

#### BOARD SEAT

How to get spotted for a board seat

p. 06



#### PROCUREMENT

Shafudah appoints 15 members to Procurement Review Panel

p. 14



#### GEN-AI

The leap from Gen-AI to Agentic AI: Where are we (Namibia)?

p. 15



THE

# BRIEF

News Worth Knowing



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**SSC MSD Fund pays N\$250.5m in claims over the year**

THURSDAY 28 AUGUST 2025

## MAIN STORY



## SSC MSD Fund pays N\$250.5m in claims over the year

The Social Security Commission's Maternity, Sick and Death (MSD) Fund paid N\$250.5 million in claims over the past year across maternity, disability and retirement, sick leave and death benefits, according to the latest data. Maternity benefits accounted for

### Crucial Dates

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

The MSD Fund is financed through a 1.8% contribution on an employee's basic wage, shared equally between employer and employee.

N\$163.8 million, disability and retirement N\$54.7 million, sick leave N\$23.3 million and death benefits N\$8.7 million.

Over the last three months, the fund disbursed N\$59.8 million, comprising N\$36.3 million for maternity, N\$14.8 million for disability and retirement, N\$6.1 million for sick leave and N\$2.6 million for death claims.

The MSD Fund is financed through a 1.8% contribution on an employee's basic wage, shared equally between employer and employee.

Monthly contributions range from a minimum of N\$4.50 to a maximum of N\$99. Employees earning below N\$500 pay the minimum, while self-employed workers contribute 1.8% of income,

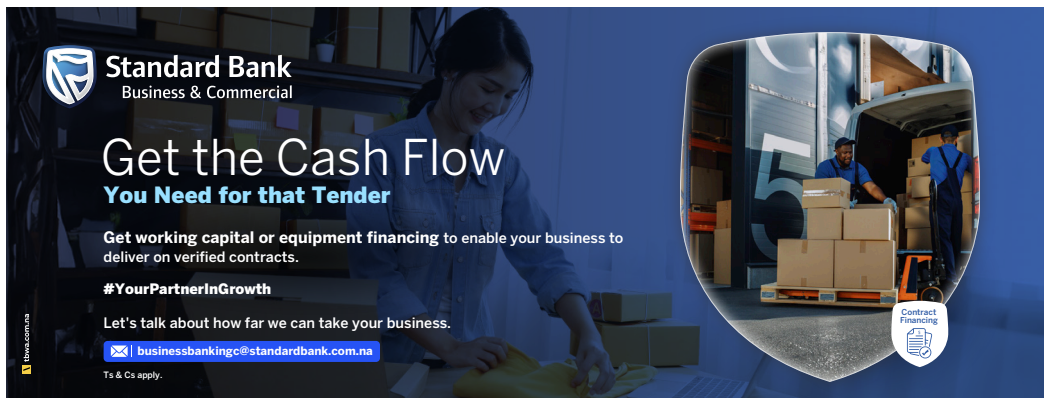
covering both shares.

The Employee Compensation Fund, which covers disablement or death from workplace accidents or occupational diseases, paid N\$36.6 million in the year.

Temporary disability claims amounted to N\$23.6 million, pension payments N\$9.8 million and medical expenses N\$3.2 million.

In the past three months, disbursements totalled N\$20.2 million, comprising N\$17.2 million for temporary disability, N\$2.5 million for pensions and N\$492,700 for medical expenses.

The Funeral Benefit Scheme processed 9,000 claims worth N\$37.9 million during the year and, in the latest quarter, paid 2,000 claims totalling N\$10.9 million.



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# Namibia now has 2,500 US-dollar millionaires

**M**illionaires in Namibia have increased by 28% over the past decade to 2,500, placing the country among Africa's faster-growing wealth hubs, according to Henley & Partners' Africa Wealth Report.

The study also counts four centi-millionaires resident in Namibia.

The report cautions that its figures are modelled estimates: "Rankings as at June 2025. All statistics in USD terms. Millionaire figures rounded to nearest 100. The figures presented in this report are modeled estimates of how many high-net-worth individuals reside in each country, city, or region," it states.

Across the continent, the report counts 122,500 millionaires, 348 centi-millionaires and 25 billionaires, noting that some markets, including Tunisia and the Democratic Republic of Congo, were excluded owing to limited data. South Africa remains the largest

wealth market with 41,100 millionaires, 112 centi-millionaires and eight billionaires, though it recorded a 6% decline in millionaire numbers between 2015 and 2025. Egypt follows with 14,800 millionaires and seven billionaires, down 15% over the period.

Namibia's growth compares with Mauritius (up 63%) and Rwanda (up 48%), while Botswana and Zambia posted modest gains of 3% and 5% respectively. Nigeria and Angola recorded sharper declines of 47% and 36%.

Andrew Amoils, Head of Research at New World Wealth, said shifting global preferences could benefit African markets. "With the EU and UK becoming less attractive among the global jet-set, there is potential for Africa to emerge as a major destination for wealthy entrepreneurs. There are already signs of this happening, with Morocco, Mauritius, Namibia and Seychelles all projected to see big wealth inflows this year," he said.

# How to get spotted for a board seat

By Hilda Basson Namundjebo

In recent times, I've been increasingly contracted to headhunt qualified individuals for board appointments whether for executive bodies, national institutions, or strategic advisory panels.

It's a privilege that comes with discernment, influence, and a strategic understanding of what boards need.

Before 21st March 2025, the Ministry of Finance and Public Enterprises invited me on numerous occasions to interview potential board members for service.

I also serve as a board member for private entities and as trustee within the financial services sector.

I am the unconventional one, the outlier because directorships seem to be the exclusive domain of CA's and lawyers, while social and behavioural scientists often get overlooked for our apparent lack in what is considered as appropriately qualified.

Thankfully the world is changing and now there is appreciation for the diversity of skill and a belief that all intelligence matters. And that they matter equally.

Namibia suffers from an abject absence of women on boards and with no official report being available in regards to the representation of women on boards, it is evident from piecemeal studies and governance-sector surveys that women remain significantly under-represented on Namibian boards.

It is severe in both state-owned enterprises and the private sector; even though women outnumber men.



**Namibia suffers from an abject absence of women on boards and with no official report being available in regards to the representation of women on boards.**

Regionally, Namibia leads in political-leadership gender milestones, however our boardrooms tell a different story.

Closing that gap will require a deliberate effort to broaden the pool, actively mentoring high-potential women, profiling female governance leaders, and embedding gender metrics into nominating-committee charters.

State owned enterprises boards have the highest percentage of females on boards while the private sector's figures remain far below par.

Certainly this is an area where we must and can do better, but before we launch a bull rush for board seats, let's talk a little bit about your Why? And what you think boards are about?

It has been famously said that "as a man thinketh, so is he". Thus, my question: how is your worldview aligned with the reason as to why boards exist?

So when you consider your pitch, pause

to consider whether you are a trustee of the future and whether your motivation reflects servant leadership? Then in regards decision making, are you focused on making lasting decisions or do you think on an operation level? Also ask yourself whether you are merely seeking to build your CV or do you seek to make a contribution that will outlast you?

Missional clarity demands intentional service, not trophy-hunting. Before you chase visibility, interrogate your intent because privilege is earned by service.

What Boards Are Responsible For  
The King IV Report on Corporate Governance outlines the core duties of a board as the highest governing authority.

Boards must lead ethically and effectively, but they are more than gatekeepers. They shape the organisation’s strategic vision, while governing and maintaining an ethical culture. They ensure responsible corporate citizenship and oversee strategy, performance, risk, and sustainability as inseparable elements of value creation.

Additionally, boards govern technology, compliance, assurance, and stakeholder relationships through sub-committees such as Audit & Risk, Remuneration, and Nominations.

For Namibians, NamCode is widely regarded as the Corporate Governance Code for Namibia and brings a closer focus on these principles. NamCode cautions that boards must “guard against becoming overly focused on

compliance at the expense of enterprise”. The code is voluntary and is largely focused on listed companies whereas SOEs are governed by PEGA.

The Public Enterprise Governance Act no 1 of 2019 was enacted for efficient governance, to clarify roles and monitor performance.

But as they say, Its not what you know, its WHO you know

Networks are the plug, as the millennials would say. Therefore, this is an area where you must be intentional. Visibility must be strategic, not accidental. Typical spotting channels for emerging leadership and board talent include a range of formal and informal networks.

Executive search firms are often contracted to align individuals with future strategy, while trade associations and professional bodies serve as fertile ground for identifying expertise.

Audit and law firms also play a key role, advising on governance structures and



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nominations.

Beyond these, sponsors and advocates who mention your name in influential circles can quietly open doors. And in today's digital landscape, thought leadership platforms and the content you share on social media, especially on LinkedIn can significantly position your visibility and credibility. But visibility without credibility is noise.

## Diverse Skills Matter as Much as Gender

Gender diversity is crucial but so is cognitive and functional diversity. A board that reflects only one aspect of diversity risks groupthink and misses critical perspectives. Its about adjusting your lens and to pause for reflection. Board members must guard their independence of thought jealously, not for the mere sake of being different but as a way to let the light in by new perspectives.

Boards require members who have much on offer and a depth of expertise in translating strategy into operations.

Board members are also required to be ahead of emerging trends encapsulated by TIDES:

Technology, Innovation, Demographics, Environment, and Societal shifts. They demand robust functional subcommittee capabilities in areas such as Remuneration, Audit & Risk, and IT and

Innovation, and they leverage AI fluency as a strategic enabler.

A journey of a thousand miles, begins with one step. Next steps ?

1. Examine your motives and commit to service, not status.

2. Then roll up your sleeves and deepen your expertise in the field in which you seek to govern by reading annual reports, mastering the business model and anticipating sector challenges.

3. Compile a resume which is board specific, highlighting your experience which is relevant to the appointment and opportunity you are seeking.

4. Prepare for the interview, and go into that meeting with a clear understanding of the assignment, your unique contribution and how you are going to help this entity as laid out by King IV, PEGA and the NamCode.

5. Build purposeful visibility though networks, professional bodies and referrals. Getting spotted isn't about being seen, it's about being ready.

***\*Hilda is a business leader, public speaker and a seasoned broadcast journalist. Founder of the national brand and organisation Team Namibia, Hilda believes her purpose is to impact the world with kindness, one engagement at a time.***





## Namibia posts N\$856m trade surplus, led by China, Botswana and Zambia

Namibia recorded exports of N\$12.2 billion in June 2025 compared to imports of N\$11.3 billion, resulting in a trade surplus of N\$856 million, the Namibia Statistics Agency (NSA) said.

“Exports grew by 2.4% from May 2025 but declined by 6.1% year-on-year, while imports dropped by 2.0% month-on-month and 17.5% compared to June 2024,” the agency noted.

NSA reported that Namibia recorded trade surpluses with several countries.

“In June 2025, Namibia recorded trade surpluses with China to the tune of N\$1.7 billion, Botswana (N\$1.1 billion), and Zambia (N\$831 million). On the other hand, the country recorded trade deficits

against South Africa (N\$1.9 billion), Oman (N\$589 million), and Bahrain (N\$341 million),” it said.

China was Namibia’s top export destination, accounting for 25.2% of total exports, followed by South Africa with 20.4%.

Uranium was the largest export commodity, representing 25.5% of the export basket, mainly destined for China. Non-monetary gold (15%), fish, diamonds and copper products also featured among the top five exports.

South Africa supplied 39.2% of Namibia’s imports, while China accounted for 12.5%. “Oman, the United States of America, and the Democratic Republic of Congo

were among the country’s top five import markets,” NSA said.

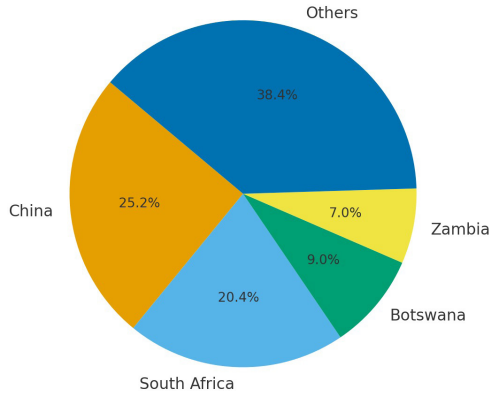
Petroleum oils dominated imports with 13.8%, followed by commercial motor vehicles at 3.4%.

“Ores and concentrates of base metals,’ motor vehicles for the transportation of persons and ‘Nickel ores and concentrates’ were part of the top five imported products,” the agency added.

By economic blocs, SACU accounted for 30% of exports, BRIC+ 29.9% and the EU 12.5%, while COMESA and the OECD contributed 11.6% and 9.1% respectively. On imports, SACU led with 39.6%, followed by BRIC+ (15.3%), the EU (9.5%), OECD (8.4%) and COMESA (6.9%).

Exports were mainly transported by sea (56.7%), followed by air (23.6%) and road (19.7%). “On the demand side, Road transport took the first position, accounting for 60.5% of total imports, followed by Sea

Namibia's Top Export Destinations - June 2025



transport and Air transport, separately contributing 35.4% and 4.0%,” NSA said.

On intra-Africa trade under the African Continental Free Trade Area, Namibia remained a net importer during the month under review.



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## What you need to know about Namibia's new High Court rules on home sales

**T**he Office of the Judiciary has announced new rules that change how a person's primary home can be sold in execution when they fall behind on payments.

These amendments to the High Court rules, published in Government Gazette No. 8719, are aimed at giving stronger protection to homeowners while maintaining fairness for creditors.

### What Has Changed?

In the past, once a creditor obtained judgment against a debtor, their home could be declared executable with fewer procedural hurdles. The new rules now introduce stricter safeguards:

- **Advance Notice:** Before a primary home can be sold, the debtor must receive formal notice and be given the chance to explain their financial situation to the court.

- **Court Inquiry:** Judges are now required to hold an inquiry into whether selling the home is the most suitable way to settle the debt, and must consider the debtor's personal circumstances as well as alternatives such as instalment payments.

- **Valuations:** At least two independent professional valuations of the property must be obtained. The home cannot be sold for less than its fair market value, which prevents homes from being auctioned off at unreasonably low prices.

- **Auction Rules:** Bidders at such sales must attend in person, pay deposits upfront, and bidding below the determined market value is no longer allowed when the property is a primary home.

- **Oversight:** The process is subject to closer supervision by the court and deputy-sheriffs, with strict timelines for filings and notices.

### Why It Matters

For homeowners, this means greater protection from losing their primary residence too quickly or at unfairly low values. The court must now weigh up whether the forced sale of a home is appropriate in each case, looking at repayment options and the debtor's broader circumstances. For creditors, while the process may take longer, it ensures transparency and reduces the risk of disputes or legal challenges later on.





# Chevron backs two-year food support programme in Namibia

**H**armattan Energy Ltd. ("Chevron") has announced its support for a two-year Emergency Food Support Programme in Namibia aimed at tackling acute food insecurity and malnutrition.

The initiative, developed by Palms for Life and local partners in collaboration with the Office of the Vice President, will run from September 2025 to September 2027 across eight regions of the country. It will provide

daily nutritious meals for 3,150 highly vulnerable people, including children under five, pregnant and breastfeeding women, and marginalised groups. With shared household consumption, the programme is projected to benefit 15,750 people each year.

"This initiative complements our national priorities to reduce malnutrition and strengthen resilience in vulnerable communities," said President, Netumbo

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- High integrity and discretion.
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Nandi-Ndaitwah.

Chevron Namibia and West Africa Country Manager, Beatrice Bienvenu, described the initiative as critical after visiting Palms for Life’s Early Child Development Centre in Farm Uitkomst. “Seeing nutritious school meals being provided to preschoolers in a remote community highlighted the initiative’s role in supporting education and demonstrating the government’s efforts against malnutrition,” she said.

Bienvenu also visited the local community clinic to learn more about efforts to address malnutrition and held discussions with community representatives. “This programme is a prime example of Chevron’s commitment to strengthening communities where we operate by working with trusted partners that can deliver both immediate assistance and lasting pathways toward food security,” she added.

Chevron’s support builds on Palms for Life’s work in Namibia through its Early Childhood Development Centres, which will be expanded into Community Protection Centres. These will serve as hubs for food distribution, nutrition education and parenting groups, with the potential to establish small-scale community gardens to boost long-term resilience.

According to Chevron, the programme is fully aligned with the Namibian government’s national

priorities, ensuring both sustainability and complementarity with public-sector efforts. By focusing on immediate relief while promoting community development, the initiative seeks to safeguard the health, food security, dignity and future of thousands of families.

Chevron holds an 80 percent-owned and operated interest in Petroleum Exploration Licence (PEL) 90 (Block 2813B) in the Orange Basin and PEL 82 (Blocks 2112B and 2212A) in the Walvis Basin, offshore Namibia.



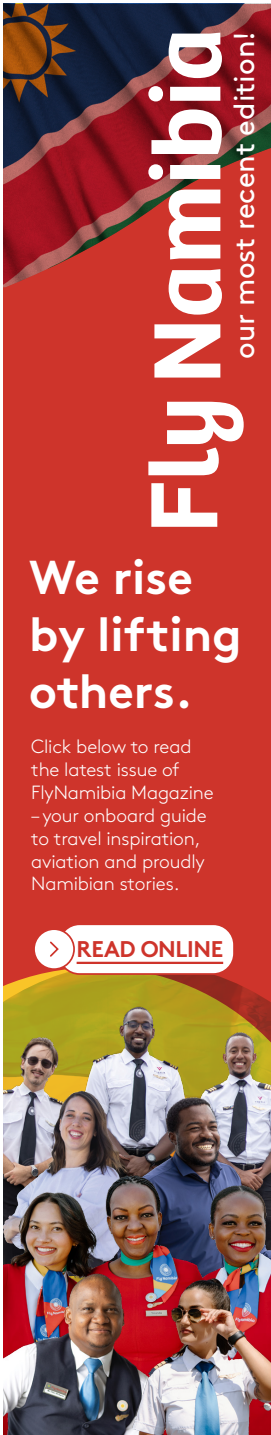
REQUEST FOR PROPOSAL (RFP)

The Electricity Control Board (ECB) hereby invites qualified, competent and registered individuals, companies and / or joint ventures to submit their Bids for the following projects:

Bid no:	CS/RFP/ECB-2025/26-01–BOARD EVALUATION-OCEO
Bid description:	<i>Request for Proposal (RFP) to Conduct Board Evaluation</i>
Closing date and time:	01 September 2025 at 12:00
Bid no:	CS/RFP/ECB-2025/26-03–SH SURVEY-OCEO
Bid description:	<i>Request for Proposal to conduct an External Stakeholders' Perception and Satisfaction Survey</i>
Closing date and time:	22 September 2025 at 12:00
Overall objective:	The ECB wishes to procure the services of consultants who will assist the ECB in the implementation of the projects.
Cost per set of documents:	Free
Bid documents availability:	The documents for this bid or Request for Proposals (RFP) can be requested on email at <a href="mailto:procure@ecb.org.na">procure@ecb.org.na</a> .
Details on bid submission:	Kindly submit your bid in a sealed envelope, clearly marked with the “BID NUMBER AND DESCRIPTION” as stated above, addressed to the ECB Procurement Officer. The bid must first be registered at reception and deposited in the Tender Box at <b>ECB Office No. 35 Dr. Theo-Ben Gurirab Street, Windhoek, Namibia</b> . The name of the bidder must be indicated on the cover of each envelope.

All requests for information of any kind relating to this RFP should be channeled in writing to:

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## Shafudah appoints 15 members to Procurement Review Panel

Minister of Finance, Ericah Shafudah, has appointed 15 members to the Public Procurement Review Panel for a three-year term starting on 1 October 2025 and ending on 30 September 2028.

The panel, established under the Public Procurement Act of 2015, is tasked with ensuring fairness, transparency and accountability in procurement.

It adjudicates disputes from bidders, and also considers matters of suspension, debarment and disqualification of suppliers.

Those appointed in business administration are Lucas Rumingo Sindere and Martha Haipinga, while Hannu Shipena will serve with expertise in economics.

Hilka Kandali Alberto,

Jackson Erich Eixab and Isabella Nowases bring legal expertise, while Hendricus Beukes and Titus Tuyeni Kanyanda represent accounting and finance.

Rosemary Tjombonde, Efaishe Ngiidipaa and Martins Kambulu join in procurement and supply chain, while Elinafye Tulimevava Haimbili and Martha Mwatile will serve in engineering.

Lukas Kudumo Siremo and Ehrenfried U. Honga have been re-appointed in engineering.

“I am confident that the diverse expertise and experience of the Review Panel members will play a pivotal role in strengthening Namibia’s public procurement system and ensuring that it remains fair, transparent and just,” Shafudah said.

## The leap from Gen-AI to Agentic AI: Where are we (Namibia)?

By Conroy Goliath

The global conversation around artificial intelligence has evolved from the creative power of Generative AI (Gen-AI) to the emergence of agentic AI, which goes beyond content creation to autonomous decision-making and real-time action.

This technological leap is not just a distant phenomenon, it's promising to continue to transform businesses and to reshape innovation.

Generative AI (Gen-AI) is designed to create new content, be it text, images, audio, code, or video by learning from vast datasets.

Despite these advances, its role has mainly been to assist humans by providing creative outputs or insights, always waiting for the next prompt. Whereas, Agentic AI autonomously pursue goals, adapt to changing circumstances, and solve multi-step problems with minimal human intervention.

Agentic AI makes decisions and acts in real time, it plans, learns and communicates to achieve its objectives. To put it simply, while Gen-AI can write you a travel itinerary, agentic AI can book your flights, reserve your hotel, and even adjust your plans when the east winds blow in at the coast.

**How Agentic AI Builds on Gen-AI**

Agentic AI doesn't replace Gen-AI, it builds on it. Many agentic systems leverage the creative capabilities of Gen-AI models (like large language models) but add layers of reasoning, planning, and tool use.

For example, an agentic AI might



**Generative AI (Gen-AI) is designed to create new content, be it text, images, audio, code, or video by learning from vast datasets.**

use Gen-AI to draft an email, then autonomously send it, schedule meetings, and update your calendar, all without waiting for your next command. These agents can dynamically select and utilize external tools (e.g., APIs, search engines, databases), monitor outcomes, and iterate based on feedback.

This combination of generative intelligence and autonomous execution marks a significant shift toward AI systems capable of managing complex tasks end-to-end.

**Why AI (Gen-AI & Agentic AI) Matters for Namibia**

Generative AI (Gen-AI) and Agentic AI holds transformative potential for Namibia's economic and social development.

As these technologies become increasingly accessible, they can empower individuals, farmers, businesses, and government institutions to operate more efficiently, innovate faster, and compete on a global scale.

Just imagine, smart irrigation systems for agriculture, AI-powered learning agents tailored to educational needs,

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and optimized scheduling agents improving health appointments and patient care efficiency.

However, to fully harness these benefits, this transformative potential will only be realized if critical structural and systemic challenges are addressed head-on.

The AI Readiness Assessment Report highlights disparities between urban centers, where digital infrastructure is more accessible, and rural areas, where access to electricity, affordable broadband and sufficient digital literacy is limited.

This gap means that while AI has the potential to democratize access to knowledge, services, and economic opportunities, large segments of the population risk being left behind.

Namibia also faces scarcity of skilled AI professionals and data scientists and making it difficult to adopt and develop these complex technologies locally.

Without concerted investment in digital education and skills training, Namibia may become reliant on external expertise that is neither affordable nor contextually informed.

There is also a need for creating forward-looking policies that encourage responsible AI development and use.

Getting this right, the country can unlock new economic opportunities, especially for youth and entrepreneurs. AI can serve as a powerful equalizer and can position Namibia as an agile player in the global digital economy, where innovation and adaptability are key to sustained growth.

As we embrace the advancements in AI, it is important to consider the broader impact on society. Policymakers, businesses, and individuals must work together to create a framework that promotes the responsible use of AI while addressing potential risks such as job displacement, privacy concerns, and bias in decision-making.

By fostering collaboration and investing in education and infrastructure, we can harness the power of AI to drive positive change and create a more equitable and prosperous future for all.

***\*Conroy Goliath CGAI™ is a certified Generative AI Specialist***



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