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THE

BRIEF

News Worth Knowing

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**Nandi-Ndaitwah flags N\$35bn
public wage bill as unsustainable**

FRIDAY 18 JULY 2025

MAIN STORY



Nandi-Ndaitwah flags N\$35bn public wage bill as unsustainable

President Netumbo Nandi-Ndaitwah has warned that Namibia's current public wage bill of over N\$35 billion is unsustainable, urging civil servants to embrace innovation, improve service delivery and operate within tightened fiscal limits.

Speaking at NIPAM in Windhoek on Friday, she addressed hundreds of public employees and called for a renewed culture of accountability and purpose across all

government institutions.

"We are working under fiscal constraints.

Crucial Dates

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

The public service wage bill stands at over N\$35 billion, serving more than 100,000 employees. This situation is unsustainable,” she said.

Nandi-Ndaitwah stressed that the government should not be the country’s primary employer and instead must create a functioning environment for the private sector to drive job creation.

“Employment is squarely within the domain of the private sector. This is more particular in our system that is based on a mixed economy. Essential change is needed in mindset and in behaviour. This change wagon is already underway,” she said.

She reminded public servants of the performance expectations tied to their benefits and condemned misuse of office for self-enrichment.

“Think of the benefits you enjoy as a public servant: a regular monthly salary; access to medical aid (costing Government N\$3.62 billion); membership in a pension fund; housing and vehicle allowances; career development opportunities; local and international exposure,” she said.

Referencing complaints about poor service, the President demanded an end to public officials treating citizens as burdens and warned that non-performance will carry consequences.

She said public servants must adopt a basic-needs and service-excellence approach to meet the constitutional obligation

of delivering essential services across all communities.

“We have heard the complaints of poor service, inaccessibility and rude officials. This is not how the servants of people must serve people,” she said.

She urged all state employees to align with the upcoming National Development Plan (NDP6), which she will officially launch on 21 July, and the SWAPO Manifesto Implementation Plan.

Both frameworks, she said, are designed to address youth and women’s development, tackle inequality and promote sustainable growth. The call came as she marked three months since taking office on 21 March.

“To realise this, I urge all Public Servants to familiarise themselves and be guided by the SWAPO Manifesto Implementation Plan (SMIP) and the National Development Plan (NDP6), which I will launch on Monday, 21 July 2025,” she said.

Highlighting persistent poverty, poor access to services and barriers to dignity, the President said the mission of the civil service must now be focused on breaking these structural challenges.

She called for vigilance against corruption, unity in execution, and renewed respect for public office.

“You must remember that you occupy a sacred space in our national fabric. Use it wisely, for the benefit of our only home, Namibia,” she said.



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AfDB flags fiscal risks, urges deeper reforms in Namibia

The African Development Bank (AfDB) has warned that Namibia continues to face elevated fiscal risks and structural inefficiencies that threaten private sector growth and long-term development.

In its 2025 Country Focus Report, released this week, the Bank acknowledges

that Namibia's macroeconomic stability is showing signs of improvement, but insists that "deeper reforms are needed in capital mobilisation and expenditure efficiency."

The report highlights that the government's expansionary, countercyclical fiscal policy has led to persistent deficits and rising debt levels.



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“Namibia’s expansionary countercyclical fiscal policy has resulted in fiscal deficits and subsequently high public debt accumulation,” the report states.

Although the fiscal deficit has narrowed to 2.8% of GDP in 2024, public debt remains high at 67.6% of GDP, well above Namibia’s own target of 35% and the Southern African Development Community (SADC) ceiling of 60%.

A key concern raised by the AfDB is the mismatch in government spending priorities.

“The government budget consists of the operational budget and the development/capital budget, with a ratio of 92:8 between the two components,” the report notes, describing this as “inefficient” in tackling Namibia’s structural development challenges.

Tax revenue collection has remained relatively strong, averaging 19.7% of GDP between 2020 and 2024.



However, the Bank warns that “uncertainty of SACU revenues remains a key risk to fiscal sustainability,” as these transfers account for roughly 30% of total government income. The report also flags inefficiencies in capital utilisation and underdeveloped non-tax revenue streams, which currently contribute just 2% of GDP.

Despite the Namibian Stock Exchange having a market capitalisation roughly 10 times the size of GDP, the Bank notes its potential remains underutilised.

“There are only eight domestic equities with a primary listing,” the report points out.

Small and medium enterprises (SMEs) are identified as particularly constrained. “Access to finance, especially for SMEs, can be difficult, and high unemployment and income inequality persist,” the Bank observes.

To address these issues, the AfDB calls for a “comprehensive strategy” aimed at diversifying the economy. This includes investing resource revenues in non-extractive sectors, promoting local value addition, and supporting youth-led and


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Namibia's expansionary countercyclical fiscal policy has resulted in fiscal deficits and subsequently high public debt accumulation

SME-driven initiatives.

While acknowledging recent progress in financial sector development, including the Financial Technology Regulatory Sandbox and green bond issuances, the Bank notes continued gaps. "The lack of post-trading infrastructure reduces foreign investor participation, particularly in government bonds," the report states.

The AfDB also stresses the importance of human capital development.

"Heavy investments in skills development

through vocational training and improving access to finance for small businesses would harness entrepreneurship among young people," it adds.

Concluding its analysis, the Bank calls for more effective policy implementation and institutional coordination.

"Efficient capital utilisation coupled with strategic focus across key sectors will reduce reliance on external aid and build a resilient and prosperous future," the report notes.



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The strategic importance of CV references in a competitive job market

By Junias Erasmus

In today's competitive job market, a well-crafted curriculum vitae (CV) is more than a record of qualifications and experience; it is a personal branding tool that communicates readiness, relevance, and reliability.

While academic credentials and work history remain critical, employers increasingly rely on CV references to gain deeper insight into a candidate's character, competencies, and cultural fit.

References serve as trusted voices that validate a candidate's professional narrative, providing clarity on how an individual has previously contributed in the workplace.

They bridge the gap between what a candidate claims and what an employer wants to confirm, offering an unfiltered glimpse into past performance, reliability, and interpersonal dynamics.

This is especially true for high-stakes positions, including leadership and decision-making roles, where integrity and influence are just as important as technical competence. In such cases, references are not merely an afterthought in the recruitment process, they often become the tipping point between two equally qualified candidates.

A positive, detailed recommendation can reinforce confidence and secure an offer, while vague or cautious responses from referees may introduce hesitation or eliminate a candidate entirely.



While academic credentials and work history remain critical, employers increasingly rely on CV references to gain deeper insight into a candidate's character, competencies, and cultural fit.

Hence, selecting the right references has evolved from a routine administrative step into a strategic move. Candidates must intentionally align their referees with the responsibilities and expectations of the role they seek, ensuring that each reference can credibly and enthusiastically endorse their ability to succeed in the new position.

However, the process is not without its risks. While references are meant to support and elevate a candidate's profile, they can unintentionally or deliberately hinder progress. Not all referees are honest or well-meaning.

In some unfortunate cases, personal bias, unresolved conflicts, jealousy, or even professional rivalry can result in negative or misleading feedback being

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shared with potential employers. This often occurs behind closed doors, making it difficult for candidates to detect or correct. For some, the discovery comes too late, after multiple failed applications and unexplained rejections.

One discreet method to verify the integrity of a reference is to have a trusted friend call the referee, posing as a potential employer (Put on loudspeaker or conference call), and observe the response.

Though unconventional, such a step can reveal hidden motives or misrepresentations that may be sabotaging your job search. The results can be eye-opening and even painful, as individuals once considered allies turn out to be barriers to opportunity.

The implications are serious: excellent candidates, dedicated, ethical, and capable, can be denied fair consideration based on feedback that is inaccurate or malicious.

Therefore, it is crucial to choose your referees wisely. Only list individuals who understand your career goals, respect your work ethic, and genuinely want to see you succeed. Preferably, they should have supervised you directly or worked closely with you in a professional setting and be willing to

advocate on your behalf with sincerity and conviction.

Avoid selecting references out of convenience, personal obligation, or hierarchy alone. Instead, focus on those who align with your values and can authentically affirm your contributions and potential. Your reference should not merely know your name; they should know your impact.

The CV references are not just a formality; they are a fundamental part of your career trajectory. When thoughtfully selected, they strengthen your application, reinforce your credibility, and open doors to meaningful opportunities.

But when chosen carelessly, they can undermine your efforts, delay your progress, and derail your confidence. Treat your references as strategic partners in your journey and choose them as carefully as you would choose a mentor. Your next job may very well depend on it.


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



Electrifying informal settlements could unlock N\$70 million for Windhoek

The City of Windhoek could generate up to N\$70 million annually by connecting all informal households to the electricity grid, a move that could unlock new funds to reinvest in critical

services. Speaking during a recent city presentation, Obrien Hekandjo, the City's Strategic Executive for Electricity, said the revenue potential lies in lease agreements



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with the estimated 54,000 informal households currently without power.

“This translates to an income of N\$70 million just for the lease,” said Hekandjo. “And that money again [can] be put in that community to build toilets, to bring water and to upgrade the roads.”

Currently, Windhoek has approximately 144,000 households, of which only 64% are connected to electricity, spanning both formal and informal areas.

Hekandjo noted that since 2018, the City has connected about 7,000 informal structures, benefiting an estimated 35,000 residents. However, he admitted that progress has been too slow, especially as informal settlements continue to expand by roughly 2,000 households each year.

In response to these challenges, he said the City Council recently adopted a revised electrification approach.

According to Hekandjo, the updated policy allows connections based on provisional layouts, removing the previous requirement of full township formalisation before electrification can occur.

“It allows us now to be able to connect up

to 9,400 houses a year at the cost of the city to N\$100 million,” he said.

Hekandjo also confirmed that Windhoek operates 58,000 prepaid metres, 16,000 postpaid metres, and 3,760 automated reading metres (AMRs).

He said the City plans to phase out postpaid metres entirely and implement an automated outage notification system. In addition, solar generation capacity is expected to be scaled up to 880 GWh.

Despite these plans, Hekandjo warned that the Electricity Department is operating under significant strain due to understaffing. “At some point we can have one electrician and maybe one or two assistants looking after all the street lights. It’s just not enough,” he said.

Flavian Muyandulwa, the City’s Strategic Executive for Housing, Property Management and Human Settlements, also gave an update on efforts to upgrade informal settlements and formalise new townships.

“We upgraded Havana Extensions 8 and 11, relocated flood-affected residents from Ochomisa to Farm 508, and achieved 94

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per cent township establishment in Okatunda and Ganzi,” said Muyandulwa.

He added that new townships were declared on Farms 108, 1008, One Nation, and Ongulumbashe. Cadastral surveys were also completed in Rocky Crest Extension 7 and Venus Proper, resulting in the creation of over 700 erven.

“We signed 4,663 leases with informal residents to improve security of tenure. We also finalised 45 commercial leases, and strategic land was allocated to institutions such as the MVA Fund for trauma hospital development,” he said.

Under the city’s informal settlement housing programme, 520 houses were constructed for 2,600 residents, while an additional eight houses were built for 40 people. A total of 473 Greenfield erven were serviced, and six new townships declared, including four on existing brownfield sites.

Muyandulwa noted several persistent challenges, including high land demand, overcrowding in brownfield areas, land invasions, resistance to relocation, and the lack of basic services at relocation sites.

Windhoek Chief Executive Officer Moses Matyayi said the city is home to 486,200 people — 16% of Namibia’s population — and covers an area of 5,133 square kilometres. He added that Windhoek accommodates 32% of the country’s urban population.

Matyayi said around 224,000 people live in informal settlements, which are growing at an annual rate of 8.2%, more than double the 3.3% growth rate in formal areas.

“Our key challenges are ageing infrastructure, unplanned informal growth, the threat of drought, constrained financial resources, and solid waste management,” said Matyayi.

He noted that the municipality’s 2022–2027 strategic plan focuses on service delivery, infrastructure upgrades, governance, digital transformation, and financial sustainability — with a total estimated cost of N\$6 billion.

“We only have an annual turnover of N\$5 billion, so there’s a clear funding gap. Despite this, we’ve introduced quarterly reporting, risk management structures, and an internal audit unit,” Matyayi said.

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Why social media marketing works (and how to use it)

By Mo Shehu

If you're running a small business in Namibia—or anywhere, really—you've probably leaned on the usual marketing stuff: specials, deals, maybe a couple of flashy ads.

That's what most of us do. But people aren't buying just because something's on sale. They're buying because they know you, or at least feel like they do. They trust you. And trust doesn't come from a discount. It comes from showing up regularly with something real and useful.

This is where content comes in. Not the buzzword-y, fancy kind, but simple, honest posts that teach people something or help them out.

You don't need to be a celebrity or influencer. You just need to show up. Maybe it's a behind-the-scenes photo, a quick tip, or a short story about how you got started. Stuff that makes people feel like they're getting to know the human side of your business. If you can make them laugh, you're golden.

According to a report, content that teaches or helps earns double the trust of stuff that just tries to sell. This makes sense—nobody wants to feel like they're just being pitched to all the time. If social media marketing is about 'telling' and 'selling', you want to tell about 80% of the time and sell for the other 20%. Four non-sales-y posts for every one sales post.

And the numbers show more and more people are paying attention online. A 2024 survey says 67% of African SMEs are using social media. In Namibia alone, ad spend is heading toward \$10 million this year, and growing every year after that. Which means, the sooner you start building your presence,



Ads work best when they support content that's already proven to connect with people.

the better off you'll be.

But you don't need a ton of money to get going. Just start with what you have. Post regularly, answer questions, and show your work. Be helpful. Once that's running smoothly, you can put a bit of budget behind it to reach more folks. But the foundation—the trust—comes from the real, everyday stuff.

With paid ads, the key is knowing when and how to use them. A good ad can put your best content in front of the right people, but if that content doesn't feel genuine or is too repetitive, people tune it out.

That's what we call ad fatigue. But when your ad leads with something helpful or interesting, and it feels like it came from a real person and not just a sales department, it cuts through. Think Nando's ads, not your local consultant.

Ads work best when they support content that's already proven to connect with people. That one post that got a few comments and shares? Put a little budget behind it to help it travel further. Use ads to boost the stuff that's already working, not to mask what isn't. You can amplify good content with a little help. You can't save a weak post with money.

Facebook did a study a few years ago on

what makes a successful ad campaign. They found that four things make or break your ads: creative, frequency, duration, and reach.

In other words, your ads are most successful when you share good content enough times (about 2.5 times per week), for long enough (at least 14 days), to as many people as possible. Nielsen found that creative quality is the most important factor for driving sales. In short, good content travels faster and sells more.

Back when I was doing my PhD at NUST, I worked with over 25 SMEs, helping them figure out how to use social media in a way that actually made a difference. And time and again, the ones who won weren't the loudest, but the most consistent.

They didn't just post to post—but tried to be useful. They were also the ones who understood that when it comes to organic content vs. paid ads, it's not either/or, but

also/and.

Social media marketing isn't about chasing followers or looking cool. That's merely a byproduct of making something that lasts—stuff people talk about when you're not in the room. You want your content to move from screens into DMs and WhatsApp groups. That's how awareness spreads.

So start small. Tell your story. Be helpful and show up often. Then, when it makes sense, use ads to help more people find what you're already doing. If you do that, you won't need to chase customers. They'll come looking for you.

**Mo Shehu, PhD, is the CEO of Column — a UK-based content and research firm. With over a decade of experience in tech and marketing, Mo helps business leaders and B2B brands grow through clear, credible insights. He lives in the UK.*



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Namibia posts strongest first-half vehicle sales since 2019

Namibia recorded 1,313 new vehicle sales in June 2025, making it the second-best performing month of the year so far and reflecting a 29.9% increase from May and a 32.2% rise compared to June 2024, according to the latest figures from IJG Securities.

Cumulative sales for the first half of 2025 reached 6,970 units, marking a 10.3% year-on-year increase and the highest January-to-June total since 2019.

“June recorded the second-highest number of new vehicle sales for the year, with 1,313 units sold,” IJG said in its monthly vehicle sales report. “This represents a 29.9% month-on-month and 32.2% year-on-year increase.”

Commercial vehicles accounted for 51.6% of total sales in June, with 677 units sold. Passenger vehicles made up the remaining

48.4%, reaching 636 units.

Passenger vehicle sales saw a notable upswing, rising 38% from the previous month and 60.6% compared to the same period last year. “This is well above the ten-year monthly average of 454 units,” IJG noted. “Year-to-date sales in this segment reached 3,367 units, the highest first-half total since 2016.”

Twelve-month cumulative passenger vehicle sales rose 3.9% from May and 10.2% year-on-year, indicating continued demand in the market.

The commercial vehicle segment also posted solid figures. Of the 677 commercial vehicles sold in June, 617 were classified as light, 24 as medium, and 36 as heavy or extra-heavy.

Sales of light commercial vehicles rose, while medium and heavy vehicle sales

Twelve-month cumulative passenger vehicle sales rose 3.9% from May and 10.2% year-on-year, indicating continued demand in the market.

declined month-on-month by 7.7% and 33.3%, respectively. IJG said the drop in the heavy segment was largely due to a low base effect, representing an actual decrease of just 18 units.

On an annual basis, sales of light and medium commercial vehicles rose by 21% and 14.3%, while heavy vehicle sales dropped 45.5%. Nonetheless, all segments registered growth for the year to date. Total commercial vehicle sales for the first six months stood at 3,603 units, up 13.4% from the same period in 2024.

“Over the twelve-month cumulative period, light commercial vehicle sales grew by 4.5% year-on-year, medium commercial vehicle sales surged by 41.3%, while heavy commercial vehicle sales dipped slightly by 1.8%,” the report stated.

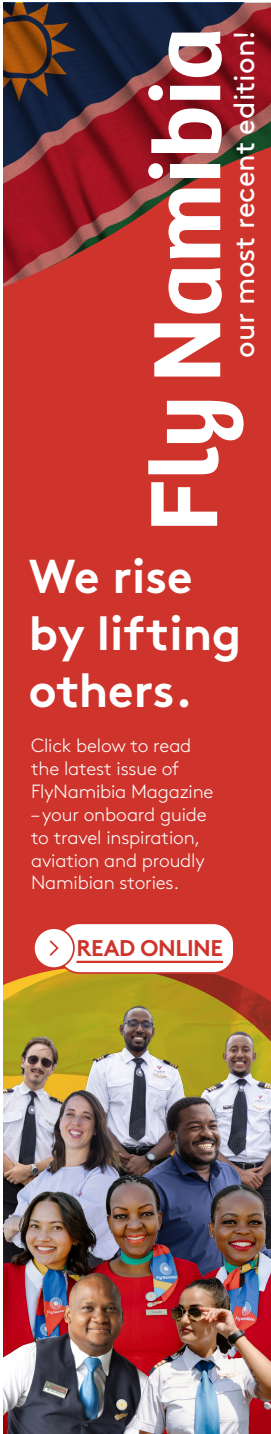
In terms of market share, Toyota continued to dominate. The automaker

accounted for 52% of year-to-date passenger vehicle sales, followed by Volkswagen with 15%, and Suzuki and Haval each holding 6%.

In the light commercial vehicle category, Toyota retained a commanding lead with a 72.8% market share, ahead of Ford at 13% and Volkswagen at 4%.

Toyota also led the medium commercial vehicle segment with a 31% share. Hino and Mercedes-Benz followed with 27.8% and 25.3% respectively. In the heavy commercial category, Scania led the pack with 34.6%, followed by Hino at 15.5% and Volvo Trucks at 13.8%.

As of June, Namibia’s twelve-month cumulative vehicle sales stood at 13,457 units, representing a 7.5% increase from the 12,519 units recorded over the same period last year. IJG noted this as the strongest rolling twelve-month figure since March 2020.



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Do life covers really offer more? A critical look beyond the surface

By Johannes Natangwe Paulus

Following the recent publication of my article on life covers that only pay out upon death, several responses pointed out that life insurance policies often offer more than just death benefits.

Some readers rightly noted that many policies include added protections, such as:

- Payouts in the event of disability or permanent impairment,
- Coverage for critical illnesses,
- Limited support for loss of income.

These points are valid. However, the reality on the ground — particularly in Namibia — is that not all policies include these benefits, and when they do, they are often add-ons that come with extra costs, complex conditions, or limited payout triggers.

The Grey Area: Job Loss and Income Protection

One area of misunderstanding lies in the supposed income protection offered by life covers. While some policies claim to cover loss of income, they often come with strict limitations, such as:

- No payout if the policyholder is dismissed for misconduct, fraud, or criminal activity.
- No cover in cases of contract expiration, voluntary resignation, or retrenchment without meeting defined criteria.
- Benefits may only apply after a waiting period, often requiring the insured to remain unemployed for a specific duration before



“

Ads work best when they support content that's already proven to connect with people.

claiming.

As such, the idea that life covers universally protect policyholders during times of economic hardship is only partially true — and often misleading in marketing.

Disability and Critical Illness: Not Always Inclusive

Similarly, while it's true that some policies offer payouts for disability or critical illness, not every standard life cover includes these benefits. In many cases:

- Disability or illness riders must be added separately,
- They come with higher premiums,
- Definitions of disability may be strict and medicalised, excluding partial or non-visible conditions,
- Claims are sometimes denied based on technicalities.

Thus, while such benefits exist, they are far from universal and should not be assumed present in every life cover.

Clarity is Crucial: One Size Does Not Fit All

Reform is not just an option — it is an ethical obligation long overdue.

The diversity of life cover products means not all policies are created equal. Some may offer living benefits, while others remain strictly death-based. The challenge is that many clients:

- Are not given enough time or explanation to understand what they are signing up for,
- Often do not realise the exclusions until it is too late,
- Are led to believe that one policy will cover all life scenarios — which is rarely the case.

This reinforces the call for greater transparency, more informed consent, and clear distinctions between policy types and their real-world implications.

A Call for Fairness and Reform

While this article does not condone job losses resulting from misconduct, fraud, or criminal behaviour, it remains critical to highlight that many clients who fall into such situations have paid premiums for years — often decades — without receiving any form of value in return. Even in dismissal, one's

financial contributions do not vanish; their value should not either.

The time has come for life cover providers in Namibia to engage in bold, honest, and client- centred reform. The current model — where value is realised only upon death — fails to acknowledge the evolving economic realities and personal journeys of clients.

Insurers and financial institutions must stop hiding behind exclusions and reimagine policies that reflect fairness, flexibility, and the principle of shared risk and reward. Clients deserve products that respond to life, not just death.

Reform is not just an option — it is an ethical obligation long overdue.

****Johannes Natangwe Paulus is a Namibian educator, researcher, and social commentator with a keen interest in policy analysis. He holds a B.Ed. and M.Ed. in Mathematics Education and regularly explores topics at the intersection of education, economics, and social development.***

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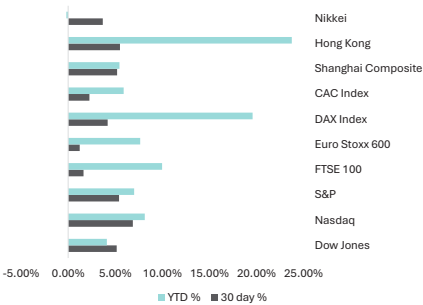
Commodities

Spot Gold	3355.39
Platinum	1446.46
Palladium	1284.76
Silver	32.17
Uranium	72.20
Brent Crude	70.25
Iron Ore (in CNY)	797.00
Copper	9666.50
Natural Gas	3.60
Lithium	8.05

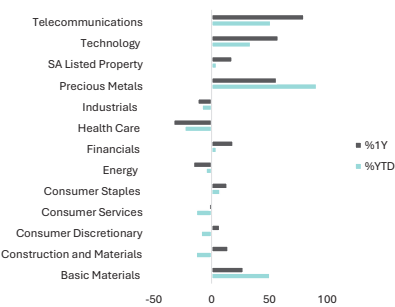
Currencies

USD/ZAR	17.70
EUR/ZAR	20.63
GBP/ZAR	23.81
USD/CNY	7.18
EUR/USD	1.17
GBP/USD	1.34
USD/JPY	148.46
Namibia CPI	3.70%
Namibia Repo Rate	6.75%
Namibia Prime Rate	10.50%

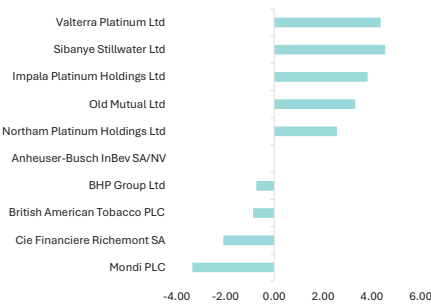
Global Indices in %



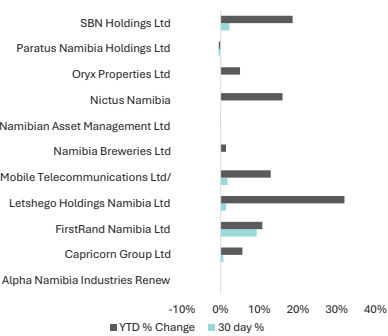
JSE Sectors: Year to Date Performance in %



Today's JSE Top 40 Top & Worst Performers in %



NSX Stocks Performance in %



Today's NSX Overall Top & Worst Performers in %

