

## DROUGHT

Govt spent N\$1.367 billion on drought relief, food security efforts

p. 05



## APPOINTMENT

President appoints Ambassador Emilia Mkusa as new Secretary to Cabinet

p. 07



## CREDIT RATING

GCR upgrades Oryx Properties' credit rating

p. 13



THE

# BRIEF

News Worth Knowing



## Namibia among targeted SADC markets for Old Mutual's new digital bank

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## MAIN STORY

# Namibia among targeted SADC markets for Old Mutual's new digital bank

Old Mutual is eyeing the potential rollout of its new digital bank dubbed OM Bank to other Southern African Development Community (SADC) markets including Namibia, although no final decision has been made.

The Managing Director of Old Mutual Africa Regions, Clement Chinaka, in an interview with The Brief said the financial services giant recently secured a banking licence in South Africa and will launch OM Bank to the general public in the fourth quarter of 2025.

While the rollout will start in its home market, Chinaka confirmed the group is keeping regional expansion firmly on the table.

"That's a potential, but we have not made that call yet," he said.

Chinaka said the bank, which will operate entirely digitally, will first target staff and clients with existing Money Accounts under Old Mutual Finance before opening up to the broader South African public.

OM Bank is designed to offer a full range of financial services, including debit cards, credit cards, overdraft facilities, and digital rewards integration. OM Bank is being positioned as a cornerstone of Old Mutual's Integrated Financial Services strategy," he said.

The company plans to leverage its wide distribution network of over 347 branches



## Crucial Dates

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

“We already have over a million customers in the Money Account that we are going to leverage.”

and 11,000 financial advisors to support its digital banking model.

“We already have over a million customers in the Money Account that we are going to leverage. It is going to be distributed through our 347 branches and leverage the distribution power of 11,000 advisors,” he said.

According to Chinaka, the success of the South African launch will likely influence the decision to expand OM Bank into other SADC countries where Old Mutual already has operations.

“It will be supported by the weight of the Old Mutual group, I don’t see what will stand in its way,” he said.

In terms of technology and customer experience, the bank promises fast, seamless account opening and full integration with local verification systems.

Asked about cybersecurity, a key concern for digital financial platforms, Chinaka emphasised the group’s robust systems and ongoing staff training.

“We’ve got world-class cybersecurity capabilities in the insurance companies, in asset management, as well as in OM Bank itself. We run extensive training programmes for our staff to be aware of the different tricks that are out there,” he said.

Still, Chinaka acknowledged the risk remains ever-present, even with high-end systems in place.

“Can we say it will never happen? I can’t say that. In reality, nobody can say that, but we keep evolving our capabilities and catching up with the latest tricks cybercriminals may have up their sleeves,” he said.

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# Govt spent N\$1.367 billion on drought relief, food security efforts

The government, in collaboration with development partners, local institutions and individuals, spent approximately N\$1.367 billion during the 2024-2025 financial year to mitigate the impacts of one of the worst droughts in the country's history.

According to the Office of the Prime Minister, the National Drought Programme implemented several interventions, including the provision of food relief amounting to N\$1.044 billion.

Furthermore, the development of a Commodity and Beneficiary Management Information System (CBMIS), livestock marketing support valued at N\$86.6 million, and water provision projects worth N\$87.8 million.

"During the 2024/25 Financial Year, Namibia was hard hit by one of the worst drought situations across the country. In total, the Government together with Development Partners, local Institutions, and individuals have spent around N\$1.367 billion in providing humanitarian assistance and resilience-building measures to the communities," Prime Minister Elijah Ngurare said.

He noted that major water supply initiatives included the drilling and rehabilitation of boreholes and the completion of projects such as the Onamatanga Waterline Project in Omusati, the Omatjete Pipeline Project in Erongo, and the Okangwati-Ohamaremba Water Project in Kunene, aimed at improving access to clean water for people and livestock in drought-affected areas.



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**REQUEST FOR PROPOSAL ("RFP") FOR THE APPOINTMENT OF A STRATEGIC PLANNING CONSULTANT TO FACILITATE NAMCLEAR'S STRATEGIC PLANNING SESSIONS & DRAFTING OF A 3-YEAR PLAN**

The complete Terms of Reference (TOR) can be requested via email and must also be submitted electronically to the same address.

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"The Office of the Prime Minister has transferred N\$50 million to the Ministry of Agriculture, Water and Land Reform to procure fodder with N\$25 million and seeds with N\$25 million for distribution to farmers at subsidized prices, in order to strengthen local food systems and resilience," said Ngurare.

For the 2024/25 financial year, the Vote allocation for the Prime Minister's Office stood at N\$1.942 billion, with actual expenditure reaching N\$1.927 billion, translating into a budget execution rate of 99.23%.

"The actual expenditure amounted to N\$1,927,133,064.19, translating into a budget execution rate of 99.23%, demonstrating a high level of fiscal discipline and operational efficiency in the implementation of programmes under Vote 02," Ngurare stated.

Additionally, under the Programme the government focused on improving policy coordination and support services, the Office utilised a budget of N\$400,000 to drive food and nutrition security initiatives aligned with the objectives of the National Food and Nutrition Security Policy.

"During the 2024/2025 financial year, the Office of the Prime Minister effectively coordinated and supported several key initiatives aimed at strengthening food and nutrition security, ensuring a more resilient and better-nourished population across Namibia," said Ngurare.

Partnerships with the World Food Programme (WFP) and the United Nations Children's Fund (UNICEF) were also reinforced, leading to the piloting of the National Rapid Rural Transformation Initiative and the development of a national communication strategy to promote healthy dietary practices and improve nutrition awareness.

"Furthermore, collaboration with the WFP was strengthened through the existing Memorandum of Understanding, while in partnership with UNICEF, a comprehensive Communication and Behaviour Change Strategy is under development to raise public awareness, promote healthy dietary practices, and foster multi-sectoral collaboration to ensure equitable access to nutritious food for all Namibians," Ngurare said.

This comes as of February 2025, 1.4 million people were benefiting from the national drought relief programme, which assists over 384,935 households across all 14 regions.

Meanwhile, the government had expanded the Conditional Basic Income Grant (CBIG) programme. Initially implemented in 20 urban and peri-urban areas from November to December 2024, the initiative has registered an additional 15,000 households.

A total of 21,697 households are now receiving CBIG support, up from the initial 8,328 households that transitioned from the government's food bank programme.



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## President appoints Ambassador Emilia Mkusa as new Secretary to Cabinet

President Netumbo Nandi-Ndaitwah has appointed Ambassador Emilia Mkusa as the new Secretary to Cabinet, with immediate effect.

The appointment, made in accordance with Article 43(1) of the Namibian Constitution, sees Mkusa succeed George Simataa, who held the position since 2015.

The Presidency said Mkusa brings over three decades of public service experience to the role, including extensive expertise in human resources management, financial governance, diplomatic relations, and parliamentary procedures.

“Ambassador Mkusa has served in senior leadership roles within the Ministry of International Relations

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and Cooperation, the National Assembly, and the National Council. Her career reflects a blend of strategic oversight, policy formulation and cross-sector collaboration,” the the Presidency said.

Mkusa’s professional trajectory includes service from 2002 to 2013 at the National Assembly, where she held positions including Deputy Director, Director of General Services, Director in the Speaker’s Office, and Financial Advisor.

During this period, she was credited with spearheading financial reforms and institutional strengthening.

From 2013 to 2015, she served as Director

for General Services at the Ministry of International Relations and Cooperation, where she was instrumental in improving administrative efficiency, particularly across Namibia’s diplomatic missions abroad.

Her role as Secretary to the National Council from 2015 to 2017 further deepened her experience in constitutional governance. Between 2017 and 2024, Mkusa served as Namibia’s Ambassador to Ethiopia, Djibouti, South Sudan and Sudan, and represented the country at the African Union and the United Nations Economic Commission for Africa. She also sat on the AU Peace and Security Council, contributing to the formulation of continental conflict-resolution strategies.

In September 2024, she was appointed as the Presidential Advisor for Political Affairs, advising on both national and geopolitical matters.

President Nandi-Ndaitwah expressed full confidence in Mkusa’s capacity to fulfil the duties of her new role.

“I am confident in Ambassador Mkusa’s ability to carry out the assigned tasks and wish her well in the execution of her important duties,” the President said.

The Secretary to Cabinet is a critical administrative position, responsible for coordinating executive functions and ensuring the implementation of Cabinet decisions across all government ministries.



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- Karin Malherbe | Up and Coming in General Business Law
- Stefanie Busch | Associate to Watch General Business Law


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*"We are grateful to our clients for their trust and collaboration,  
as well as our team of practitioners, which drives us to innovate,  
enhance our services, and deliver tailored solutions."*



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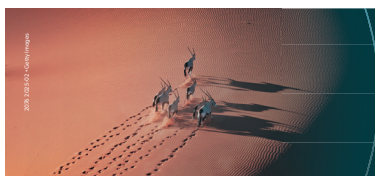
## PM urges MTC to ensure data sovereignty and inclusive connectivity

Prime Minister Elijah Ngurare has called on Mobile Telecommunications Limited (MTC) to uphold data sovereignty and ensure inclusive access to digital services as the company marked its 30th anniversary in Windhoek on Monday.

Speaking at the celebration, Ngurare underscored the need for the

telecommunications giant to extend its network coverage—currently reaching 98% of the population—to full national access.

“We must deliberately have sovereignty on data. We must invariably be able to ensure that our national interest and security is protected and not compromised. Furthermore, we must be inclusive in



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making sure that every Namibian has equal access to quality connectivity, regardless of their geographical location,” the Prime Minister said.

MTC, Namibia’s leading telecommunications provider, commemorated three decades of service by reaffirming its commitment to national development and sustainable socio-economic investment.

MTC Managing Director Licky Erastus said the company remains dedicated to improving the quality of life for all Namibians.

“Yes, we have achieved significant social and economic progress in the past three decades, but the reality demands that we do more. It demands that we do not stop but rather re-invent and innovate to transform lives,” he said.

Erastus highlighted MTC’s long-standing support for key sectors including arts and culture, sport, education, health, poverty alleviation, and entrepreneurship, stating that while much progress has been made, continued investment is necessary.

“Our assurance is that MTC will continue to put the communities and all Namibians first in every investment decision we make because we believe in long-term sustainability and the well-being of our country and the environment,” he added.

As the company looks to the future, Erastus stressed the importance of education in shaping a responsible and innovative generation.

“As we journey towards the next 30 years in MTC’s history and that of our country, we must prioritise education so that we prepare a generation of innovators, a generation of servant leaders, a generation that will not tolerate corruption and a generation that will always look after the interest of all Namibians equally,” he said.

He also expressed gratitude to MTC’s

customers, stakeholders, and the government for their enduring support over the years.

“Today, we celebrate the loyalty of our customers who stood beside us in good and bad times. We celebrate the Namibian government, which took a bold decision to start its own mobile telecommunications company. We celebrate all our ambassadors, former, current and future, who wake up every morning to serve all our customers with dedication and commitment,” Erastus said.

Over the past 30 years, MTC has marked several milestones, including the launch of 3G services in 2006, becoming the second operator in Africa to introduce 4G in 2012, and piloting 4.5G in 2016. In 2017, it launched the N\$1 billion O81Every1 campaign to bridge the digital divide.

The company expanded into cloud and fibre enterprise services in 2018, introduced the Spectra product line in 2019, and in 2021, became the first state-owned enterprise to list on the Namibian Stock Exchange.

In 2023, MTC became the first company in Namibia to be certified in six ISO standards, and the first in Africa to implement the 2022 version of ISO 27001. This year, it launched the country’s first 5G mobile network trial in collaboration with Huawei and, through its subsidiary WGA (trading as MTC Maris), introduced mobile financial services after obtaining an e-money issuer licence.

“As we reflect on our journey, we celebrate not only our accomplishments but also the values that have guided us: innovation, integrity, and a relentless pursuit of excellence,” said Erastus.

“These principles have been the cornerstone of our growth and will continue to drive us forward as we embrace new challenges and opportunities.”



## GCR upgrades Oryx Properties' credit rating

**G**lobal Credit Ratings (GCR) has upgraded Oryx Properties Limited's national scale credit rating to BBB+(NA)/A2(NA) with a stable outlook, citing the company's improved financial metrics and the successful execution of its growth strategy.

The upgrade reflects the Namibia Securities Exchange-listed company's sustained performance and increased resilience in the local property market, with the value of its investment portfolio rising sharply from N\$2.8 billion in 2022 to N\$4.2 billion as of December 2024.

"This ratings upgrade reflects our successful expansion strategy, improved portfolio quality and sound financial management," said Ben Jooste, CEO of Oryx Properties.

"We've grown our property portfolio to N\$4.2 billion while maintaining conservative gearing and strengthening our performance metrics. The vacancy rate has fallen to just 2.0%, with rental reversions improving to 9.1% in the first half of FY2025."

Jooste said the company had exceeded its operating income target with a 26.4% increase to N\$451.2 million, while maintaining its loan-to-value (LTV) ratio below 40% despite ambitious growth.

At the same time, Oryx reduced its overall vacancy rate from 4.2% to 2.0%, underscoring the strength of its asset management and tenant retention strategies.

Jooste noted that the improved credit



rating is likely to have tangible benefits for both the company and its stakeholders.

"External funders and investors use these ratings for internal credit assessments. A stronger rating indicates lower risk, potentially reducing our funding costs—a critical factor in the property sector," he said.

He added that the upgrade would enhance the company's investment appeal.

"For investors, the upgrade signifies enhanced stability and financial management, making

Oryx a more attractive investment option. The improved rating will also benefit the company's corporate bond issuances, potentially securing better pricing for unsecured debt listed on the stock exchange."

GCR highlighted the improved quality and scale of Oryx's property portfolio and the effective execution of its growth strategy in its assessment.

The agency noted that the upgrade validated the company's operational and strategic direction.

"This achievement demonstrates our commitment to creating sustainable value for stakeholders while pursuing strategic growth in the Namibian property market," Jooste said.

Oryx Properties is one of Namibia's leading property investment firms, with a diverse portfolio spanning retail, office, industrial and residential assets.

# Is Namibia's Data Protection Bill good or bad?

By Leake Ileka and  
Kondjeni Ndaakeva

Did you know that by 2025, over 137 countries (nearly 70% of the world) had enacted data protection legislation to regulate how personal information is collected, stored, and used? These laws are no longer aspirational luxuries; they are foundational to digital economies, national security, and human rights in the information age.

Namibia, despite its growing internet penetration, expansion in mobile banking, and adoption of e-governance services, remains one of the few countries in Southern Africa without a comprehensive data protection framework. This legislative gap leaves citizens and businesses exposed. In a world where personal information is exploited for profit, surveillance, and political influence, the absence of robust regulation weakens not only individual privacy but also public trust in digital transformation.

That could change with the long-awaited Data Protection Bill, a legislative attempt to finally put fences around our digital lives. But while it gets some of the scaffolding right, it misses key opportunities to build real trust, prevent misuse, and future-proof Namibia's data ecosystem.

Although the Bill lays a solid foundation, it also reveals areas requiring further refinement to ensure comprehensive data protection for all Namibians.

The Good...

## 1. Establishment of a Data Protection Supervisory Authority

The Bill proposes the creation of a dedicated supervisory authority responsible



for overseeing data protection practices across Namibia.

This body would have the mandate to investigate complaints, enforce compliance, and impose penalties where necessary.

Such an institution is crucial for ensuring that both public and private entities

adhere to data protection standards.

## 2. Enhanced Rights for Data Subjects

Individuals will gain the right to access their personal data held by organizations and request corrections if inaccuracies are found. This empowerment ensures that citizens can maintain control over their information and rectify any discrepancies that may arise.

## 3. Mandatory Transparency in Data Collection

Organizations will be required to clearly inform individuals about the purpose of data collection and obtain explicit consent before processing personal information. This measure promotes transparency and allows individuals to make informed decisions regarding their data.

## 4. Protection of Sensitive Personal Data

The Bill identifies categories of sensitive data, such as health records, political opinions, and biometric information, and stipulates stricter conditions for their processing. This provision aims to prevent misuse and ensure that sensitive information is handled with the utmost care.

## 5. Sector-Specific Codes of Conduct

Recognizing the unique data protection needs of various industries, the Bill allows for the development of sector-specific codes of conduct. These codes, subject to approval by the supervisory authority, will provide

tailored guidelines to ensure compliance within different sectors.

### **6. Special Provisions for Children’s Data**

The Bill mandates that consent from a parent or guardian is required before collecting data from minors. This safeguard is particularly pertinent in the digital age, where children are increasingly active online.

### **7. Regulation of Cross-Border Data Transfers**

To protect personal data from being transferred to jurisdictions with inadequate data protection laws, the Bill introduces measures to regulate cross-border data flows. This ensures that Namibians’ data remains secure, even when processed internationally.

Areas Requiring Further Attention...

#### **1. Absence of Defined Penalties**

While the DPB empowers the supervisory authority to impose penalties for non-compliance, it lacks specificity regarding the nature and scale of these penalties. In contrast, the European Union’s General Data Protection Regulation (GDPR) clearly outlines fines, providing a deterrent against violations.

#### **2. Lack of Timelines for Data Breach Notifications**

The Bill does not stipulate a timeframe within which organizations must report data breaches. This omission could lead to delays in addressing breaches, potentially exacerbating harm to affected individuals.

#### **3. Potential Fees for Data Access Requests**

Although individuals have the right to access their data, the Bill allows organizations to charge a fee for this service. Without a cap, these fees could become prohibitive, discouraging individuals from exercising their rights.

#### **4. No Provision for Compensation**

The Bill lacks provisions for individuals to seek compensation in cases where mishandling of their data results in harm. Establishing such mechanisms is essential

for holding organizations accountable and providing redress to affected individuals.

### **5. Insufficient Public Awareness Initiatives**

While the Bill emphasizes the importance of data protection, it does not outline strategies for educating the public about their rights and responsibilities. Effective public awareness campaigns are vital for fostering a culture of data protection.

### **6. Lack of Whistleblower Protections**

The Bill does not include provisions to protect individuals who report data protection violations. Whistleblower protections are essential for encouraging the reporting of non-compliance without fear of retaliation.

### **7. Limited Addressing of Emerging Technologies**

The Bill does not adequately address the data protection challenges posed by emerging technologies such as artificial intelligence and biometric data collection. Comprehensive legislation should anticipate and mitigate risks associated with technological advancements.

Namibia’s draft Data Protection Bill is a significant stride towards fortifying personal data rights. However, to ensure its effectiveness, the Bill must incorporate clear enforcement mechanisms, define penalties for non-compliance, and establish timelines for data breach notifications.

Public awareness campaigns are essential to educate citizens about their data rights and the importance of data protection.

*\*Leake Ileka is a Chevening Alumnus, with a master’s degree in Intellectual Property Law. He writes in his personal capacity.*

*\*Kondjeni Ndakeva is a Data Scientist with a master’s degree in data science. He is passionate about leveraging data to drive impactful decisions and enhance democratic accountability in Namibia and writes in his personal capacity.*



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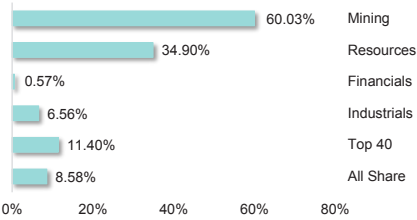
### Commodities

Spot Gold	3312.29
Platinum	982.53
Palladium	939.76
Silver	30.95
Uranium	65.20
Brent Crude	64.67
Iron Ore	93.73
Copper	9430.10
Natural Gas	3.37
Lithium	9.35

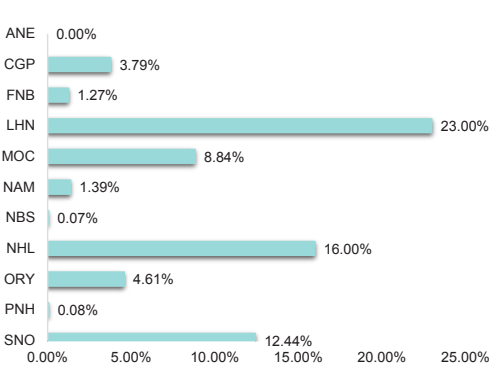
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EUR/ZAR	19.2300
GBP/ZAR	24.8707
USD/CNY	7.2705
EUR/USD	1.1402
GBP/USD	1.3405
USD/RUB	82.2523
CPI	4.20%
Repo Rate	6.75%
Prime Rate	10.50%

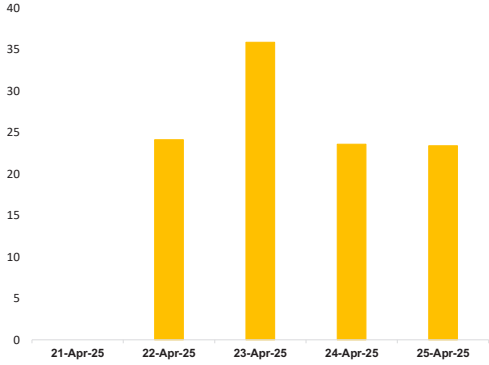
### JSE Sectors: Year to Date in %



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



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



### Global Indices: Year to Date in %

