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THE BRIEF

News Worth Knowing

Govt allocates N\$445 million to construct 3,000 housing units



WEDNESDAY 07 MAY 2025

MAIN STORY

Govt allocates N\$445 million to construct 3,000 housing units

The government has allocated N\$445 million toward the construction of 3,000 housing units across the country as part of its continued efforts to address the national housing deficit.

This was announced by the Minister of Urban and Rural Development, Sankwasa James Sankwasa, during the tabling of the Ministry's budget estimate for the 2025-2026 financial year.

According to the Minister, the housing units will be delivered through "a combination of initiatives and government-funded programmes such as the Mass Housing Development Programme and Build Together Programme, as well as grant support to the Shack Dwellers Federation of Namibia (SDFN)".

Sankwasa highlighted the specific components of the Mass Housing Development Programme (MHDP), which includes 362 units in Otjomuise Extension 10 Phase 1 A, 24 in Opuwo, 186 in Swakopmund, and 400 units under the China Aided Social Housing Project, 200 in Grootfontein and 200 in Gobabis.

In addition, the Ministry has allocated N\$50 million for the recapitalisation of the National Housing Enterprise (NHE), and funding has been earmarked for the construction of 250 basic shared ablution facilities in informal settlement areas.



Crucial Dates

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

“As one of the responses to the noted high debts of local authorities to NamWater for water supplied to councils and residents, the Ministry of Finance has kindly made available an amount of N\$50 million to help identified local authorities and regional councils to acquire and install prepaid water meters,” he said.

Overall, the Ministry’s programme for Support to Urban and Regional Planning, Infrastructure and Housing Development has been allocated N\$1,167,202,000 for the 2025/2026 financial year.

The Minister confirmed that this allocation comprises a substantial portion of the Ministry’s total development budget of N\$1,112,769,000.

“The budget allocation to this Programme will be deployed to sustain and scale up our existing and new policy initiatives that are aimed at creating increased and inclusive access to and opportunities for land tenure security and decent housing,” the Minister said, emphasizing a focus on ultra-low income groups and residents of informal settlements. Sankwasa also reaffirmed the government’s commitment to urban land and housing development, citing the Cabinet’s approval of the new Housing Policy and Implementation Action Plan in November 2023.

“The Policy and Action Plan emphasise and provide for increased State budgetary support as well as targeted yet integrated and coordinated interventions,” he noted.

The strategy, the Minister added “provides for support and interventions along the entire land and housing development process and value chain,” ranging from township planning

and land servicing to the construction of affordable housing units.

The Ministry aims to service 10,000 erven annually, with 5,000 designated for the Khomas Region and 5,000 distributed among the remaining 13 regions, including 1,250 erven each in Walvis Bay, Oshakati, Keetmanshoop, and Rundu.


Reflecting on achievements from the previous financial year, the Minister reported the proclamation of 26 new townships and the servicing of 1,772 plots with basic infrastructure.

“A further 1,064 plots were partially serviced and/or in the process of being fully serviced in various areas of the country,” he added. Additionally, six informal settlements were formalised or proclaimed as townships, expected to yield approximately 1,007 residential plots. A total of 957 housing units were constructed through various stakeholders and programmes during the same period.

This comes as the government’s revised National Housing Policy, approved in 2023, aims to increase funding and investment in land and housing for low-income groups, establishing a housing subsidy and provisions for various housing programmes.

The Policy targets local authorities to deliver at least 5,000 new houses and 6,500 residential plots annually.

Meanwhile, projects like the Windhoek Informal Settlement Upgrading Affordable Housing Project are underway, encouraging uniformed members to register with the Municipality and the National Housing Enterprise (NHE).



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Govt targets electrification of 10,000 households in 2025

The Namibian government plans to electrify 10,000 households this year at a cost of N\$388.1 million, as part of efforts to connect over 400,000 households that currently remain without access to electricity by 2040.

Deputy Prime Minister and Minister of Industries, Mines and Energy, Natangwe Ithete, said the programme forms the largest component of the ministry's budget for the current financial year.

"This requires us to connect over 400,000 households that do not currently have access to electricity. With the current level of funding, we estimate 10,000 connections will be made this year," he said.

Ithete stressed that access to electricity is not just a developmental goal but a basic necessity. "Electricity is a basic need and necessary for economic growth, provision of health services, education, and poverty eradication," he said.

"We are working at a fast pace to electrify our communities. Every school, clinic, and home we connect reinforces the foundation for future development, unlocks productivity and opportunities for our people," he added.

The government's latest electrification drive follows a modest rollout in recent



years. Only 2,634 households were electrified over the past two financial years at a total cost of N\$95.3 million. This includes 1,956 households connected in the last fiscal year at a cost of N\$75.5 million and 678 households connected in 2023/24 for N\$19.8 million.



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THE
BR/EF
— Namibia's Briefing —



Namibia targets Asia, the UAE, and North America in new tourism push

Minister of Environment, Forestry and Tourism, Indileni Daniel, says Namibia will begin aggressively marketing itself as a preferred tourist destination in Asia, the Middle East (specifically the UAE), and North America as part of efforts to diversify its tourism markets.

Speaking during her motivation for the 2025/2026 budget allocation under the Appropriation Bill, Daniel said the Namibia Tourism Board (NTB) would

spearhead this initiative despite ongoing fiscal constraints.

"Despite the financial challenges, the Namibia Tourism Board plans to explore new markets such as Asia, the Middle East (UAE), and North America to market Namibia as a preferred tourist destination," she said.

This comes as Namibia's main tourism markets remain Germany, the United Kingdom, the Netherlands, France, and Belgium, driven by interest in nature,

wildlife, and adventure tourism.

She said the initiative forms part of the Ministry's Programme: Tourism Growth and Development and Gaming Regulation, which has been allocated N\$51,255,000.

The programme aims to create a "conducive and enabling environment for the sustained growth of the tourism and gaming industries so that it contributes to the socio-economic development of the country," said the Minister.

Daniel highlighted that the tourism sector is showing strong signs of recovery following the disruptions caused by the COVID-19 pandemic.

"The implementation of Namibia's Tourism Sector Recovery Plan 2022–2024 recorded notable achievements, especially the re-emergence of the tourism industry," she noted.

According to the latest Tourist Statistical Report, tourist arrivals surged from 169,565 during the pandemic to 863,872 in 2023.

In further efforts to strengthen the sector, the Ministry will formulate a National Spatial Tourism Development Master Plan, review the National Tourism Policy, and develop a new Tourism Act.



She said these initiatives aim to enhance the investment climate, diversify tourism offerings, and ensure long-term sustainability.

"The development of a

modern Tourism Act and the review of the existing policy framework are necessary to attract and encourage new investments while ensuring product diversification," Daniel said.

The programme will also support the gaming industry, with plans to develop a National Gaming Policy and establish a National State Lottery.


"This will guide the development and management of the gaming sector and contribute to State revenue while advancing national causes," the Minister said.



2025/26 NAMIBIA HOUSEHOLD INCOME AND EXPENDITURE SURVEY (NHIES)

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Namdeb, NamPower ink MoU to integrate wind energy into national grid

Namdeb and NamPower have signed a Memorandum of Understanding (MoU) aimed at advancing the development and integration of renewable

electricity projects into Namibia's national grid and supporting Namdeb's mining operations.

The agreement, signed on Tuesday,



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marks a key milestone in Namibia's energy transition and supports Namdeb's ambition of achieving carbon neutrality by 2030.

This comes as Namdeb plans to develop the Kerbehuk Ridge Wind Energy Project, to be located approximately 45 kilometres north of Oranjemund, within Mining Licence 43, with Namdeb serving as the sole off-taker of the electricity generated.

Namdeb and NamPower said they have identified an opportunity to upscale the project and connect it to the national grid operated by NamPower, leveraging their combined strengths.

"This MoU signifies more than a partnership; it is a statement of intent to power progress—responsibly and sustainably," said Namdeb Chief Executive Officer Riaan Burger.

"We have an ambition to become carbon neutral and have done a significant amount of work on that," Burger said.

"We introduced Namibia's first battery electric bus in 2023 in efforts to start electrifying our vehicle fleet and also introduced electrical forklifts, with an intention over time to electrify as many of our mobile equipment as possible. We continue to look at other opportunities to reduce reliance on fossil fuels."

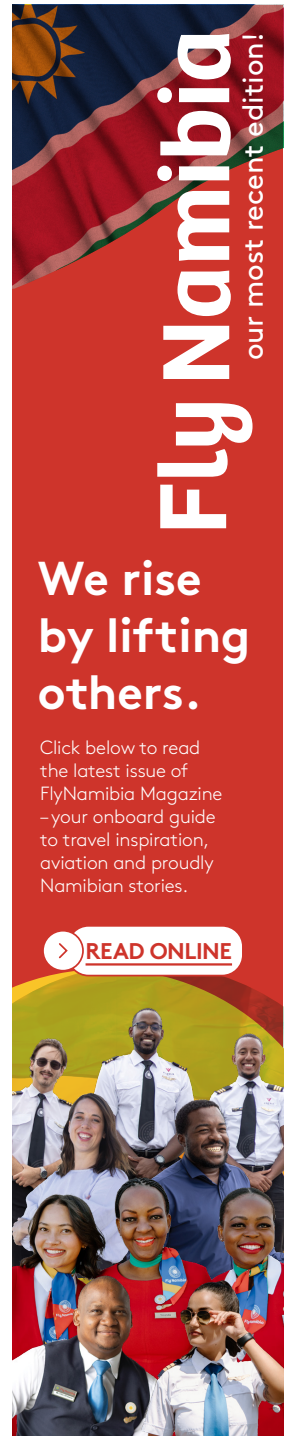
He added: "The Kerbehuk Wind Facility will replace nearly half of our high carbon-intensity electricity sourced externally and is a major project to propel us towards our carbon neutrality goal."

NamPower Managing Director Kahenge Haulofu said the agreement aligns with NamPower's own renewable energy goals. "NamPower's objectives to reach its renewable energy targets by 2030 align with Namdeb's goal of reaching carbon neutrality by 2030," he said.

"One of NamPower's pillars is that of collaboration with other partners and entities, and this project fulfils our aspirations of collaboration with partners in our energy space," Haulofu added. "Namdeb has truly demonstrated innovation and transformational leadership in their operations, and we are happy to join hands and make Namdeb our customer. This MoU will indeed pave the way for more partnerships."

Burger said the collaboration with NamPower "not only supports our operational goals but also strengthens Namibia's energy independence and climate resilience."

Namdeb is jointly owned by the Government of Namibia and De Beers Group. - www.miningandenergy.com.
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Bridging the gap: How telemedicine and digital health can transform Namibia's healthcare system

By Dr Ondavulitha Nuunyango and Dr Lameck Mbangula Amugongo

Over the last few weeks, Namibians have been actively engaging in discussions on digital health/telemedicine, sparked by the appointment of the new Minister of Health. Digital health is an umbrella term encompassing telemedicine, health apps, digital watches, electronic health records, and automation in healthcare.

Digital health presents a unique opportunity to address Namibia's healthcare challenges. In this article, we explore how digital health can potentially transform Namibia's healthcare sector by bridging the digital divide and bringing quality healthcare closer to the people.

Technology is a driving force behind digital transformation and efficiency across multiple sectors, including healthcare. The advent of novel technologies such as artificial intelligence (AI) has an immense potential to amplify clinicians' abilities and improve patient outcomes. AI-powered systems can assist with medical diagnoses, automate administrative tasks, and enable the remote monitoring of patients with chronic diseases.

On the other hand, telemedicine refers to the remote provision of healthcare services via telecommunications technology, such as phone calls, video consultations, and mobile applications. Using these mediums, doctors can consult, identify, treat, and



monitor patients without requiring their physical presence.

For example, a patient in a remote village can have a video consultation with a specialist in Windhoek, reducing travel costs and ensuring timely medical intervention.

Current pressing issues

Access to healthcare in Namibia is hindered by several challenges, including substandard or inadequate public hospital infrastructure—such as a shortage of beds, medical equipment (CT scans, MRI machines), and essential medications.

Additionally, there is a significant disparity between private and public healthcare services, contributing to healthcare inequality. The country also faces a high disease burden from both communicable and fast-growing non-communicable diseases, as well as a shortage of doctors, particularly in rural areas, where access to specialists remains limited.

Digital health solutions can help address these challenges by ensuring that Namibians across the country have access to expert medical professionals, either virtually or through AI-powered virtual assistants.

For instance, hospitals in remote areas like Eenhana, Rundu, or Katima Mulilo can leverage AI-driven imaging analysis to detect cancer or diagnose medical conditions, even in the absence of a

specialist radiologist. Experts can then verify these AI-assisted diagnoses, enabling faster, more accurate decision-making and allowing specialists to focus on patient care rather than routine diagnostic tasks.

Another example of digital health innovation is the use of mobile technology to assist in diabetes management. AI-powered applications can automatically log food intake, count carbohydrates, and integrate with continuous glucose monitoring systems to predict blood sugar levels.

By analysing this data, these tools can help prevent dangerous fluctuations in blood glucose levels, reducing the risk of hyperglycaemia (high blood sugar) or hypoglycaemia (low blood sugar), both of which can cause severe complications if left unchecked. Such solutions are already being tested in other regions.

For example, Melissa, an AI-enabled diabetes management system, supports both healthcare providers and individuals living with diabetes in maintaining glucose control, reducing the risk of severe complications, and ultimately improving clinical outcomes and quality of life.

Some may argue that for Namibia to fully embrace digital health, it must first address fundamental infrastructure challenges that hinder basic service delivery. Many clinics still lack essential resources such as telephones, patient transportation remains unreliable, and some facilities operate without electricity.

While these critical gaps must be addressed to ensure the success of large-

scale digitalisation, efforts to improve digital health and fundamental healthcare infrastructure can progress simultaneously. In addition, digital health solutions can play a crucial role in tackling key challenges, such as enhancing service delivery, even as broader infrastructure improvements are made.

What is to Be Done?

AI and digital transformation come at a cost. Developing and maintaining AI models requires substantial financial investment as well as the expertise to design, deploy, and maintain these systems effectively.

Additionally, implementing digital health solutions in Namibia, like any other digital initiative, will face significant challenges, including the lack of electricity in many remote clinics and poor network connectivity. According to the Namibia Statistics Agency (NSA), the National Proximity Atlas 2024 reports that 93% of the population has access to telecommunication networks, including 2G, 3G, and 4G services.

However, this statistic masks the disparity in connectivity between urban and rural areas, where the digital divide continues to grow.

Additionally, the National Population Census 2023 revealed that 60% of Namibians in rural areas do not own a mobile phone, and only 15.1% have access to smartphones. This poses a significant barrier to digital health adoption, as mobile access is a critical enabler of digital services. Thus, we need to embrace data-driven

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decision-making for us to realise noble strategic initiatives such as digital health.

While short-messaging service (SMS) and unstructured supplementary service data (USSD) based services offer a viable alternative for delivering mobile health interventions, they are not a comprehensive solution.

To achieve equitable access to digital healthcare, Namibia must adopt a holistic approach—one that addresses infrastructure gaps, enhances digital literacy, and fosters investment in sustainable connectivity solutions.

Key priorities should be strengthening public-private partnerships, expanding electricity coverage, and promoting affordable mobile access. Only through a well-coordinated effort can Namibia bridge the digital divide and unlock the full potential of telemedicine and AI-driven healthcare for all its citizens.

Practicality

A practical approach is to adopt a phased approach to digital health implementation, starting with pilot digital services and systems in selected well-equipped healthcare facilities.

Once successful, it can be gradually rolled out to other healthcare facilities. Prioritising infrastructure improvements alongside phased digital adoption, Namibia can lay the foundation for a modern and sustainable healthcare system.

However, Namibia does not have to reinvent the wheel. Many nations are grappling with similar challenges and have adopted innovative approaches to digitise their healthcare systems, improving efficiency and optimising patient care. Countries such as Estonia, South Korea, and Canada provide valuable lessons in leveraging digital health technologies effectively. Namibia can learn from their

experiences and implement contextualised strategies focused on:

- Strengthening infrastructure to support nationwide electronic health records.
- Developing clear and enforceable data governance policies.
- Encouraging innovation in mobile health applications.
- Investing in digital literacy programs for healthcare providers and patients.

The digital transformation of healthcare is not merely an option — it is an inevitability. Namibia has a unique opportunity to leverage digital health technologies, including AI-driven solutions, to enhance accessibility, efficiency, and the overall quality of care.

However, realising this potential requires addressing key challenges such as connectivity barriers, educational disparity, and economic inequality. By overcoming these challenges, Namibia can improve access to mobile devices and internet connectivity, empowering citizens to utilise digital healthcare services.

Lastly, with a strong commitment to innovation and strategic implementation, the country can bridge the healthcare divide and build a more inclusive, equitable healthcare system that benefits all its citizens.

****Dr Ondavulitha Nuunyango holds an MBChB (Stellenbosch) and is a member of the Royal College of General Practitioners, a postgraduate medical qualification in the UK. She currently practices as a family physician in the UK.***

****Dr Lameck Mbangula Amugongo is an AI specialist and AI Ethics Advisor based in Europe. He holds a PhD in Cancer Sciences from the University of Manchester. The views expressed are his own.***

Pauline Thomas Kahupi appointed Executive Director of One Economy Foundation

The One Economy Foundation has appointed Pauline Thomas Kahupi as its new Executive Director.

Kahupi, a seasoned Corporate and Public Affairs specialist, brings with her 24 years of experience in Namibia's mining sector, having worked extensively in senior roles spanning human resources, public relations, communications, branding, and sustainability.

According to the Foundation, Kahupi is passionate about "bridging the important new intersects between external brand positioning and internal cultural integrity whilst creating a net positive corporate legacy."

She holds a bachelor's degree in Industrial Psychology from the University of Namibia (UNAM), an Executive MBA from the Valar Business Institute, and is accredited in Public Relations (APR) through the Public

Relations Institute of Southern Africa (PRISA).

Her academic credentials also include completing the Emerging Leaders Programme (EDP) and the Accelerated Development Programme (ADP) at the London Business School.

Kahupi also serves on the Diamond Board of Namibia as Chairperson of its Marketing, PR and Branding Committee, a role aimed at promoting and building trust in Namibia's natural diamonds.

In 2019, she was seconded to De Beers' UK Corporate Affairs team for two years, where she managed the company's "Building Forever" sustainability framework. She returned to Namibia in 2021 to take up the role of Head of Corporate Affairs and Sustainable Impact at Namdeb Diamond Corporation.



Finding meaning in the mundane, a guide to adding value and purpose to your work

By Loide Nantinda

It's a common career conundrum in today's fast-paced corporate environment, you're at work, putting in the hours, but feeling... unfulfilled!

Your job description may be clear, but your sense of purpose is murky. You're not alone. Many professionals find themselves in roles that, on the surface, seem to lack a deeper meaning. But meaning isn't always something readily found; sometimes, professionals must take the initiative to create it, transforming their daily tasks into something more significant.

Apply core corporate strategies focused on communication and goal setting, individuals can realign their roles with a greater sense of purpose, add substantial value to their organizations, and ultimately, achieve greater fulfillment in their work.

A fundamental principle in modern corporate strategy is the alignment of individual objectives with the company's overarching mission. This alignment fosters a strong sense of purpose, which, in turn, fuels increased motivation, heightened productivity, and a greater degree of job satisfaction. When professionals clearly understand how their daily responsibilities contribute to the organization's broader objectives, their work transcends the notion of a mere paycheck; it evolves into a vital component of a larger, more meaningful endeavor.

One powerful way to cultivate this sense of purpose is by refining how we communicate



“

A fundamental principle in modern corporate strategy is the alignment of individual objectives with the company's overarching mission.

about our work, both internally and externally. It begins with identifying the core value inherent in our roles. Even seemingly routine tasks are essential links in a chain of processes that drive an organization forward.

Consider a project coordinator who meticulously manages timelines, resources, and communication flow. While the role might involve significant administrative work, the coordinator's efforts are crucial in ensuring the project's success. They keep stakeholders aligned, mitigate risks, and ensure that the project delivers its intended outcomes. By recognizing this inherent value, professionals can begin to reframe their narratives.

Instead of focusing on the perceived monotony of their tasks, they can articulate how these tasks contribute to valuable outcomes. For instance, the project coordinator might shift from saying "I track project progress" to "I ensure seamless project execution, which enables the company to achieve its strategic goals and deliver value to

our clients."

This shift in perspective is reinforced through open dialogue with managers and colleagues, seeking feedback on how their work directly impacts team goals and the company's overall success. Such feedback provides invaluable insights and underscores the tangible significance of their contributions.

Goal setting, a cornerstone of corporate strategy, can also be infused with a greater sense of purpose. Traditional approaches often emphasize metrics and deadlines. However, to imbue goals with meaning, professionals can incorporate a focus on purpose.

This involves aligning goals with the organization's core values, ensuring that individual ambitions resonate with the company's ethical and strategic direction. Instead of simply aiming to "complete a report by Friday," a professional might strive to "provide insights through this report that will improve decision-making and drive positive change."

Furthermore, personalizing goals by connecting them to individual values and aspirations can be a powerful motivator. For example, if an individual values professional development, they might set a goal to mentor a junior colleague, directly aligning their work with their personal commitment to fostering growth within the organization.

In many cases, a perceived lack of purpose stems from a sense of underutilization. Professionals may find themselves confined to roles that don't fully leverage their

talents and abilities.

To address this, individuals can proactively identify their transferable skills – those competencies they possess that extend beyond their current job description. This



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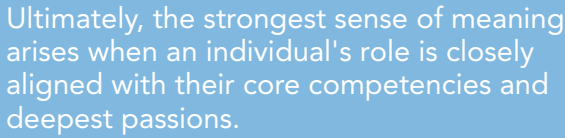
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Applicants, who are not contacted within two weeks after the closing date, should consider their application unsuccessful.

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Ultimately, the strongest sense of meaning arises when an individual's role is closely aligned with their core competencies and deepest passions.

might include strong writing abilities, exceptional problem-solving skills, or natural leadership qualities.

The next step is to actively seek opportunities to apply these skills within the organization. This could involve volunteering for new projects, joining cross-functional teams, or offering to train colleagues, demonstrating a commitment to contributing beyond the confines of their defined role.

When skill gaps are identified, professionals should pursue training and development opportunities, whether through company-sponsored programs, online courses, or industry certifications. This proactive approach not only enhances their capabilities but also signals a dedication to continuous growth and adding greater value.

Moreover, professionals shouldn't passively wait for purpose to emerge; they can actively cultivate it by proposing purpose-driven projects. This begins with identifying areas within their team or organization that could be improved.

This could involve streamlining inefficient processes, addressing communication breakdowns, or capitalizing on missed opportunities. Once a problem is identified, the next step is to develop a well-defined solution and propose it as a formal project.

When presenting such proposals, professionals should emphasize the project's potential impact, quantifying its benefits and clearly articulating how it aligns with the company's strategic goals.

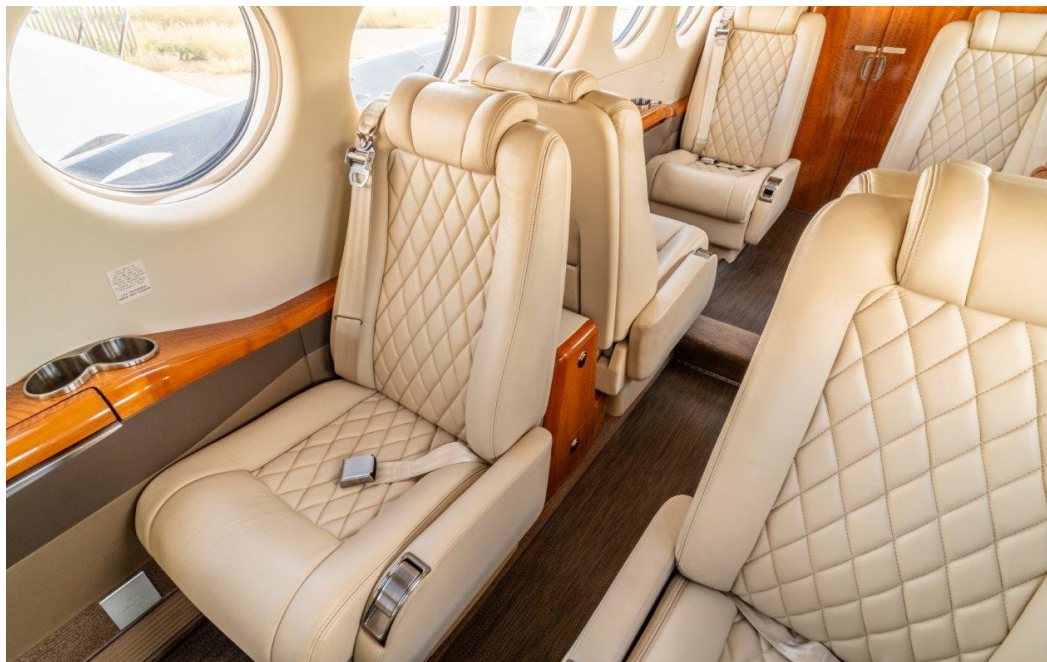
Ultimately, the strongest sense of meaning arises when an individual's role is closely aligned with their core competencies and deepest passions. Competencies are the skills and abilities at which a professional excels, while passions represent the activities and causes they care about most deeply.

The key is to find ways to integrate these elements into their daily work. For instance, a professional who excels at data analysis (a core competency) and is passionate about corporate social responsibility could seek opportunities to analyze data related to their company's sustainability initiatives, directly connecting their skills to a cause they value.

A role that initially feels purposeless need not remain so. By embracing a proactive mindset, leveraging corporate strategies, and actively seeking alignment between their skills, passions, and the organization's mission, professionals can transform their work experience.

It's about taking ownership of one's professional journey, shaping their roles to reflect their values, and contributing to the organization's success in a way that is both meaningful and fulfilling.

****Loide Nantinda is a seasoned communications coach professional and storyteller with expertise in corporate communications, change management, project coordination and stakeholder engagement. Email her @loideinvictus@gmail.com for consultancy services.***



O&L acquires new aircraft to boost access to leisure destinations

The Ohlthaver & List (O&L) Group has expanded its aviation fleet with the acquisition of two new aircraft to improve access to its luxury leisure destinations across Namibia.

The new additions—a King Air B350 (V5-DAN) and a Cirrus SR22 (V5-SLK)—join the existing Beechcraft 1900 (V5-SAN) and Cirrus SR22 (V5-SGB).

The King Air B350 is designed for up to eight passengers and is suited for executive and mid-sized group charters. The Cirrus SR22 V5-SLK is aimed at private travel.

O&L Leisure said the move forms part of its strategic repositioning as a premium travel provider and supports the Group's Vision 2029 growth strategy.

"These new aircraft are an extension of

our vision. They enable thoughtfully curated journeys that reveal the full richness of our country's landscapes, cultures and heritage," said Sven Thieme, O&L Group Executive Chairman and Managing Director of O&L Leisure. "This investment reinforces our ambition to elevate the Namibian tourism offering to new heights and to help bring our Vision 2029 strategy to life."

O&L said the expanded fleet will provide seamless, private access to its destinations, which include Mokuti Etosha, the Strand Hotel Swakopmund, Chobe Water Villas in the Zambezi Region, and Midgard outside Windhoek.

The company said the development paves the way for future expansion into other unique locations across the country.

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Inge Zaamwani appointed to National Assembly

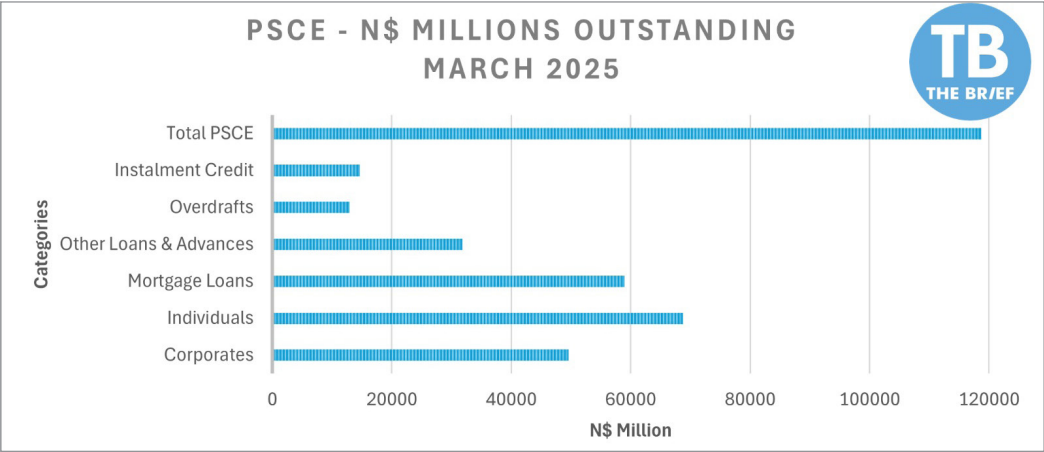
President Netumbo Nandi-Ndaitwah has appointed Inge Zaamwani as a non-voting member of the National Assembly, effective immediately.

The appointment comes in the wake of the resignation of former Minister of Agriculture, Water and Land Reform, Mac-Albert Hengari, who vacated his parliamentary seat last month.

Zaamwani previously served as a Presidential Advisor.

She also held the position of Managing Director at Namdeb, the diamond mining joint venture between the Namibian government and De Beers.

In a statement issued by the Presidency, Nandi-Ndaitwah expressed confidence in Zaamwani's capabilities, stating that she is well-suited to fulfil the responsibilities entrusted to her.



Private sector credit rises by N\$662.2 million in March

Private sector credit extension (PSCE) rose by N\$662.2 million in March 2025, representing a monthly growth rate of 0.56% and pushing total credit outstanding to N\$118.67 billion.

IJG Securities stated in its latest market update that, on an annual basis, PSCE growth accelerated to 5.3%—the highest level recorded since March 2020.

“All categories recorded monthly gains, except for mortgage loans. Credit extended to both corporations and individuals ticked up in March. Annually, credit to corporations grew by 8.2% y/y, while credit to individuals grew by 2.8% y/y,” noted IJG.

Growth in PSCE was partly tempered by the slowdown in mortgage lending, which contracted on a monthly basis for both corporates and households, the report noted.

Additionally, claims on the non-resident private sector declined by 6.6% month-on-month, further weighing on overall credit growth.

Meanwhile, credit to individuals rose modestly by 0.1% m/m in March, raising the total amount outstanding to N\$68.72 billion.

“On an annual basis, PSCE to individuals grew by 2.8%, an improvement from the 2.2% y/y growth seen in March last year,” IJG Securities reported.

Among lending categories, instalment credit was the only segment to show monthly growth, increasing by 1.6% m/m and a robust 14.5% y/y.

“Loans and advances fell by 0.1% m/m, mainly due to a 0.6% m/m drop in overdraft facilities,” IJG Securities said.

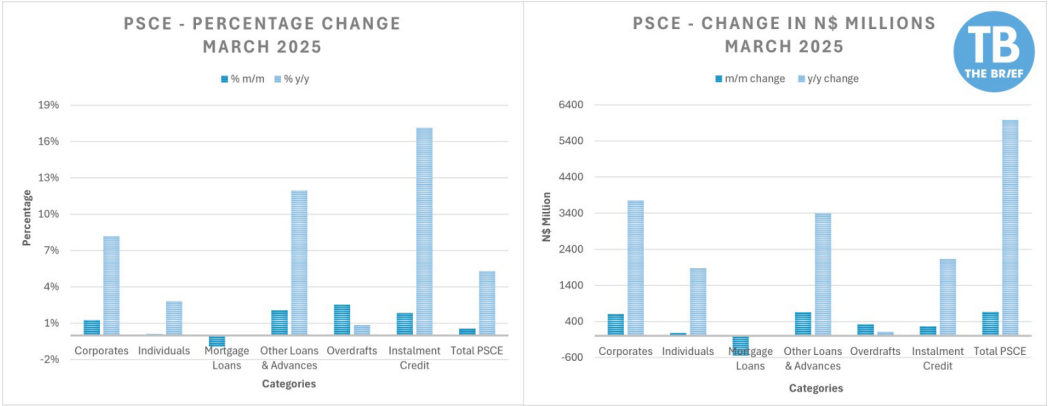
Mortgage loans and ‘other loans and advances’ each dipped by 0.1% m/m. On an annual basis, overdraft facilities showed the only decline among categories, down by 12.5% y/y.

Meanwhile, mortgage loans increased by 0.6% y/y, and ‘other loans and advances’ rose by 7.9% y/y.

Moreover, credit to corporates rose sharply by 1.3% m/m and 8.2% y/y in March—significantly above the two-year average growth rate of 1.6% y/y. This marks the strongest annual growth since September 2022, IJG Securities said.

The firm noted that the gains were broad-based, excluding corporate mortgage loans, which contracted by 2.8% m/m and 2.3% y/y. “Total loans and advances grew by 1.1% m/m and 6.5% y/y, supported mainly by a sharp rise in ‘other loans and advances’, which increased 3.5% m/m and 14.8% y/y,” IJG Securities added.

Overdraft facilities rose 3.3% m/m and



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ENQUIRY NO. E044-ND-2025

DOZER MINING SERVICES IN SOUTHERN COASTAL MINES

SCOPE OF WORKS

Namdeb Diamond Corporation (Pty) Ltd hereby invites reputable, qualified and bona fide service providers, that meet the below listed qualifying criteria, to submit their proposals for the supply, operation and maintenance of Dozers in support of a Dry Mining solution, as part of the overburden stripping process, in Southern Coastal Mines.

Entry Qualifying Criteria

- Entities legally registered within the SADC region
- Entities that have 5 years or more experience within the mining and/or dozing environment/s

The Scope of Services shall primarily consist of:

- The supply, operation and maintenance of Dozers

TENDER REGISTRATION

Interested parties may submit their company profiles (including a minimum of 3 references) to Namdeb's Supply Chain Help Desk before or on 12th May 2025, at the below listed details:

Contact: Elizabeth Markowitz,

Email: elizabeth.markowitz@namdeb.com

Tel.: +264 (63) 238 502

The Tender Enquiry documents will be shared with all entities that meet the above qualifying criteria

COMPULSORY SITE VISIT

A compulsory Virtual Site Visit shall be conducted on Monday, 19th May 2025, at 10H00. Only Tenderers who attend the Site Visit shall be eligible to participate in the tender process.

SUBMISSIONS

All documents in support of the requirements must be submitted via e-mail to tender@namdeb.com

The closing date and time for submissions is: Tuesday 27th May 2025 at 14h00.

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4.6% y/y—marking the highest annual growth in that segment since July 2023. Instalment credit also posted notable gains, increasing 2.1% m/m and 20.6% y/y.

This comes as the average liquidity position of commercial banks declined by N\$473.1 million to N\$9.38 billion in March.

According to the Bank of Namibia, the dip in liquidity was mainly due to outflows for foreign payments, while the decline in reserves was attributed to increased imports and government-related foreign payments.

Despite liquidity pressures, credit activity remains buoyant, particularly in the corporate sector.

“Corporate PSCE growth is showing signs of returning to pre-pandemic levels, signalling a cautiously optimistic outlook for sustained credit momentum in the coming months,” IJG said.

Redefining leadership in Africa: A call for integrity, vision, and people-centred change

By Dr Elina Amadhila

Africa, a continent that is vast, complex, beautiful yet continues to face persistent challenges related to maladministration and ineffective leadership.

Africa, a continent rich in rhythm and resources yet for too long, the story told about us has echoed lines of corruption.

Governance deficits and weak leadership have, unfortunately, become defining concerns across many parts of the continent. These issues are often examined through the lens of development, as they significantly hinder progress.

A key contributor to this challenge is the lack of commitment and social responsibility among some leaders, which fosters social conflict and, in turn, fuels crime and instability.

This pattern not only undermines societal cohesion but also impedes sustainable development. The resulting environment has become a significant barrier to the socioeconomic and political growth of African societies. In the 21st century, the absence of accountable and visionary leadership presents a major obstacle to advancement.

However, there is a growing movement across the continent that seeks to challenge and redefine these narratives. On January 31, 2025, I had the distinct honour of being selected as one of the inaugural fellows of the prestigious Elevate Africa Fellowship, representing Namibia.

Having grown up in a context where Africa

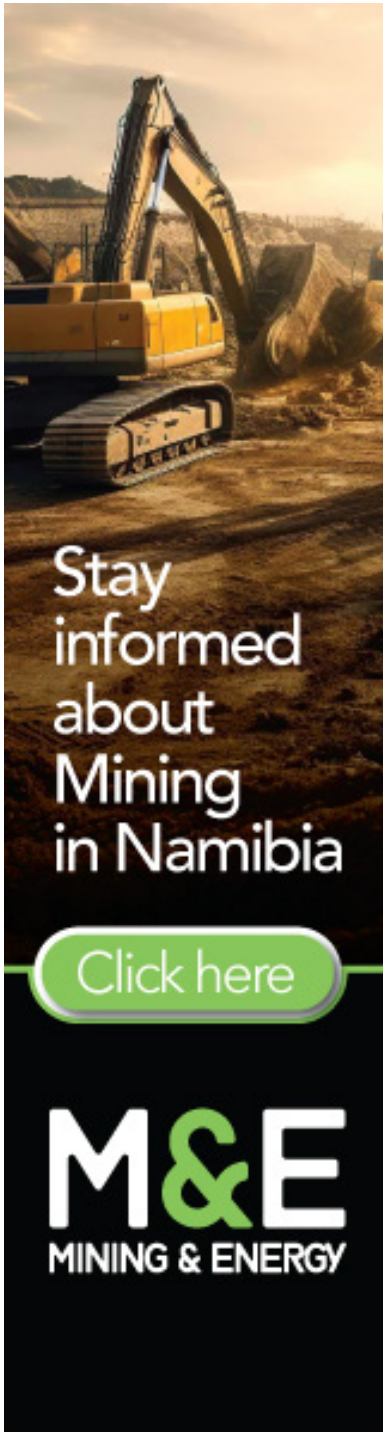


Africa, a continent rich in rhythm and resources yet for too long, the story told about us has echoed lines of corruption.

was frequently portrayed as a continent burdened by poor leadership, this fellowship offered me a transformative experience that revealed the richness, resilience, and rising potential of African leadership. Through Elevate Africa, I encountered a diverse and inspiring group of leaders committed to reshaping the future of the continent.

Among them are Her Highness Olori Atuwatse III, Queen of the Warri Kingdom and the visionary behind Elevate Africa, Professor Yemi Osinbajo, former Vice President of Nigeria and my fellow Elevate Africa Fellows representing diverse nations across the continent. The contributions of these leaders reaffirm the belief that Africa's potential can be unlocked through leadership grounded in humility, vision, dedication, and service.

This experience has shaped my conviction that leadership must begin at the individual level. To change the trajectory of our continent, those outside the growing movement that seeks to redefine Africa's narrative must each embrace a leadership model defined by intentionality, inclusion,



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True leadership uplifts others, creates equitable opportunities, listens with empathy, and remains rooted in humility and service.

authenticity, service, and sustainable impact.

It is no longer sufficient to place hope solely in political office or high-level policy; leadership must also emerge from communities, civil society, and everyday citizens who are willing to act with integrity and purpose.

It is imperative that the people of Africa recognise that ethical and values-driven leadership is not just desirable, it is essential. It is the key to transforming governance systems, restoring trust in public institutions, and unlocking the continent's socioeconomic and political potential. Leadership in Africa must be redefined not merely through strategic frameworks but also through personal conviction, community engagement, and a collective sense of responsibility.

True leadership uplifts others, creates equitable opportunities, listens with empathy, and remains rooted in humility and service. It is dynamic, innovative, intergenerational, and inclusive. Above all, leadership begins with us as individuals, as communities, and as a continent.

To move Africa forward, we must cultivate a renewed commitment to integrity, civic responsibility, and people-centred leadership. Only then can we reshape the narrative of Africa from one of crisis to one of promise, innovation, and lasting change.

**** Dr. Elina Amadhila is an inaugural Elevate Africa fellow representing Namibia. She is also a researcher and senior lecturer at the University of Namibia.***



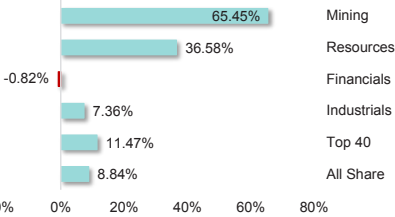
Commodities

| | |
|-------------|---------|
| Spot Gold | 3388.54 |
| Platinum | 989.40 |
| Palladium | 975.03 |
| Silver | 32.17 |
| Uranium | 69.40 |
| Brent Crude | 61.69 |
| Iron Ore | 94.34 |
| Copper | 9575.95 |
| Natural Gas | 3.64 |
| Lithium | 9.15 |

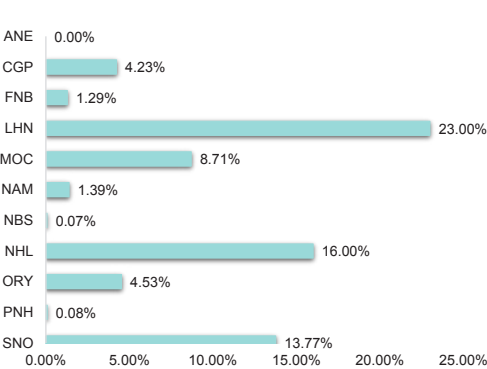
Currencies

| | |
|------------|---------|
| USD/ZAR | 18.2287 |
| EUR/ZAR | 19.2300 |
| GBP/ZAR | 24.3611 |
| USD/CNY | 7.2252 |
| EUR/USD | 1.1366 |
| GBP/USD | 1.3364 |
| USD/RUB | 81.0277 |
| CPI | 4.20% |
| Repo Rate | 6.75% |
| Prime Rate | 10.50% |

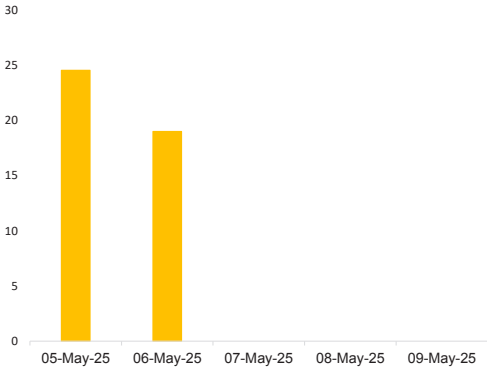
JSE Sectors: Year to Date in %



NSX Local Stocks: Year to Date in %



JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



Global Indices: Year to Date in %

