floor, Heinitzburg Heights, c/o Heinitzburg & Dr. Theo Ben-Gurirab Street, Klein Windhoek

**OR**

Electronic bids to be emailed to: [procurement@eif.org.na](mailto:procurement@eif.org.na)  
No late submissions/offers will be accepted

General queries can be addressed to:

Procurement Management Unit  
Tel : +264 61 431 7733/38  
Email : [procurement@eif.org.na](mailto:procurement@eif.org.na)

**Closing Date and Time for Submission:**

**Monday, 12 May 2025 at 12H00 PM Namibian Time**

# Child online safety, what parents can do

*Baby Shark, Cocomelon, or TiKTok?! . . . too much screentime can lead to scream time*

By Kondjeni Ndakeva

In modern days, wanting a moment with a baby as old as two years; they would instantly reach out for your phone instead of a smooch or a peekaboo.

Many parents would find it amusing and fascinating that their kids are glued on their online devices watching “Baby Shark” or “Cocomelon”. These are undoubtedly great online shows that contribute to the child’s cognitive development in early childhood. But as the child grows older, they become experts to using online devices and becoming tech savvy. It’s for this reason parents feel the need to get their children their own devices and navigate the internet away from their parents’ supervision as they grow older.

On average, children aged 2 to 17 spend around two hours per weekday on their screens worldwide. Although this might seem not much of too much screentime with alignment to international standards, such amount of time can have a huge impact on a child’s online safety.

Online child safety is an overlooked issue by many people, especially African parents, children are left to surf the internet without any proper control and monitoring by parents.

A 2022 report by the Disrupting Harm Project indicated that in Namibia close to 9% of the children between the age of 12-17 who use the internet have experienced online sexual exploitations or abuse. This is made up mostly by grooming, sextortion and the sharing of non-consensual images.



“

**Many parents would find it amusing and fascinating that their kids are glued on their online devices watching “Baby Shark” or “Cocomelon”.**

A UNICEF study in Namibia of 2016 indicated that 68% of the children have reported seeing sexual online content which they did not intend to see. While 31% of the children received sexually explicit images from strangers and 29% came across child sexual abuse content.

Namibia’s Ministry of Gender Equality, Poverty Eradication and Social Welfare, alongside UNICEF in 2020 have raised a concern in the rise of online child sexual exploitations. One of the high-profile cases recorded was that of Johann Wickus Maree who was arrested in 2020 for recording and disseminating child pornography involving eight boys and sharing them online. This might be the only official recorded case in Namibia, but it does not take away the issue of online child protection and the unreported cases continue to increase.

## Why child online safety?

Child online safety is very important because it protects children from being

victims of bullying, sexual exploitations and harassments. These kinds of online exploitations can have a huge impact on a child's mental health and social wellbeing. An increased screentime leads to social anxieties and loneliness leaving kids feeling unwanted or unloved.

With unsupervised online presences of children, they can be exposed to online sexual predators who take advantage of children by grooming them and making them rebellious against their parents.

Children get exposed to bad and dangerous online challenges; one notable case was an online challenge called "Momo Challenge" which gained worldwide attention. The challenge involved a distorted face appearing in videos or messages instructing kids to perform harmful tasks including committing suicide.

It is also important to monitor children's online activities to note any form of cyberbullying. Cyberbullying just like any other form of bullying can have a huge toll on a child's mental health pushing them to thoughts of suicide and unwarranted self-ratifications.

Notably children are easily exposed to online peer pressure, and they end up doing things that they were not supposed to do if it was not for the contents they see amongst their peers.

### Monitoring

Just like a child needs some form of monitoring and control in their lives until they are of legal age, it is also important to monitor and control their social media presence, including their online chats, comments etc.

By doing so, parents have a chance to flag and report unwanted content and report suspicious accounts to the relevant authorities.

Parents can use certain tools to monitor their children's online activities including chats, comments etc.

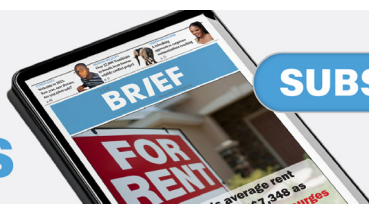
Apple devices (iOS) can make use of screentime, while Android devices can make use of Google Family link, this are free inbuilt application which allow tracking and monitoring of apps usage and setting limits to access certain apps.

Platforms such as the commonly used online streaming services like YouTube and Netflix have options to create kids friendly profiles. This automatically create and arrange content suitable for kids view.

Lastly, parents should not overlook the importance of monitoring their children's online social activities, because the internet is full of content that could have a huge impact on children's mental wellbeing. Parents should be proactive in managing and monitoring their children's online presences. This can be done by installing monitoring tools on their children's devices which also allow remote control from their phones away from their kids' devices.

***\*\*Kondjeni Ndakeva is a Data Scientist, Software Developer and Database Administrator with a master's degree in data science. He is passionate about leveraging data to drive impactful decisions and enhance democratic accountability in Namibia.***

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# Discover Airlines starts direct Windhoek-Munich flights

Discover Airlines, a subsidiary of the Lufthansa Group, has inaugurated its direct flight service between Hosea Kutako International Airport (WDH) in Windhoek and Munich Airport (MUC), marking the only scheduled



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The first flight, 4Y142, departed from Munich on Tuesday, 1 April, at 21:35 and landed in Windhoek at 07:10 on Wednesday, 2 April.

The new route will operate three times a week throughout the year. In April, flights will depart Windhoek on Wednesdays, Fridays, and Sundays, shifting to Mondays, Thursdays, and Saturdays from May.

Discover Airlines has been serving Windhoek since August 2021, previously offering multiple weekly flights from Frankfurt. With the addition of the Munich route, the airline now operates a total of 10 weekly flights between Germany and Namibia, including daily flights from Frankfurt and three weekly services from Munich.

“We are thrilled to offer this new direct route between Windhoek and Munich, marking a significant milestone for our airline and, of course, both regions,” said Marco Goetz, Chief Commercial Officer of Discover Airlines.

“Since we started flying here from Frankfurt, Windhoek has been one of the most frequented destinations of our airline. We are already seeing strong demand from travellers from southern Germany. Windhoek has always been a strong partner for us. We look forward to further strengthening the connection between both regions and offering even more travel options for our passengers.”

Munich Airport is Germany’s second-largest airport after Frankfurt and serves as a key hub for travellers in the country’s southern regions.

As part of the Lufthansa Group, Discover Airlines offers seamless transfer options via the Group’s main German hubs in Frankfurt and Munich.

The Windhoek–Munich route is serviced by an Airbus A330, accommodating up to 300 passengers, including 30 Business Class seats with full lie-flat beds, up to 31 Premium Economy seats, and up to 244 Economy seats.



Enriching Generations

# FINANCIAL MARKET MONITOR

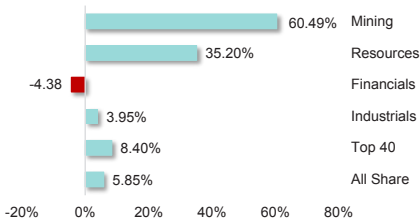
### Commodities

Spot Gold	3126.11
Platinum	974.49
Palladium	976.26
Silver	30.95
Uranium	64.45
Brent Crude	74.60
Iron Ore	97.41
Copper	9668.13
Natural Gas	4.04
Lithium	9.85

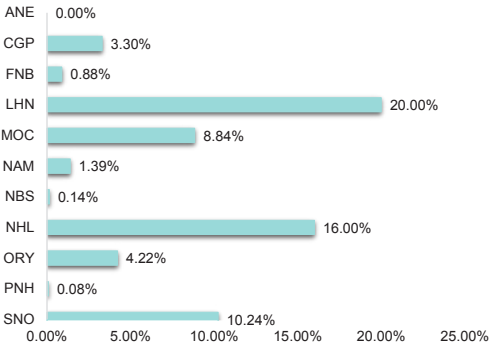
### Currencies

USD/ZAR	18.7390
EUR/ZAR	19.2300
GBP/ZAR	24.2910
USD/CNY	7.2670
EUR/USD	1.0851
GBP/USD	1.2963
USD/RUB	84.2566
CPI	3.60%
Repo Rate	6.75%
Prime Rate	10.50%

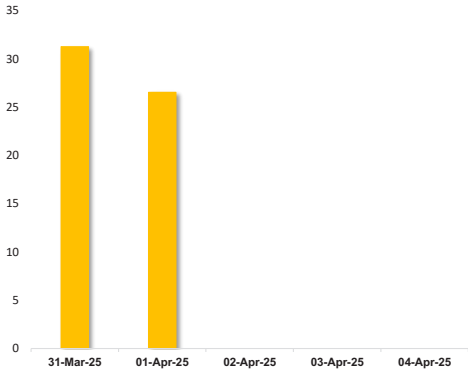
### JSE Sectors: Year to Date in %



### NSX Local Stocks: Year to Date in %



### JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



### Global Indices: Year to Date in %

