

## DIGITIZE

NamRA sets four-year target to fully digitize services

p. 04



## COMMUNICATE

Everyone thinks they can communicate — until it's their job

p. 06



## DIGITAL

Bashu and beyond: How African apps are paving the way for digital sovereignty

p. 11



THE

# BR/EF

News Worth Knowing



**20Twenty issues N\$350 million in home loans, saves clients N\$10 Million+**

TUESDAY 22 APRIL 2025

## MAIN STORY



## 20Twenty issues N\$350 million home loans, saves clients over N\$10 million in three years

20Twenty Financial Solutions has issued N\$350 million home loans since its inception in 2022, saving clients over N\$10.7 million in interest costs compared to traditional bank loans, according to the company's first Social Impact Report.

The lender, which positions itself as a purpose-driven financial institution, has focused on making homeownership more accessible through inflation-linked loans

### Crucial Dates

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

Homeownership should be accessible, sustainable, and a gateway to long-term financial freedom.

designed to protect clients’ disposable income and reduce the total cost of ownership.

"Homeownership should be accessible, sustainable, and a gateway to long-term financial freedom," the company said in the report.

"Our clients don't just own homes, they thrive in them."

The report highlights that 34% of 20Twenty’s clients are new homeowners, while 43% are women, figures the company says reflect progress towards inclusive and equitable access to housing finance.

Additionally, according to the lender whose team has more than 300 years of combined experience in banking, home loans, and financial services, 66.2% of its clients previously borrowed from traditional lenders before switching to 20Twenty.

Notably, the company reported zero non-performing loans in its portfolio, crediting

this to its sustainable lending approach and rigorous underwriting.

Client feedback collected through a 2024 survey further underscored the impact of the company’s model: 42% of respondents reported improved cash flow, 30% said they had increased their savings, and 28% indicated they were paying off their home loans faster than expected.

"These aren't just financial wins, they're life-changing shifts in security, dignity, and peace of mind," the company noted.

Its Social Impact Report is aligned with international standards, including the UN Sustainable Development Goals, the Global Reporting Initiative (GRI), and the IRIS+ impact measurement framework.

The company said it remains committed to expanding its impact and called on partners and stakeholders to support its continued efforts to improve access to affordable housing in Namibia.

# NEW Flavours

Flavour	Weight	Price
Chicken Viennas	150g	N\$9.99
Chicken Viennas	450g	N\$28.99
Russian	420g	N\$24.99
Chicken Bacon	150g	N\$34.99
Chicken Polony	150g	N\$14.99
Chicken Polony	80g	N\$5.99
Chicken Polony	250g	N\$14.99

While Stocks Last - Recommended selling price. - Available at participating retailers.



## NamRA sets four-year target to fully digitize services

**T**he Namibia Revenue Agency (NamRA) is targeting a full digitization of its services within the next four years, as part of a comprehensive strategy to enhance efficiency and reduce the need for taxpayers to physically visit its offices.

NamRA Commissioner Sam Shivute said the agency has developed and adopted a digital transformation strategy that will modernize both its tax administration and customs operations, with the aim of becoming a fully digital and paperless institution.

“We have developed a digital transformation strategy, and our goal is to

become digitally savvy,” Shivute told The Brief.

“What does that mean? It means we want most of our systems, whether it is the Integrated Tax Administration System or the Customs System, to be fully integrated.”

The transformation according to Shivute, will also involve system integration with key institutions such as the Business and Intellectual Property Authority (BIPA), the Financial Intelligence Centre (FIC), the Bank of Namibia, and commercial banks to ensure seamless connectivity across platforms.

“Ultimately, we envision a future where



taxpayers no longer need to visit our offices. They should be able to file their taxes and make inquiries from the comfort of their homes,” said Shivute.

“We aim to go fully digital and paperless. This is achievable, as it has been done before, and we are working closely with the World Bank and our ICT department to make it a reality.”

While the strategy has been approved and some programmes are already underway, Shivute noted that specific implementation timelines are still being finalised in collaboration with the World Bank.

“Our target is for NamRA to be fully digital within four years,” he said.

Shivute stressed that the success of the digital transformation will depend heavily on the readiness and cooperation of partner institutions.

He said some external entities may not yet have the necessary infrastructure or compatible systems, which could affect the pace of implementation.

“Some aspects of integration are beyond our control. If we want to connect with Home Affairs or other institutions, some of them may not have the necessary systems or compatible technology. This is why setting timelines is not as straightforward as it may seem,” Shivute said.

He added that NamRA will undertake advocacy and engagement efforts with stakeholders to assess their institutional readiness and align efforts.

“If, for example, we plan to interface with the FIC within three months, but they lack the necessary infrastructure or resources, enforcing a rigid timeline would be unrealistic,” Shivute said.

The digital overhaul is being supported by the World Bank under its Country Partnership Framework (CPF) for Namibia for the period FY25–FY29. The CPF includes support for NamRA in developing a

digital tax ecosystem and advancing a cross-government digital identity platform.

“Preliminary findings of the CCDD indicate that private sector activity is hampered by tax uncertainty and cumbersome tax legislation and practices,” the World Bank report stated.

“An ongoing project to support the newly created Namibia Revenue Agency, NamRA, will aid ongoing efforts to maximize revenue collection, lower taxpayer’s effort, and improve the agency’s efficiency.”

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TENDERS

Erongo RED invites bidders to bid for the following Tender:

**TENDER NUMBER: 03/2025**

**SUPPLY AND DELIVERY OF MICROSOFT LICENSES AND RELATED SERVICES THROUGH THE CLOUD SOLUTION PROVIDER (CSP) BUSINESS PREMIUM FOR A PERIOD OF THREE (3) YEARS.**

**GENERAL INFORMATION**

Erongo RED is under no obligation to accept any tender whether the lowest or not. Erongo RED reserves the right to accept the full tender or only part thereof. Erongo RED is not under obligation to assign any reason for acceptance or rejection of a tender.

Documents in a sealed envelope clearly marked with the tender number: E.g. Tender 02/2025 addressed to the Chairperson of the Tender Committee must be placed in the tender box at the Enquiries Desk at: **Erongo RED Headquarters, 91 Hage Geingob Street, Ground Floor, Walvis Bay** or be posted to the Chairperson of the Tender Committee, P.O. Box 2925, Walvis Bay, to reach him at the latest by: **Friday, 09 May 2025 @10h00 am.**

**MANDATORY DOCUMENT REQUIREMENTS:**

Registration documents: **A.** Copy of the latest company registration certificate (including certificates for change of name if applicable) **B.** ID of owners or shareholders, and directors. **C.** Valid good standing Certificates with the Receiver of Revenue and the **D.** Social Security Commission. **E.** Further mandatory documents and requirement will be stipulated in the Tender Document.

Please note that no faxed or e-mailed documents, nor documents received after the specified closing date and time will be considered for evaluation.

**ENQUIRIES:**

Enquiries: **Ms. Anna David**  
Document Fees: **N\$ 384.00 (Non-refundable)**  
Email Address: **adavid@erongored.com.na**  
Telephone: **+264(0)64 - 201 9066**

**Clarification Meeting:** **22/04/2025 (MS Teams)**  
**Time:** **11h00 am**

**No tender delivered after the closing date and time will be considered for evaluation.**

The onus is upon the tenderer to ensure that tenders are deposited in the stipulated tender box before the closing date and time.

No tender or quotation received by e-mail or fax will be considered unless the tender document specifically provides for it.

All requests for clarification/ information are to be done in writing to the designated tender liaison/contact person(s) stated in the tender documents at least 7 (seven) days before the tender closing date.

The cost of preparation of the tender is entirely borne by the tenderer.

**CLOSING DATE:**  
**10h00 am on Friday, 09 May 2025.**



# Everyone thinks they can communicate — until it's their job

By Shariva Zender

From the outside looking in, communications seems like one of the most exciting fields to be in. From glossy branding, perfectly timed tweets and messages that spark conversation.

But here's the unfiltered truth: communications is not for the faint of heart.

Behind the polished statements and compelling narratives lies an endless balancing act between clarity and complexity, but most of all finding the balance between strategy and speed. And in today's easily offended, deeply distracted world, being a communicator has never been more challenging.

Here are a few hard truths I've come to accept, and embrace, along the way:

## 1. People Don't Owe You Their Attention

We are competing with a never-ending feed of memes, trending topics and



“

Behind the polished statements and compelling narratives lies an endless balancing act between clarity and complexity.

breaking news. Even your best copy will be ignored if it doesn't resonate instantly. The harsh reality?

Your audience doesn't owe you anything—not their time, not their attention and certainly not their loyalty.

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## 2. Authenticity Is Not a Buzzword, It's a Baseline

People can spot insincerity from a mile away. It doesn't matter how polished your comms are, if they don't reflect what's really happening behind the scenes, the disconnect will show.

If it's not real, don't say it. Communications must reflect culture, not cover it up.

## 3. You're Only as Good as Your Last Message

Communications doesn't have a long memory. No matter how many great campaigns or successful launches you've had, the one poorly handled issue or tone-deaf post can define your reputation.

Stay humble. Stay sharp. Consistency isn't just the measurement, it's survival.

## 4. Internal Buy-In Is Half the Battle

Sometimes the biggest challenge isn't the audience but internal alignment. Getting leadership, legal, HR and all employees on the same page can feel like a full-time job in itself. Yet, without that alignment, even the best strategy will fall flat.

Relationships matter. Influence is built over time. You can't communicate effectively externally if you're fragmented internally.

Communications is not always going to be glamorous. It's pressure-filled, ever-evolving and often a thankless job.

But it's also one of the most powerful tools any organisation has. It can bridge gaps and encourage people to act.

For those of us who've chosen this path, the reward isn't just in the applause when something lands, it's in the quiet satisfaction of knowing we helped shape something real.

If you're in comms, I see you. And if you're just starting out—welcome. It's tough, but it's worth it.

***\*Shariva Zender is a seasoned Marketing and Corporate Communications professional with over a decade of experience spanning telecommunications, FMCG, creative agency environments and regulatory industries. Known for a strategic approach and a creativemindset, Shariva has established a reputation for driving impactful marketing initiatives that align with business goals while resonating with diverse audiences. Currently serving as the Marketing and Corporate Communication Manager at the Business and Intellectual Property Authority (BIPA).***



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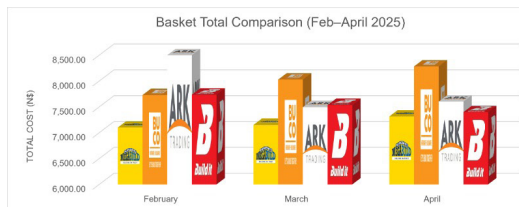


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# Pupkewitz Megabuild leads April 2025 affordability

**A**pril 2025's hardware price survey reveals significant shifts in pricing across Windhoek's leading hardware retailers. Pupkewitz Megabuild continues to offer the most affordable prices, maintaining its position as the top choice for cost-conscious buyers. Meanwhile, BUCO has recorded the highest price increase, while Build it is the only supplier to reduce overall costs.

This report analyses price trends and rankings among Pupkewitz, BUCO, Ark Trading, and Build it to help consumers make informed purchasing decisions.

## Overall Cost Comparison

The total costs for each supplier in March and April 2025 are as follows:

- Pupkewitz: Increased from N\$ 7,151.98 to N\$ 7,314.41 (+2.3%)
- Build-it: Decreased from N\$ 7,535.16 to N\$ 7,397.23 (-1.8%)
- Ark-Trading: Increased from N\$ 7,495.25 to N\$ 7,602.24 (+1.4%)
- BUCO: Increased from N\$ 8,028.38 to N\$ 8,281.99 (+3.2%)

Pupkewitz remains the most budget-friendly retailer, while BUCO continues to be the priciest option. Build it stands out as the only supplier to lower its prices this month.

## Notable Price Increases

- Aluminium Sliding Door (Bronze): BUCO recorded the highest jump (N\$ 3,135.57 □ N\$ 3,298.99, +5.2%).

- Aluminium Window (Bronze): BUCO led with a 13.4% increase (N\$ 925.39 □ N\$ 1,049.00).

- Ceiling Board: Ark Trading had the biggest hike (N\$ 190.18 □ N\$ 202.64, +6.6%).

- Copper Tube 460 Class 0: Pupkewitz Megabuild saw a slight rise (N\$ 599.94 □ N\$ 609.99, +1.7%).

## Notable Price Decreases

- Brickforce 150MM 15M Roll: Pupkewitz Megabuild recorded the biggest drop (N\$ 17.44 □ N\$ 15.85, -9.1%).

- Brickforce 75MM 15M Roll: Ark Trading's price fell from N\$ 15.98 to N\$ 14.27 (-10.7%).

- Roofing Galvanized IBR: Pupkewitz Megabuild saw a minor decline (N\$ 654.99 □ N\$ 644.00, -1.7%).

## Supplier Performance Rankings

- Most Affordable: Pupkewitz remains the cheapest overall.
- Biggest Price Hike: BUCO recorded the highest increase.
- Price Reduction: Only Build it decreased its total costs, making it the best option for budget-conscious shoppers.

## Survey Overview

The monthly hardware price survey, conducted by The Brief, tracks construction material prices across Namibia's leading retailers. This survey serves as a vital resource for contractors, businesses, and homeowners looking for cost-effective options.

April 2025 Hardware Basket Total – Price Changes by Supplier

NAD 8,281.99



NAD 7,602.24



NAD 7,397.23



NAD 7,314.41



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 <b>Samsung A36 5G</b> Includes Watch Fit3 <b>N\$8,843</b>	 <b>Samsung A56 256GB</b> Includes Watch Fit3 <b>N\$12,773</b>	

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- Surveyed Items List:
- Roofing Galvanized IBR Copper Tube 460 Class 0
  - Aluminium Window (Bronze)
  - Aluminium Sliding Door (Bronze)
  - Brick 7 MPA
  - Brickforce 150MM 15M Roll
  - Brickforce 75MM 15M Roll
  - Lintel Concrete 1200X110X75MM
  - Lintel Concrete 1800X110X75MM
  - Lintel Concrete 900X110X75MM
  - Ceiling Board 1200X3000X6.4MM
  - Door Frame Steel 813X2032X115X1MM
  - Lockset 2 Lever
  - Interior Hardboard Door 813X2032MM
  - 32.5 Cement Ohorongo
  - 42.5 Cement Ohorongo
  - Paint 20 Liters

# Bashu and beyond: How African apps are paving the way for digital sovereignty

By Nafimane Halweendo

In today's digital world, social media platforms are more than just spaces for communication.

They've become modern town squares and powerful tools that are shaping economies, politics, narratives and culture.

The recent move by the United States government to ban TikTok, a Chinese-owned social media platform highlights the growing industrial and technological competition between global powers.

This raises an important question, especially for our continent: What is Africa doing to create its own social media platforms and more importantly, does Africa need to compete digitally on the world stage?

To help one answer this, it is imperative that one outlines the various important factors applicable to countries or continents taking up space, owning and controlling their own social media platforms.

## 1. Digital Sovereignty and Security

Owning and operating social media platforms within a continent ensures data security and sovereignty. When a platform is controlled by a foreign country, user data can be accessed and manipulated for political or economic advantage. For instance, Africa



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The recent move by the United States government to ban TikTok, a

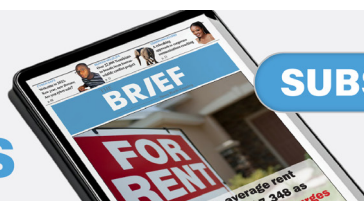
Chinese-owned social media platform highlights the growing industrial and technological competition between global powers.

which is 30.37 million square kilometers wide is displayed on the world map on all internet platforms as being smaller than the U.S.A which is only 9.83 million square kilometers wide and Europe which is only 10.18 million square kilometers wide. With local ownership, continents can enforce stronger regulations to protect user information, correct data publication, privacy and national security.

## 2. Economic Growth and Job Creation

Tech companies generate billions of dollars

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through advertising, data analytics, and software development. By building their own platforms, continents can keep these profits within their economies, creating jobs and fostering innovation. Instead of relying on American or Chinese platforms, Africa, Europe, and South America could develop their own digital industries.

### **3. Stronger Negotiating Power in Global Tech Markets**

Currently, a handful of American and Chinese companies dominate the global tech industry. If continents such as Africa establish their own social media platforms, they can create a more balanced global digital economy. This would allow them to negotiate better terms with international tech giants, ensuring fair competition and stronger local industries.

### **4. Cultural Representation and Influence**

Social media platforms shape narratives, trends, and even national identities. When platforms are controlled by foreign entities, local cultures may be misrepresented or overlooked. A continent-specific platform would promote indigenous languages, traditions, and values, ensuring that digital spaces reflect local identities rather than foreign ideologies. Africans are continuously fed a plethora of self deprecating news and images on social media aimed at reducing and tainting the identity of African values, self identity and promoting white supremacy. From starving African children with flies on their faces to exaggerated images of swamps and informal settlements. Poverty being something that exists on almost ever continent to varying degrees is excessively highlighted as being "African" in nature. This is a historical fact that has increased greatly since the inception of western controlled social media platforms and needs redress.

### **5. Reducing Political Manipulation**

Foreign-owned social media platforms

can be used to spread propaganda, misinformation, or political influence in other regions. By owning their own platforms, continents such as Africa can reduce the risk of external interference in elections, governance, and social movements, ensuring that their digital landscapes are controlled by local institutions which are credible. Since the advent of popular social media applications in the early 2000's, the continuous unlawful attacks by western troops and specifically American soldiers in areas such as Iran, Afghanistan, Iraq, and the recent invasion of Libya coupled with the killing of it's African leader Colonel Muammar Gaddafi were all excessively reported on western social media applications as "important human rights operations" aimed at promoting "democracy" and "world peace". All this regardless of the fact that these were crimes against humanity aimed at killing and derailing the economies of countries which were not in bed with the Americans. This buttresses the point that a specific continental monopoly on social media platforms is a dangerous tool which can be used to manipulate and blind the whole world while atrocities and mass murdering and plundering of nation's resources are taking place.

America has recently withdrawn U.S Aid to South Africa and expelled the South African ambassador to the U.S.A, Ebrahim Rasool due to misinformation and a conservative, racist narrative of alleged white genocide and discrimination against white Afrikaners happening in South Africa. This misinformation is largely spread on the "X" social media platform (previously known as Twitter and currently owned by Elon Musk who is a white South African and close friend of Donald Trump). It has the potential of derailing an entire countries' economy and plundering it into chaos and potential civil war.

As Namibians, South Africans and



Africans at large, what do we do if western social media apps withdraw and cancel their operations in our countries in light of the current economic, racial and tech war? Imagine waking up tomorrow and it's not just political sanctions against your country, its Facebook, X (Twitter) , Whatsapp, Linkedin and Instagram not working in your country because the western powers that be are unhappy with your African leader's political policies. Are we going to go back to communicating via Sms, smoke signals and updating each other via newspapers?

### **BASHU APP AND OTHERS...**

The above analogy is why local, Namibian and African, social media apps such as “Bashu App”, Kwafa, Intercity and others are needed. To ensure digital sovereignty, data security and reduce political manipulation as well as ensure digital sufficiency in how Africans communicate, trade, move money, donate and travel.

Bashu App which is Africa's first social media application is a micro blogging platform that connects people and users based on topics of similar interest, it recently became available to the public on IOS worldwide and will be launching an Android and Huawei version very soon.

Many people who are using this new platform have queried whether it is necessary for Namibia or Africa to own it's own social media applications? Why not just use the existing social media platforms? The answer is simple, Africa needs to rise to a new ideology of pride and celebration of African products. We must strive for self sufficiency in as many industries as possible. Social media and technology is the new bread cutting machine and we need our own space to exist authentically.

Another progressive African Application is Kwafa.com, it's a Namibian App which allows individuals and organizations to raise money in order to support social causes for the

upliftment of Namibians, Africans and any other people who are facing social challenges and poverty. An important tool to ensure the smooth transfer of money for philanthropical purposes.

Intercity is another great technological African invention. It is a local travel app that connects drivers and passengers with common travel interests to allow them to share travel costs and make mobility convenient and seamless in the true spirit of Ubuntu. The app has since expanded to South Africa and will soon launch in Botswana.

### **Conclusion**

Are African social media apps like “Bashu, Kwafa and Intercity” necessary? Should each continent develop and control its own social media platform and not be at the mercy of the “West” as superpowers? The answer is yes! Africa and each continent without a local social media application should have their own social media applications, for several reasons.

The increasing geopolitical tensions between the U.S.A, China, Russia, and other global players highlight the dangers of digital dependency.

It's imperative that we as Africans specifically develop our own social media applications such as “Bashu, Kwafa and Intercity”. By developing our own social media platforms, Africa can protect their economies, cultures, and political stability. In an era where digital influence is as powerful as military strength, owning social media platforms is no longer an option, it is a necessity.

***\*Nafimane Halweendo is an Admitted Legal Practitioner of the High Court and Supreme Court of Namibia, He is also a tech entrepreneur and founder of the “Bashu” App, Namibia's first Social media mobile application.***



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## Ongos Valley in deal to construct over 3,000 houses in Botswana

Namibian development entity Ongos Valley and Botswana Housing Corporation (BHC) have launched a joint venture to develop over 3,000 affordable housing units in Botswana over the next four years.

Dubbed Bonno Target 3000, the housing initiative is expected to inject P3 billion (over N\$4 billion) into the Botswana economy and create more than 30,000 direct and indirect jobs.

“There are so many stakeholders involved, which means we cannot do it alone. We do it in collaboration and with smart partnerships. And today here with the government, BHC and Ongos, we are forming that partnership to deliver housing,” said Reagon Craig, Chairperson of Ongos Valley Group, during the official unveiling on Tuesday.

The project will be constructed on a 50-hectare site, with the focus on delivering a range of quality, affordable homes to suit different needs – from one-bedroom

We expect the project to be completed in 48 months.

apartments to standalone three-bedroom houses.

The units are expected to be priced between P400,000 and P1.2 million.

“It caters to young men and women in uniform, such as teachers and policemen, allowing many first-time homeowners to be financially included in the market. A home is the most precious asset for our hardworking citizens, and owning this home allows for financial inclusivity,” Craig said.

Construction will commence with bulk infrastructure and internal reticulation works in the second quarter of 2025, with housing development expected to begin in the third quarter.

“We expect the project to be completed in 48 months,” Craig confirmed.

This latest venture follows Ongos Valley Development’s expansion across the continent, including a 2023 agreement with the Zambian government to deliver 2,000 housing units in the Lusaka South Multi-Facility Economic Zone.

“The vision is to be at the forefront of an African renaissance by providing solutions to elevate dignity and decency through the power of ownership,” Craig said.



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# Why a marketing plan is just as critical as a business plan

By Paulo Coelho

If the circus is coming to town and you paint a sign saying “Circus Coming to the Showgrounds Saturday,” that’s advertising.

If you put the sign on the back of an elephant and walk it into town, that’s promotion.

If the elephant walks through the Mee Triple N’s flower bed and the Namibian writes a story about it, that’s publicity.

If you get the Tripple N to laugh about it, that’s public relations.

If people come to the circus, you walk them through the booths, answer their questions, and they spend a some bucks, that’s sales.

But if you planned the entire thing? That’s marketing.

Marketing is often misunderstood, even by us professionals in the game. It’s not just branding, advertising, logos or social media noise. The strategy gets your ideal customer to know you, like you and trust you enough to buy from you. The tools we associate with marketing, which usually comprises ads, campaigns, and social posts, well, there are just tactics. But strategy? That’s the real



“

**Marketing is often misunderstood, even by us professionals in the game.**

engine behind brand growth.

And if you want your business to grow with intention, it needs a marketing plan just as much as it needs a business plan.

Winging it is not a strategy!

Professionals never wing it. Pilots don’t. Surgeons don’t. Soldiers don’t. But somehow, entrepreneurs think they can “just figure it out” as they go, and I am totally guilty of this in a few of my businesses.

That’s why most businesses stay stuck in a loop of random activity and inconsistent results. A marketing plan isn’t just a nice-to-have. It’s your flight plan. Without it, you just hope to arrive at your destination by chance. With it, you increase your odds of success dramatically.

But not just any plan. Not the 40-page document no one reads! The same one that



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is in my office drawer gathering dust, or sitting under a pile of old newspapers. You need something simple, practical, and built to drive action! The kind of plan that lives in your calendar, not in your drawer.

Leverage is the name of the game

As a business owner, your greatest constraint isn't money; it's time. You can always make more money. But time? Once it's spent, it's gone. I always love to say, "Waste my money, not my time. I can make money; I CANNOT make time!"

This is where leverage comes in. Instead of spending your energy on incremental improvements (like negotiating a 5% better rate from a supplier), you should focus on high-impact moves. And nothing gives you more leverage than marketing.

A 10% improvement in your marketing can lead to a 30%, 50% or even 100% improvement in your revenue. That's exponential, not incremental. That's marketing leverage!

Vilfredo Pareto, an Italian economist you've probably never had a beer with, gave us the 80/20 principle: 80% of outcomes come from 20% of actions. In business, marketing sits firmly in that top 20%.

Your brand promise is the foundation

But here's the catch: great marketing doesn't start with a flashy campaign. It begins with a brand promise.

A brand promise is a commitment you make to your customers about what they can expect when they interact with your brand. It's the emotional handshake you do when you meet. The problem is, too many brands make promises they're not built to keep.

And when that happens, you don't just lose a sale. You lose trust.

The world's biggest brands, such as Apple, Toyota, Samsung, are successful because they deliver on their promise consistently. Apple doesn't promise innovation and then

give you average. Toyota doesn't promise reliability, and it breaks down every month. Your business, too, needs to be operationally aligned with your promise. If you say you offer premium service, then your systems, your people, and your delivery must reflect that. Every. Single. Time.

Think like a brand. Act like a human.

Musa Kalenga, one of Africa's leading marketers, says it best:

"For me, the simplest explanation of brand building is to define the promise that you're making to the different stakeholders, and then to stay true to that promise and build stories that amplify it."

Timothy Maurice Webster champions the mantra: "Think like a brand. Act like a human." In today's market, that's everything.

Consumers don't just want polished; they want that connection and relevance, brands that understand their needs and behave with empathy and authenticity, brands that feel human.

So, when you're building your marketing plan, start with the promise. Build the systems to deliver on it. And make sure every tactic, every post, every piece of comms is rooted in something real.

The wrap-up

Marketing isn't noise. It's your plan for attention, trust, and conversion.

A business plan shows where you're going.

A marketing plan shows how you'll get people to come with you.

And your brand promise? That's what makes them want to stay.

So, don't wing it. Don't outsource your brand's voice to chance.

Get intentional. Get strategic.

Think like a brand. Act like a human. And build a business that delivers exactly what it promises.

***\*Paulo Coelho is a Brand Manager | Entrepreneur | Storyteller***



# TOYOTA

## **Toyota dominates Namibia's passenger and light commercial vehicle sales in Q1**



**T**oyota emerged as the most sought-after car brand in Namibia during the first quarter of the year for both passenger and light commercial vehicles, with market shares of 53% and 67%, respectively.

Volkswagen recorded the second-largest share in the passenger vehicle segment at 14%, followed closely by Suzuki with 12%, according to an analysis by IJG Securities.

The quarter also marked the strongest first-quarter performance for passenger vehicles in Namibia since 2017, with sales reaching 1,320 units in March 2025—the highest monthly total since March 2024.

IJG attributed this uptick to notable increases in both the passenger and commercial vehicle categories.

“In the light commercial segment, Ford and Volkswagen followed Toyota, capturing 11% and 8% of total sales, respectively,” IJG said.

Toyota's market share in the medium commercial vehicle segment declined slightly but remained dominant, with a 39% share during the first quarter, followed by Mercedes-Benz and Hino, which held significant shares of 21% and 20%, respectively.

Overall, 1,803 new commercial vehicles

were sold in Namibia during the first three months of the year—a 7.1% year-on-year (y/y) decline compared to the 1,941 units sold during the first quarter of 2024. Over the 12 months ending in March 2025, 6,886 commercial vehicle units were sold, slightly down by 0.2% y/y from the 6,902 units recorded over the same period the previous year. March recorded total sales of 1,320 units, 203 more than the 1,117 units sold in February.

“Over the past twelve months, total new vehicle sales stood at 12,754 units, a marginal decrease of 1.1% y/y,” IJG said.

This follows the sale of 3,403 vehicle units in the first quarter of 2025, a slight 1.6% y/y decline compared to the 3,457 units sold during the first quarter of 2024.

“On a year-to-date basis, the passenger vehicle segment recorded its strongest first-quarter performance since 2017. However, the 12-month cumulative data reflects slightly weaker demand, with vehicle sales down 2.1% y/y. In contrast, commercial vehicle sales underperformed in both the year-to-date and twelve-month cumulative figures, highlighting ongoing weakness in this segment,” IJG said.

# What Namibia can learn from Brand South Africa: A wake-up call for building Brand Namibia

By Alvaro Mukoroli

At the recent MTC Branding and Marketing Indaba, Sithembile Ntombela from Brand South Africa delivered a powerful presentation on nation branding—sharing how the initiative started, what has been achieved, and how South Africa continues to lead in shaping its global narrative.

What stood out most was the intentionality. South Africa didn't just "become" a strong brand by accident. It was built—strategically and collaboratively—with a clear vision of what the country wanted to be known for, and who it wanted to become in the eyes of the world.

What about Namibia?

We are sitting on a goldmine of stories, moments, and opportunities that reflect a country full of potential and global relevance.

- \* Namibia is becoming a Hollywood hotspot for major film productions

- \* International megastars are holidaying in Namibia

- \* Global fashion houses and magazines are doing photoshoots in Namibia

- \* Our natural conservation efforts are internationally respected

- \* Namibians are being honoured on global stages

- \* Dr Helena Ndume continues to receive international accolades for her work restoring

sight to thousands



“

**South Africa didn't just “become” a strong brand by accident. It was built—strategically and collaboratively—with a clear vision of what the country wanted to be known for, and who it wanted to become in the eyes of the world.**

- \* Christine Mboma & Beatrice Masilingi made history at the Olympics

- \* Luis Munana became the first Namibian on a Netflix reality TV show Yet despite these wins, our national brand still lacks cohesion, direction, and strategy.

We're not telling these stories in a unified voice. We're not pushing a consistent message.

We're not packaging our uniqueness as a country in a way that resonates consistently both locally and globally.

That's the gap.

Nation branding is more than a logo or slogan.

It's a unified story that cuts across policy, tourism, culture, innovation, sports, and public diplomacy. It's something that must

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Nation branding is more than a logo or slogan.

be championed across sectors—with shared ownership between government, creatives, entrepreneurs, and citizens.

So how do we begin to build Brand Namibia?

Here's a suggested framework:

1. Define our national identity: What makes us unique? What values do we represent?

2. Craft a compelling narrative:

Are we Africa's land of peace? A hub of untapped creative and innovation potential?

A youth-driven cultural force?

3. Create an ecosystem for storytelling:

Collaborate with athletes, artists, business leaders, and diplomats to tell diverse

Namibian stories.

4. Amplify the message consistently:

Go digital. Celebrate wins. Position local talent globally. Make Namibians proud to represent Namibia.

We've seen what's possible. South Africa shows us that nation branding works—if we're willing to commit to it.

Now it's time to move from moments to momentum.

It's time to build #BrandNamibia—intentionally, boldly, and sustainably.

***\*Alvaro Mukoroli is a PR and Brand Strategist at Alvaro Media Group that has worked with local and international brands including personalities***



# Recalibration for the survival of the fitting in an age of global uncertainty

By Tio Nakasole

**D**omestically, the Monetary Policy Committee of the Bank of Namibia held its bi-monthly meeting on the 14th and 15th, maintaining the repo rate at 6.75 percent.

This was decided in order to continue safeguarding the peg between the Namibian dollar and the South African rand amid heightened global policy uncertainty. Globally, the trade outlook and statistics released earlier in April 2025 indicated that global trade will deteriorate sharply due to a surge in tariffs and trade policy uncertainty. Based on measures in place as of 14 April, including the suspension of “reciprocal tariffs” by the United States, the volume of world merchandised trade is now expected to decline by 0.2 percent in 2025. If enacted, reciprocal tariffs would reduce world merchandise trade growth by an additional 0.6 percentage points, posing particular risks for least-developed countries, while the spread of trade policy uncertainty would shave off a further 0.8 percentage points. In aggregate, the reciprocal tariffs and spreading trade policy uncertainty would lead to a 1.5 percent decline in world merchandise trade volume in 2025.

## TURBULENCE

Over the past years, there has been a series of uncertainties that have had vast geopolitical and economic ramifications. The vast ramifications have led to a significant increase in tensions



**Based on measures in place as of 14 April, including the suspension of “reciprocal tariffs” by the United States, the volume of world merchandised trade is now expected to decline by 0.2 percent in 2025.**

placed on government budgets. Most of the government has responded to this uncertainty on an unprecedented scale, borrowing and spending heavily, significantly compounding their deficits, as a lever mostly funneled to households and businesses to mitigate the immediate consequences of the crises. Some of the contributing factors to this sluggish growth have been uncertainty, unpredictability, and volatility as a result of external shocks, in the sense that the future has become too flawed to predict. We have witnessed our counterpart changing their VAT rate, companies developing disruptive technologies, the effect of natural phenomena such as weather, a change in U.S. governmental policy, and

a big change in the regional economy. This is not new; the world has witnessed a pattern of these natures, such as the Great Depression of 1929–1930, the global recession of 2008–2009, and Covid-19 (2020–2022). All these unforeseen market headwinds or windfalls have conscripted a number of budget targets, making them less and less meaningful. Therefore, this demand policymakers or lawmakers to respond swiftly to changing conditions in an unpredictable time.

### **BENCHMARK**

Currently, we are caged in by the imposition of US trade tariffs, which will not only affect the state enterprises such as Meatco but the entire Namibian-US export landscape in diamonds, building materials, machinery, and charcoal. As a result, this will put on hold productivity and discourage foreign direct investment in these sectors, which are regarded as the backbone of the Namibian economy.

A profusion of new tariff measures announced will have effects on these locally produced products as they will become less competitive in the global market due to a heightened tariff rate. However, it is not ending there; this has also impacted households, governments, and intergovernmental relations across the globe.

Despite these issues, the Namibian government needs to put their money where their mouth is in order to ensure that limited resources are directed to the most sustainable goods and services. In the meantime, government fiscal responses are expected to hedge against any possible future downturns in order to address the implications coming from these shocks.

### **REPEATABILITY ERROR**

During budgeting, do not run the risk

of reinventing the wheel “repetition,” but establish a rationale for when, where, and how the government can maximize the minimum on the basis of what are the key issues that need to be addressed. As much as technology is right at our disposal, we should not fall into the trap of using artificial intelligence to think for us in terms of budgeting, as the world’s challenges are not linear nor repeatable. In spite of that, there are certain signals that can be useful to chart a right course in terms of assisting the policymaker when it comes to budgeting.

### **BENCHMARKING**

To shoot for the mark, the Namibian government needs to factor in productivity in enhancing reforms that stimulate economic growth alongside targeting other priorities such as reducing the budget deficit, which will enable it to calm markets and reduce the debt servicing burden. Commercially, relative target model: in the commercial sector, the government needs to focus on more aggregate and relative targets that allow for the necessary flexibility.

With reference to enterprises that are in production, detailed cost breakdowns should also be preferred, especially for enterprises that have wobbling returns from their investments. Secondly, domestic enterprise needs to minimize the budgeting scope model; the major focus should be assessing key performance indicators at a time when the business is consistent.

Additionally, prioritizing key performance indicators that focus on liquidity and working capital will also be a sustainable move, rather than sales and growth alone.

Shortened budgeting process model: enterprises should discover ways to shorten the budget and planning process so that

more time can be spent on company management. While Namibia remains resolute in its vision 2030 of an industrial state, the progressive National Development Plan (6) should also be anchored toward supporting the diversification of exports, value addition, and building credible alliances in the recent industries of oil and gas.

### OPTIMISATION


Another tool that the state needs to capitalize on is optimizing revenue collection. The state fiscal budgets rely on several sources of revenue, such as personal income, corporate income, sales, and other income streams. However, revenue optimization is not synonymous with taxing the poor only but improving the administrative actions to optimize revenues by closing the gap of revenue leakage. This includes ensuring tax compliance using advanced analytics, expanding correspondence audit capacity, ensuring state-owned enterprises operate optimally by generating the expected revenue and dividends and a well-coordinated leaseback arrangement, and maximizing concessions through public-private partnerships.

In conclusion, uncertainty, in whatever form it takes, reveals a truth: government spending patterns should not just be a recurring process or matter of ticking a box year in and year out, but they should be able to respond to the external forces that are out of our reach.

Meanwhile, enterprises must be flexible in their planning, budgeting, and forecasting in order to deal with changing business conditions. Effectively managing this variability in good days and bad days requires that policymakers have a firm understanding of the unparalleled patterns unfolding and drivers of revenue growth in their state.

This should also be a learning curve, that as we hope for the best, it is also equally prudent to prepare for the rainy days of global contraction whenever they may come.

***\*Tio Nakasole is an analyst at MONASA Advisory and Associates. The views expressed do not represent those of his employer. - theorastus@gmail.com***



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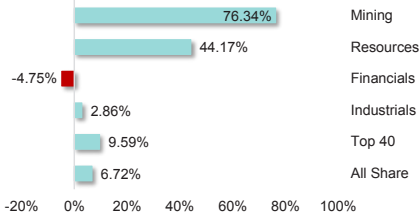
### Commodities

Spot Gold	3429.82
Platinum	962.24
Palladium	939.66
Silver	30.95
Uranium	64.40
Brent Crude	66.97
Iron Ore	93.06
Copper	9192.45
Natural Gas	3.01
Lithium	9.65

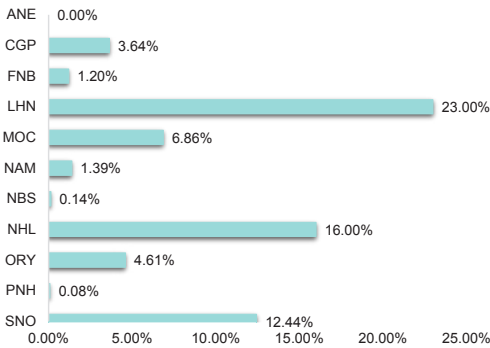
### Currencies

USD/ZAR	18.6005
EUR/ZAR	19.2300
GBP/ZAR	24.8959
USD/CNY	7.3121
EUR/USD	1.1486
GBP/USD	1.3384
USD/RUB	81.6190
CPI	4.20%
Repo Rate	6.75%
Prime Rate	10.50%

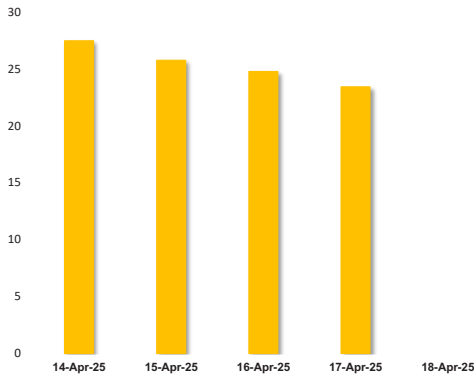
### JSE Sectors: Year to Date in %



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



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



### Global Indices: Year to Date in %

