

## SYSTEM

Why Namibia Needs a  
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## PROGRAMME

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reaches 480 learners  
across eight schools

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## ORGANIZATIONAL

The power of  
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News Worth Knowing

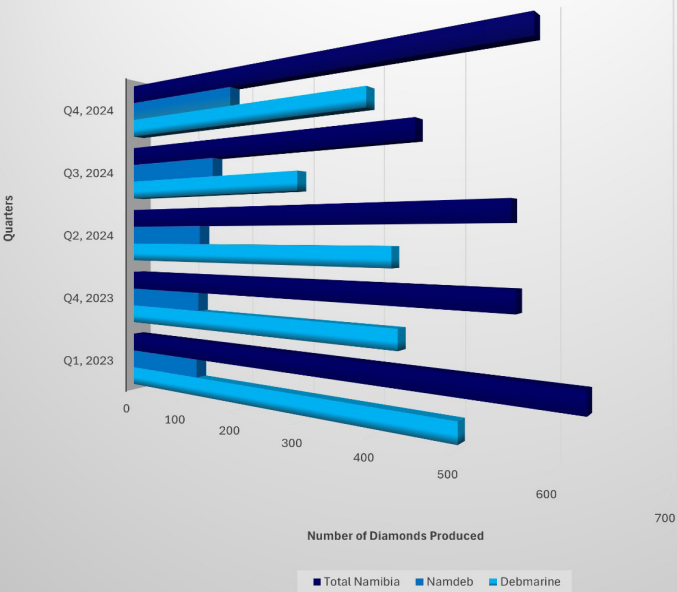


## Namibia's diamond production declines in 2024

FIRDAY 07 FEBRUARY 2025

MAIN STORY

Comparative Analysis of Diamond Production: Debmarine vs Namdeb



# Namibia's diamond production declines in 2024

Namibia produced 2,234 million carats of rough diamonds in 2024, a 4% decrease from the 2,327 million carats of diamonds produced the previous year, latest figures show.

According to latest figures released by De Beers, in the period under review, Namdeb's production increased by 30% to 609 million carats from 468 million carats the previous year.

Crucial Dates

- Bank of Namibia Monetary Policy announcement date:
  - \* 12 February 2025
  - \* 16 April 2025
  - \* 18 June 2025
  - \* 13 August 2025
  - \* 15 October 2025
  - \* 3 December 2025

Debmarmine Namibia's production for 2024 decreased by 13% to 1.625 million carats from 1.859 million carats in 2023.

During the fourth quarter, Namdeb recorded a 44% increase in production to 189 million carats.

Debmarmine Namibia's production for 2024 decreased by 13% to 1.625 million carats from 1.859 million carats in 2023.

In Q4 of 2024, Debmarmine recorded a 9% decrease in production to 395 million carats.

In total, Namibia's production in Q4 increased by 3% to 584 million carats, attributed to higher-grade mining at

Namdeb.

In South Africa, De Beers' production increased by 27% to 0.6 million carats, due to Venetia underground and a slight improvement in grades of processed ore.

Botswana's production decreased by 31% to 4.2 million carats as a result of planned actions to lower production at Jwaneng.

Production in Canada decreased by 43% to 0.5 million carats as a result of planned actions to treat lower-grade ore.

# Launch of the

## DR. HAGE G. GEINGOB

### COMMEMORATIVE BANKNOTE



10<sup>TH</sup> FEBRUARY 2025

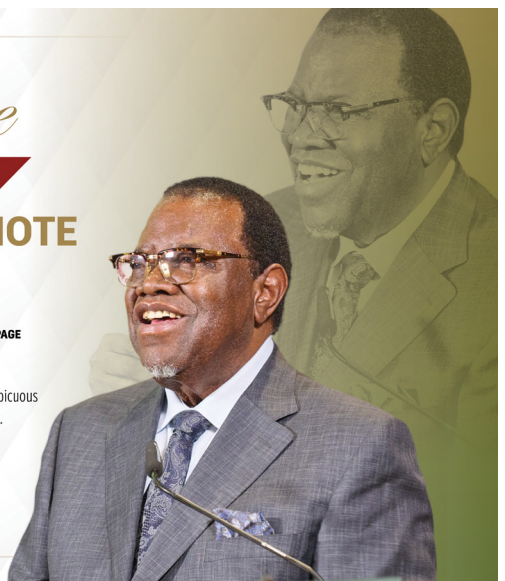


09:30



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This historic occasion, coinciding with Constitution Day, celebrates Dr. Geingob's conspicuous role in shaping Namibia's democracy and his visionary contributions to nation-building.





# Year in Review

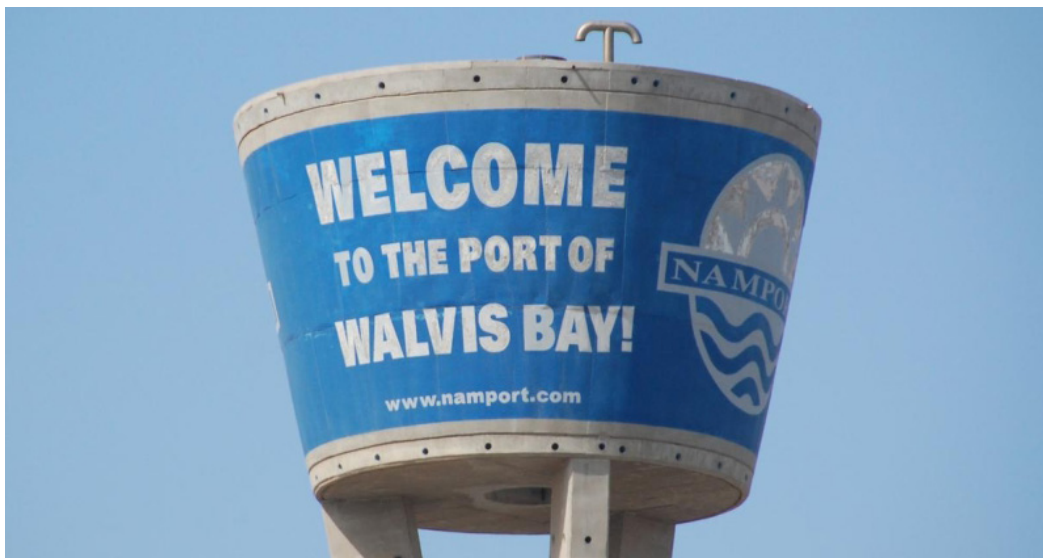


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# Outlook 2025







## Fitch affirms NamPort's strong credit rating

**F**itch Ratings has affirmed the Namibian Ports Authority's (NamPort) National Long-Term Rating at 'AA+(zaf)' with a Stable Outlook, underscoring the port operator's crucial role in Namibia's logistics and trade infrastructure.

According to Fitch Ratings, Namibia's ports in Walvis Bay and Lüderitz play a strategic role in regional trade, offering competitive services and essential connections to the Southern African Development Community (SADC) region and global markets. The 2019 opening of the Walvis Bay container terminal has significantly eased capacity constraints and is expected to drive future growth in cargo volumes, despite prevailing economic uncertainties.

Fitch noted that NamPort's financial performance has exceeded expectations, with earnings before interest, taxes, depreciation, and amortisation (EBITDA) for the year ending March 2024 surging by 60.3% to over N\$1 billion. This robust growth resulted in a lower-than-anticipated net debt-to-EBITDA ratio of 1.4x,

strengthening the entity's financial position.

"NamPort group performed well above Fitch's expectations in the financial year ending March 2024. Group EBITDA rose by 60.3% year-on-year to over N\$1 billion, well



Namclear hereby invites appropriately qualified vendors to participate in the below Request for Proposal:

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**Ms. Cecilia Iita**

Corporate Social Responsibility & Stakeholder Relationship Officer

Tel: (061) 375 290, Email: [ciita@namclear.com.na](mailto:ciita@namclear.com.na)

above Fitch's base case at the last annual review, resulting in lower-than-expected net debt/EBITDA of 1.4x as of March 2024," Fitch stated in its report.

Fitch also highlighted that NamPort's strong credit rating is bolstered by its close ties to the Namibian government, which fully owns the port authority and guarantees the servicing of its African Development Bank (AfDB) loan, covering more than 90% of its debt. Fitch emphasized that this backing is instrumental in maintaining NamPort's financial stability and high credit standing.

## VACANCY

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**Location: Windhoek**

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- Knowledge of sales and marketing principles and practices
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 Deadline is Wednesday, 12 February 2024

According to Fitch, NamPort's revenue risk is categorized as 'Midrange,' citing the port operator's ability to sustain growth through tariff adjustments and efficient operations. While no regulatory mechanism limits tariff hikes, NamPort has implemented below-inflation adjustments to maintain regional competitiveness.

Fitch pointed to NamPort's infrastructure investments as a key strength, with the Walvis Bay container terminal boasting a capacity of 750,000 twenty-foot equivalent units. This modern facility, supported by government funding and guarantees, positions NamPort for long-term sustainability. Ongoing upgrades, financed through internally generated funds and available credit facilities, further reinforce operational resilience.

NamPort's debt structure was also assessed by Fitch as 'Midrange,' with fully amortising senior unsecured debts that are exposed to floating interest rates but benefit from strong covenants and liquidity reserves.

While NamPort maintains a stable financial outlook, Fitch cautioned that any downgrade in Namibia's sovereign rating could negatively impact its credit standing. Conversely, an upgrade in the country's rating could enhance NamPort's position in the financial markets

# Building Trust: Why Namibia Needs a Public Service Performance Tracking System

By Gabriel Ikena

Trust is the foundation of any successful democracy. Without it, the relationship between elected officials and the public erodes, leaving room for disillusionment and disengagement. Namibia, a nation that takes pride in its democratic values, has an opportunity to strengthen this trust by introducing a Public Service Performance Tracking System.

This system would evaluate the performance of National Council members, National Assembly members, regional and local councillors, and even State-Owned Enterprises (SOEs). By embracing transparency, accountability, and public engagement, it has the potential to transform how governance operates in our country.

Why Namibia Needs a Public Service Performance Tracking System

Let's face it, elected officials and SOEs make decisions that directly impact our lives, whether it's improving housing, expanding access to education, fixing roads, or enhancing healthcare. Yet, as citizens, we rarely have a clear picture of what they're achieving or why some promises remain unfulfilled.

A Public Service Performance Tracking



**This system would evaluate the performance of National Council members, National Assembly members, regional and local councillors, and even State-Owned Enterprises (SOEs).**

System can change this dynamic. It would allow leaders to share their successes, explain delays, and engage meaningfully with citizens. For the public, it would offer a transparent window into government actions, empowering us to voice our concerns, share ideas, and hold leaders accountable.

This is not about blaming anyone; it's about fostering collaboration. Leaders would have a platform to highlight their progress, share the obstacles they face, and work together with citizens to shape practical solutions.

Addressing Real Problems in Namibia

Consider the housing crisis. Programs like the Mass Housing Initiative or NIDA

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Mon-Fri

**MOOKS & ADORA** In the Morning

Projects started with great intentions but encountered delays, mismanagement, and a lack of clear communication with the public. Imagine if a tracking system had been in place, the government could have regularly updated us on the number of houses built, the challenges delaying progress, and the next steps being taken.

Citizens, in turn, could have provided feedback, asked questions, or even suggested alternative approaches. This type of transparency wouldn't just ease frustrations; it would also demonstrate that

progress is being made and that challenges are being tackled head-on.

### Lessons From Around the World

Namibia doesn't have to start from scratch. Other nations have implemented similar systems

with great success:

- **South Korea:** Their Government Performance Evaluation System (GPES) evaluates institutions and leaders, with results made available to the public. This allows citizens to track progress and influence policy.

- **B r a z i l :**

Participatory Budgeting gives communities a direct say in how municipal budgets is spent. It has fostered greater trust by making governance more inclusive.

- **United States:** Government agencies are legally required to set goals and report on their progress. This encourages accountability and sparks public debate.

- **United Kingdom:**

While their performance systems are more internal, key outcomes are shared publicly to inform citizens and encourage feedback.

Namibia could learn from these models to create a uniquely tailored system that blends transparency with meaningful public engagement.

Elevating Namibia on the Global Stage

A Public Service Performance Tracking

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- Upload your CV, Qualifications and academic transcripts.
- No email or hand-delivered applications will be accepted.
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- **DEADLINE: 17 FEBRUARY 2025**

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- ✓ Holder of a Bachelors / Honors / Master's Degree.
- ✓ Minimum average pass rate of 60%.
- ✓ Willingness to enter a twenty-four (24) month employment contract.
- ✓ Must not be serving contractual obligations with other institutions.
- ✓ Not employed for more than six months.



System wouldn't just benefit us domestically, it would showcase Namibia's commitment to good governance on the world stage. Transparency, accountability, and participatory democracy are not just buzzwords; they are hallmarks of a nation that values its people and strives to do better.

By leading with such a system, Namibia could boost its global democratic rankings and position itself as an example of how inclusive governance can work.

It's also an opportunity to highlight our success stories. Too often, we dwell on what's not working. This system would allow leaders to share their achievements, whether it's new schools, infrastructure projects, or improved services for rural communities. Progress deserves to be celebrated.

A Platform for Dialogue  
Most importantly, this system would ensure that democracy becomes a two-way conversation.

It's not just a tool for the government to share information; it's a platform for genuine dialogue.

Leaders would listen to citizens, respond to their concerns, and collaborate to solve problems. Whether it's through online forums, town hall meetings, or feedback surveys, the system would ensure that everyone's voice is heard.

Moving Forward Together

Namibia is at a crossroads. We have the opportunity to redefine our democracy by making it more transparent, participatory, and

inclusive. A Public Service Performance Tracking System could bridge the gap between citizens and their leaders, fostering a culture of trust, collaboration, and progress.

Let's not wait for problems to spiral before we act. Let's take this step together, not just to fix what's broken, but to celebrate what's working and build a Namibia that reflects the best of our shared aspirations.

*\* Gabriel Ikena is a multi-skilled IT, He is currently developing a Public Service Performance Tracking System for His for his Master's Project in Business Analytics at Brandeis International.*



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## BoN's STEAM programme reaches 480 learners across eight schools

**T**he Bank of Namibia (BoN) says it has successfully implemented its Science, Technology, Engineering, Arts and Mathematics (STEAM) programme in eight secondary schools, benefiting 480 learners.

The initiative aims to equip students with future-ready digital and problem-solving skills.

BoN Deputy Governor Leonie Dunn emphasised the programme's role in fostering innovation among Namibian youth.

"Since the inception of this programme, the Bank has successfully implemented our STEAM programme in eight secondary schools across different regions of our country. A total of 480 learners have benefited from these much-needed future-fit skills," she said.

Dunn said the programme has led to practical innovations by learners, addressing real-world challenges.

"The most remarkable innovation I

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have seen was from a student in the south who designed a concept to detect food contamination, helping prevent poisoning in her community. Another student developed an automated door-locking mechanism to address security concerns and extreme cold affecting homeless individuals,” Dunn noted.

The initiative prioritises rural and underserved communities, ensuring equitable access to digital literacy and technology.

“In urban areas, children have access to robotics and coding programs. But if I am a learner in a remote village like Kurunkuru, how do I access these opportunities? The Bank of Namibia’s STEAM project ensures that rural learners are not left behind in the digital revolution,” she stated.

BoN has partnered with key stakeholders, including the Ministry of Education, Minds in Action and Eduvision Namibia, to expand the programme reach.

“Technology is evolving rapidly, and while school curricula cannot change overnight, financial sector players like us must step in to bridge these gaps. That is why the Bank of Namibia is working closely with the Ministry of Education to enhance the curriculum with practical, future-focused learning,” Dunn explained.

The program aligns with the bank’s broader goal of preparing the Namibian workforce for a knowledge-based economy.

“As we transition into

what I call the Fifth Industrial Revolution, Namibia’s economic future depends on a workforce that is technologically adept and ready to compete on a global scale,” she said.

Calling for broader collaboration, Dunn urged financial institutions to support the initiative.

“We have reached 480 learners, but how many more need this opportunity? There are over 900,000 school-going children in Namibia. Imagine if more commercial banks and strategic partners joined this initiative, how many more young minds could we empower?” she asked

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# The power of mistakes as a pathway to organizational growth

By Junias Erasmus

Perfection is an illusion. In a world that glorifies flawlessness, many fear making mistakes, viewing them as signs of weakness or incompetence. Yet, history and experience prove otherwise.

The most valuable thing a person can make is a mistake. Why? Because failure is not the opposite of success, it is a crucial part of it. In organizational settings, mistakes should not be met with punitive measures or harsh criticism but rather seen as opportunities for innovation, continuous learning, and resilience.

Mistakes should be viewed as an essential part of professional and institutional growth. They challenge teams to rethink strategies, refine approaches, and foster a culture of continuous improvement.

When employees are allowed to learn from errors rather than fear them, they develop resilience and adaptability. A workplace culture that embraces mistakes as learning experiences encourages employees to take calculated risks, think creatively, and drive innovation. An environment that penalizes every mistake, however, leads to hesitation, fear of judgment, and ultimately stagnation.

Many organizations fail to reach their full potential because they prioritize perfection over progress. Striving for perfection often stifles creativity, discourages risk-taking, and creates a rigid work environment where employees operate within narrow



“

**When employees are allowed to learn from errors rather than fear them, they develop resilience and adaptability.**

parameters to avoid criticism. However, true growth happens in moments of imperfection. It is in those moments that individuals and teams stretch their capabilities, embrace constructive feedback, and develop innovative solutions. When mistakes are acknowledged and analyzed, they provide valuable insights that pave the way for improvement and efficiency.

Organizational leaders play a crucial role in shaping attitudes toward mistakes. When leaders openly discuss their own setbacks and how they overcame them, they foster a culture where employees feel safe to experiment, take initiative, and learn from failures without fear of retribution. Encouraging transparency and open communication about mistakes can lead to stronger teamwork, greater accountability, and enhanced problem-solving skills. A leader's response to errors sets the tone for how an organization perceives and handles challenges. Those who nurture a growth mindset within their



Organizational leaders play a crucial role in shaping attitudes toward mistakes.

teams cultivate workplaces that thrive on learning, resilience, and continuous development.

Instead of fearing mistakes, organizations must redefine them. They are not failures but valuable lessons in disguise. Each mistake carries an opportunity for growth, innovation, and transformation. The most successful companies and professionals are not those who never err but those who leverage their mistakes as fuel for improvement. Learning from setbacks, adapting strategies, and pushing beyond comfort zones are the hallmarks of a progressive and dynamic organization.

Mistakes are the blueprint for wisdom, the foundation of experience, and the true markers of progress. Organizations that recognize this and create a culture that embraces learning from errors will foster innovation, resilience, and long-term success. It is through mistakes that individuals, teams, and entire organizations evolve, excel, and achieve greatness.

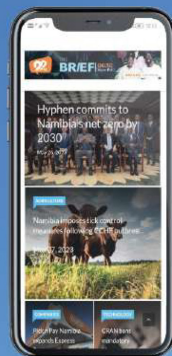
***\*Junias Erasmus works in the Financial Sector. He is a Strategic Scholar & a Motivational Speaker. This article is written in his personal capacity. For inquiries, contact him at Junias99@gmail.com***

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## Exploring Additional Home Financing Options: A Q&A with Rozina Jacobs from FNB Home Loans

In Episode 14 of The Property Buyers Guide, Justina Hamupembe, also known as YourHomeGirl, sits down with returning guest Rozina Jacobs, FNB Home Loans Sales Support Manager, to explore additional financing options for homeowners.

They break down prepaid loans, readvances, and further bonds—helping homeowners understand how they can access extra funds when needed.

**Q1: What are the different options for additional home financing?**

**Rozina:** Homeowners who need access to extra funds have three main financing

options:

**1. Prepaid Funds:** If a homeowner has made extra deposits into their home loan account, they may have access to these prepaid funds. This allows them to withdraw the extra payments they've made over time.

**2. Readvance:** A readvance allows a homeowner to borrow the difference between the original bond amount and their current outstanding balance. This can be useful for renovations or debt consolidation.

**3. Further Bonds:** This refers to a second, third, or subsequent mortgage

A readvance allows a homeowner to borrow the difference between the original bond amount and their current outstanding balance.

bond taken out on the same property, allowing homeowners to borrow additional funds.

**Q2: Can a homeowner have more than one bond on a property?**

**Rozina:** No, a property can only have one registered bond at a time. However, a homeowner can own multiple properties, each with its own bond.

**Q3: What should homeowners consider when looking into further financing options?**

**Rozina:** The most critical factor is affordability. Before taking on additional debt, homeowners should evaluate:

- Their income stability
- Their current loan repayments and overall debt exposure
- The long-term financial impact of additional borrowing

**Conclusion**

Justina wrapped up the discussion by thanking Rozina for breaking down these financing options. Understanding how to access additional funds through prepaid accounts, readvances, or further bonds can help homeowners make smarter financial decisions.

Stay tuned for more home-buying insights next week on The Property Buyers Guide!

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MINING & ENERGY

# What's trending in 2025

By Elzita Beukes

African film audiences can look forward to a rapid transformation of their favourite medium over the next year, as moviemaking evolves into a digitally enabled and socially engaged art form, while remaining as entertaining as ever.

Certain clear movie trends are emerging that will boost efficiencies, grow audiences, and redefine what is possible in the world of filmmaking.

These trends will benefit almost everyone who is involved in filmmaking – filmmakers, crew, content platforms, fans, and ultimately the audiences who get to enjoy the movies.

## The AI era

Artificial intelligence and machine learning offer many opportunities to improve the filmmaking process. Many viewers are familiar with AI-generated video imagery.

This will continue to grow, especially in the area of special effects, or for creating environments. However, viewers still react to the human engagement of real actors, so characters will likely continue to be portrayed by real humans.

Much of the contribution of AI will also come in the area of screenplay analysis, helping to create more impactful, entertaining scripts.

AI can also improve production



**Artificial intelligence and machine learning offer many opportunities to improve the filmmaking process.**

scheduling, and help generate mood boards and storyboards during the early production stages. It can also be used to stimulate the brainstorming process, and eventually to automate the editing phase.

These applications are time-savers and efficiency boosters that will help emerging filmmakers make films more easily, and help bring more voices into the sector.

## Immersive film sets

Particularly when telling fantasy, sci-fi or spiritual stories, it is useful to be able to create immersive, virtual film sets that place characters in an otherworldly environment.

New technology employs entire walls consisting of tiny LED lights, which means almost any environment can be created digitally.

Another useful technology is real-time rendering, a type of computer graphics that analyses and produces images in real



time.

When combined with technologies such as LED walls, real-time 3D rendering allows actors to interact with the render as it is developed. This opens up a world of creative possibilities for filmmakers.

### **Authentic storytelling**

This trend has long been part of the African film tradition. Homegrown productions like *Op Pad Met My Potjie* draw audiences of millions, who respond passionately to authentic, hyperlocal stories that they can relate to.

These might be dramas that reflect real-world community dynamics, thrillers that evoke real human fears, or cultural practices that are part of viewers' everyday lives.

Globally, audiences are also coming to demand more diverse and authentic representation in content and filmmaking.

This is likely to create opportunities for African filmmakers and African films, as content from the continent reflects rich human experiences that are sure to appeal to wider audiences.

### **Sustainable filmmaking**

Carbon emissions are a major international concern, as the reality of climate change becomes more obvious. Filmmaking has its own part to play in working to minimise emissions through its operations.

One of the most effective ways to achieve more sustainable filmmaking is by minimising transport and logistics operations.

That can be achieved by sourcing cast, crew, and support services from local communities where movies are filmed. Developing skilled African film

professionals is therefore the most effective way to achieve sustainable filmmaking on the continent.

This process is well underway, through institutions like the MTF Academies – in Lagos, Nairobi and Lusaka – which develop TV and film talent through fully-funded, accredited training programmes.

### **Building communities**

Today, half the fun of enjoying a film, a show or a series is in engaging with fellow fans. Social media allows communities to spring up rapidly.

Viewers can enjoy a film on a TV or streaming platform, while sharing the experience with others, in real-time. In the digital age, these communities add an extra dimension to the experience.

For filmmakers, producers and content platforms, these communities are also now a vital part of the movie-marketing process. Films exist on the content platform – TV, theatre, or online – but they also exist as brands and cultural phenomena, complete with their own influencers, trends and sub-trends.

Producers produce the show, but if it's successful, eventually the movie becomes the property of its community – and part of the culture!

These trends will continue reshaping the industry of film, but also the experience of film, in the year to come.

While it is difficult to predict exactly what films will look like in the future, it is inevitable that the best films will be richer, more easily – but more elegantly – produced, making a bigger social impact.

***\*Elzita Beukes is MultiChoice Namibia Corporate Affairs Manager***



Enriching  
Generations

# FINANCIAL MARKET MONITOR

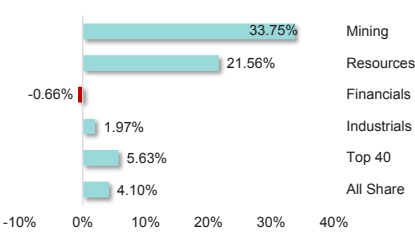
### Commodities

Spot Gold	2875.85
Platinum	996.47
Palladium	981.00
Silver	32.44
Uranium	70.50
Brent Crude	74.95
Iron Ore	99.80
Copper	9171.36
Natural Gas	3.40
Lithium	9.85

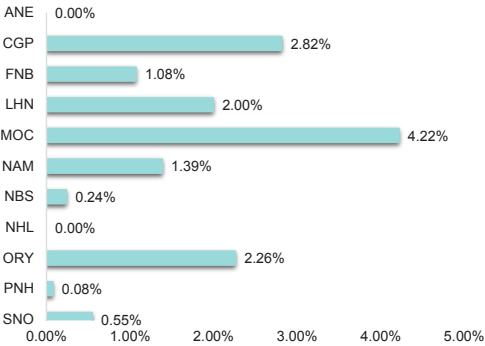
### Currencies

USD/ZAR	18.3674
EUR/ZAR	19.0782
GBP/ZAR	22.8921
USD/CNY	7.2902
EUR/USD	1.0387
GBP/USD	1.2463
USD/RUB	96.9774
CPI	3.20%
Repo Rate	7.00%
Prime Rate	10.75%

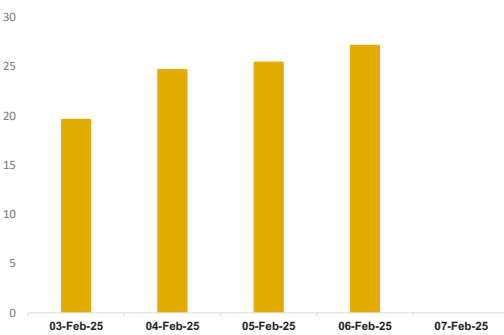
### JSE Sectors: Year to Date in %



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



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



### Global Indices: Year to Date in %

