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- News Worth Knowing



Namibia secures N\$876m German funding for renewable energy and vocational training

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MAIN STORY

Namibia secures N\$876m **German funding for** renewable energy and vocational training



According to the Federal Ministry for Economic Cooperation and Development and the National Planning Commission (NPC), the funding aligns with Namibia's National Development Plan 6, which prioritises expanding electricity access and improving public services. The two institutions said the envelope includes

and value chains linked to minerals used in



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



resource management.

Germany will contribute to improving energy access, particularly in peri urban and rural areas, and to further developing the renewable energy sector in Namibia.

energy access, particularly in peri urban and rural areas, and to further developing the renewable energy sector in Namibia.

A significant portion of the allocation is directed towards the technical and vocational education and training (TVET) sector.

According to the two governments, the support will strengthen TVET governance, labour market relevance and training quality, building on reforms introduced under the 2021 TVET Policy.

Germany will provide Namibia with more support regarding the green energy transition as well as in technical and vocational education and training.

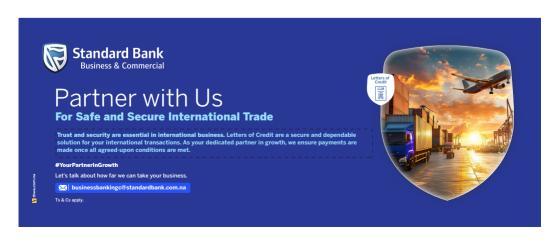
National Planning Commission Director General, Amb. Dr Kaire Mbuende, said during the closing session that the partnership continues to reflect shared priorities in development and human capital growth.

He said the cooperation has contributed to job creation and improved livelihoods across several regions.

"Ours is not a transactional relationship. It has a tangible human face, reflected in communities empowered, jobs created, and lives uplifted across the country," Mbuende said.

He noted that the support remains central to addressing youth unemployment, inequality and rapid urbanisation, particularly in informal settlements.

Mbuende also said Germany's longrunning involvement in conservation and natural resource management has remained essential to Namibia.











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12,000 Namibians at risk of food insecurity during lean season

amibia's food security situation is expected to worsen between October 2025 and March 2026, with 612,000 people, or 20% of the analysed population, projected to face high levels of acute food insecurity.

The figures are contained in the latest Integrated Food Security Phase Classification (IPC) report for July 2025 to June 2026.

According to the IPC, the expected deterioration is driven by the discontinuation of the government's drought relief programme in August 2025, high unemployment of 36.9%, and poor livestock conditions in drought-prone regions.

The IPC noted that although most dams remain above 85% full and grazing conditions are favourable, the National Strategic Food Reserves hold only 3,505.77 tonnes, about 15% of capacity, leaving the country with limited buffer stock.

"The lean season will expose thousands of households to severe food shortages, particularly in regions such as Kunene, Kavango West, Zambezi and Omaheke, where up to 30% of the population could face IPC Phase 3 or worse," the report stated.

The IPC said rising food prices, reduced labour opportunities and declining purchasing power continue to deepen household vulnerability, especially in rural and marginalised areas. It noted that annual food inflation reached 6.4% in June 2025, driven by increases in fruit, meat, oils and grains.

"High food prices are placing significant strain on lower-income households, forcing many to reduce meal frequency and quality," the report said.

The IPC expects conditions to improve slightly between April and June 2026, when the number of food-insecure people

could fall to 408,000 (13%) as households begin consuming their harvests.

It projects that thirteen regions will shift from Crisis (Phase 3) to Stressed (Phase 2), supported by improved rainfall, better grazing and increased water availability.

"Despite expected improvements, Kunene remains a hotspot due to flood-related crop damage, veld fires and structural poverty," the IPC warned.

The report also said that food security had improved markedly in early 2025 compared with the previous year, with the number of foodinsecure people declining from 1.15 million to 456,000 between July and September 2025.

The IPC attributed this to a 75% increase in communal crop production and above-average rainfall that restored pastures and water sources.

According to the IPC,

urgent action is needed to reduce food gaps and protect livelihoods, particularly for households in IPC Phase 3.

Priority measures include continuing welfare and food assistance, strengthening water, sanitation and nutrition programmes, conducting regular food security assessments, ensuring agricultural input supply, expanding food-for-work initiatives, improving access to land for household gardens and promoting awareness of the Solar Revolving Fund to build resilience.

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Namibia's Eurobond redemption: A defining moment for fiscal integrity and economic resilience

By Lot Ndamanomhata

Historic Milestone in Fiscal Credibility In historic milestone for Namibia's public finance management, Minister of Finance Ericah Shafudah announced on 21 October 2025 that the Government of the Republic of Namibia had successfully redeemed N\$13.5 billion (US\$750 million) Eurobond, issued a decade ago in 2015 (New Era, Brandt, 2025).

This decisive act underlines Namibia's unwavering commitment to honouring its international debt obligations, even amid volatile global capital flows and tightening fiscal conditions.

"This redemption represents our unwavering commitment to fiscal discipline, strategic foresight, and prudent debt management," said Shafudah at the redemption ceremony (Bloomberg, 2025).

Her statement reflects a broader truth: at a time when many African economies—such as Ghana and Zambia—have defaulted

66

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or sought restructuring, Namibia's fulfilment of its obligations distinguishes it as a trustworthy and disciplined borrower (Economist Namibia, Schade, 2025).

A Testament to Fiscal Discipline
The Eurobond, Namibia's largest-ever





external debt, was originally raised to stabilise the national budget amid weak mining revenues and subdued commodity prices. Its repayment now demonstrates not only fiscal prudence but also economic resilience.

According to Bank of Namibia Governor Johannes !Gawaxab, the redemption reflects Namibia's strong financial management ethos and reassures investors of its integrity:

"The repayment of the Eurobond sends a strong signal of macroeconomic stability and creditworthiness. Even in a challenging global environment, Namibia has demonstrated that it honours its commitments" (Bloomberg, 2025).

This credibility, analysts note, will likely reduce future borrowing costs—vital for financing long-term infrastructure and social investments.

Financing the Redemption: Domestic Strength in Action

To redeem the Eurobond, the Ministry of Finance adopted a hybrid strategy, drawing from both long-term national savings and domestic financial markets (The Brief, 2025).

A sinking fund, established over several

years, contributed US\$444 million (N\$8.4 billion), while an additional US\$306 million (N\$5.9 billion) was raised through the local banking sector:

- Standard Bank Namibia – N\$3 billion
- FNB Namibia N\$1.5 billion
- Bank Windhoek, in partnership with ABSA, – N\$1.5 billion

"The response from our local commercial banks was robust and competitive, reflecting confidence in Namibia's fiscal direction and the strength of our financial system," Shafudah said (The Brief, 2025).

This domestic funding approach preserved foreign reserves, reduced reliance on volatile international credit, and strengthened confidence in Namibia's own capital markets.

Managing Foreign Reserves and Fiscal Space

Repaying the Eurobond, however, draws heavily on foreign currency reserves, which are projected to decline by about 25%—from N\$63 billion (2024) to roughly N\$47 billion by end-2025 (New Era, 2025; Reuters, 2025).

Foreign reserves act as the nation's financial shield—used to stabilise the Namibian dollar, pay for essential imports, and buffer against global shocks. According to Governor !Gawaxab, despite the decline, reserves remain within sustainable thresholds, covering about 3.1 months of imports.

Deputy Governor Ebson Uanguta emphasised that the repayment is "more than a financial transaction—it is a powerful signal of Namibia's resolve to honour obligations and safeguard macroeconomic stability"



(Bank of Namibia, 2025).

To mitigate liquidity pressure, the Bank of Namibia has also explored currency swap lines and reserve management instruments to maintain external stability.

Borrowing to Pay: A Balancing Act, Not a Weakness

Part of the Eurobond repayment was financed through domestic borrowing, effectively rolling over short-term liabilities rather than depleting all reserves. This practice, common in sovereign finance, reflects liquidity management, not fiscal recklessness.

Namibia's debt composition has now shifted to 85:15 domestic-to-foreign, with about 90% of foreign debt denominated in South African rand, thereby reducing exposure to currency fluctuations (The Brief, 2025). Most of the public debt is held by local banks, pension funds, and insurance firms—strengthening economic sovereignty.

Still, as Economist Namibia (Schade, 2025) notes, "mobilising N\$13.5 billion to redeem the Eurobond is a key boost for investor confidence, but sustaining fiscal stability requires continued discipline in expenditure and revenue management."

Revenue Integrity and Tax Compliance: The Next Frontier

Fiscal sustainability now hinges on domestic revenue mobilisation. Minister Shafudah highlighted that with the Eurobond settled, Namibia must focus on enhancing tax compliance, broadening the revenue base, and curbing leakages (The Brief, 2025).

"As we move forward, our focus remains on enhancing domestic revenue mobilisation and investing in sectors that drive inclusive growth," she stated.

A culture of tax integrity is essential to sustain public investment in critical sectors—education, health, water security, and renewable energy—without overreliance on debt. Every compliant taxpayer contributes

to reducing fiscal dependence and securing the nation's financial future.

Growth Prospects and Economic Context

The repayment comes at a time of moderate but steady growth, with real GDP expected to expand by 3.8% in 2025, driven by mining, logistics, and emerging green hydrogen projects (Reuters, 2025). Yet the economy remains vulnerable to external shocks, particularly through dependence on SACU receipts and commodity exports, which jointly account for nearly two-thirds of state revenue.

In this context, the Eurobond redemption is both symbolic and strategic—it reaffirms Namibia's financial integrity while signalling confidence in the country's economic direction. The move also positions Namibia favourably for future green and infrastructure financing at lower costs.

The Broader Message: Responsibility, Reform, and Renewal

Namibia's Eurobond repayment is not merely a fiscal transaction; it is a national statement of integrity, accountability, and resilience. It proves that responsible fiscal management and developmental ambition can coexist.

As the nation transitions to the post-repayment phase, emphasis must shift from debt servicing to productive investment—particularly in water infrastructure, renewable energy, education, and digital transformation.

Ultimately, as Uanguta reminds us, "credibility is Namibia's ultimate currency." The Eurobond redemption affirms that principle—demonstrating that Namibia's fiscal sovereignty rests not on how much it borrows, but on how responsibly it manages both its debt and its development.

Key Takeaways

• Eurobond Repaid: N\$13.5 billion fully settled on schedule.

- Funding Mix: N\$8.4 billion from a sinking fund + N\$5.9 billion from domestic banks.
- Foreign Reserves: Expected dip from N\$63b to N\$47b (2024–2025), still sustainable.
- Debt Ratio: 85:15 domestic-to-foreign, 90% in rand.
- Fiscal Focus: Revenue integrity, tax compliance, inclusive growth.

*Lot Ndamanomhata is graduate of Public Management, Journalism and Communication. This article reflects his views and write entirely in his personal capacity.





Lonely Planet names Namibia a top global destination for 2026

has received a major international accolade after Lonely Planet recognised Namibia as one of its top global destinations in the Best in Travel 2026 list.

The award was presented during the World Travel Market (WTM) London 2025.

The NTB said the recognition confirms Namibia's appeal as a premier travel destination for 2026.

Lonely Planet selected Namibia for its Signature Experiences, dramatic and diverse landscapes, commitment to conservation, and cultural heritage.

"This is a monumental moment for Namibia," NTB CEO Sebulon Chicalu said during the award presentation, where he met Paul Yanover, CEO of Lonely Planet.

"Being recognized in Lonely Planet's Best in Travel is a powerful endorsement of our country's beauty and our collective effort to promote sustainable and authentic tourism. This award will undoubtedly inspire travellers across the world to experience the magic of Namibia."

Lonely Planet, known for its trusted guidebooks and global travel insights, produces the annual Best in Travel list highlighting top destinations and trends for the coming year.

The NTB said it intends to use the accolade to attract more international travellers seeking new experiences, noting Namibia's desertscapes, wildlife-rich national parks and cultural traditions.

The NTB is mandated to promote Namibia as a leading travel destination and regulate the tourism industry in line with international standards, focusing on sustainable tourism growth and the country's natural and cultural assets.

Every expert was once a beginner

By Junias Erasmus

'n a world that celebrates titles. mastery. and Lachievements, it is easy to forget one of the most profound truths about human progress: every expert was once a beginner. every polished performance, eloquent speech, or groundbreaking innovation lies a story of uncertainty, trial, and relentless effort.

Expertise is not a birthright, it is cultivated through time, discipline, and an unyielding desire to improve.

The journey from novice to expert is rarely glamorous. It begins with curiosity, the simple act of wanting to understand or do something better.

Whether it is learning to write, speak, teach, or lead, the early stages are often filled with mistakes, self-doubt, and countless failed attempts. Yet, it is in those humble beginnings where the seeds of greatness are planted.

Each misstep becomes a lesson, each setback a stepping stone, and each moment of confusion a catalyst for growth.

Experts are not people who never fail;





Expertise is not a birthright, it is cultivated through time, discipline, and an unyielding desire to

improve.

they are those who learn from failure without losing enthusiasm. They endure the discomfort of being beginners, choosing persistence over perfection.

Think of a young scientist conducting their first experiment, an aspiring lawyer struggling to understand complex legislation, or a teacher learning how to inspire a diverse classroom. None began with mastery.

They began with willingness, a readiness to learn, unlearn, and relearn.

What distinguishes experts from the rest is not superior intelligence but consistent commitment. The power of consistent effort, even when progress seems invisible, cannot



be overstated. Small daily improvements, reading one more chapter, practicing one more skill, or asking one more question, accumulate into extraordinary competence. With time, the impossible becomes routine, and what once seemed unattainable becomes second nature.

Equally important, true expertise is never final. The moment one stops learning, one ceases to grow. Genuine experts remain humble enough to know that knowledge evolves and that mastery is a continuous journey, not a final destination.

This humility keeps them curious, adaptable, and relevant in a fast-changing world.

For students, professionals, and leaders

alike, the message is clear: never despise small beginnings. Embrace the process of learning, however slow or uncomfortable it may seem.

The discomfort of the beginning is a necessary part of the transformation. Every lecture attended, every book read, every task completed, no matter how small, builds the foundation for excellence.

So, the next time you find yourself overwhelmed by how far you still have to go, remember that even the most accomplished individuals once stood where you are now, unsure, inexperienced, and eager to learn.

Their confidence was not inherited; it was developed through perseverance and patience. Your current struggles are not signs

of inadequacy but indicators of progress.

The story of every expert is the story of persistence triumphing over doubt. Greatness is not about where you start but how courageously you continue. So start, start where you are, with what you have, and commit to the process. Because in time. dedication and resilience, today's beginner becomes tomorrow's expert.

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



Namibia records 559,000 cyber vulnerabilities in Q3

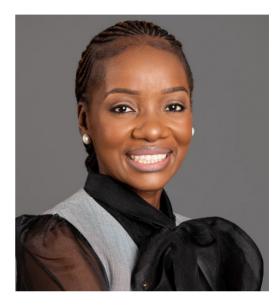
he Namibia Cyber Security Incident Response Team (NAM-CSIRT) says it detected 559,125 cyber vulnerabilities between July and September 2025, reflecting a 1.74% increase from the previous quarter and highlighting rising cyber risks across Namibia

NAM-CSIRT says that despite the increase in vulnerabilities, cyber events dropped sharply by 52.74% to 398,800, which the organisation attributes to stronger security measures and increased awareness within institutions.

According to NAM-CSIRT, most weaknesses were linked to misconfigured or outdated systems, including open CWMP, Telnet, DNS and FTP services.

"Safeguarding our digital environment requires vigilance, collaboration and proactive defence strategies across all sectors," CRAN CEO Emilia Nghikembua said.

NAM-CSIRT reports that the Otjiwarongo Municipality was hit by a ransomware attack by the INC Ransom group, while citizens were targeted through smishing attempts



and deepfake videos impersonating senior government officials.

The organisation also says Namibia was among the countries affected by ransomware groups RADAR and Warlock, who exploited a critical Microsoft SharePoint vulnerability (CVE-2025-53770). NAM-CSIRT is urging





"

Safeguarding our digital environment requires vigilance, collaboration and proactive defence strategies across all sectors

organisations to prioritise system patching and proper maintenance.

As part of its capacity-building efforts, NAM-CSIRT held a Constituents Engagement event in Windhoek on 30 September 2025 to strengthen stakeholder cooperation and encourage the formation of sectoral Computer Incident Response Teams (CIRTs). The team also awarded cybersecurity bursaries to support the development of future professionals.

"Collaboration is not optional; it is a strategic necessity. Through shared intelligence and collective action, Namibia can build a trusted and resilient cyberspace that supports our national development goals," Nghikembua said.

NAM-CSIRT also warns of rising threats, noting increased dark web activity and a 6,000% surge in infostealer infections since 2018.

The organisation further cautions users that security support for Windows 10 ends on 14 October 2025, urging upgrades to Windows 11 or enrolment in Microsoft's Extended Security Updates programme.



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(3)



The Ministry of Agriculture, Fisheries, Water and Land Reform (MAFWLR) says it has identified 75 boreholes with water safe for human consumption that have remained uninstalled and non-functional for years.

The plan also includes the construction of 14 earth dams to boost regional water storage capacity, strengthen drought preparedness and support long-term water sustainability.

The Ministry said the activation of the idle boreholes, together with the rehabilitation of ageing ones, is expected to improve supply reliability for rural and urban communities that continue to experience frequent water disruptions.

According to the Minister of MAFWLR, Inge Zaamwani, the initiative—announced during the inauguration of the Ohangwena II Wellfield Water Supply Scheme—forms part of a broader strategy to tackle persistent water shortages caused by drought, declining groundwater levels and rising demand across domestic, agricultural and industrial sectors.

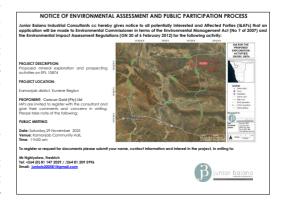
"This strategy focuses on immediate, medium, and long-term measures as outlined in our Action Plan," she said.

She added that the scheme forms part of the Namibia Water Sector Support Programme, implemented by NamWater under the Ministry's guidance, translating national water policies into practical results.

"Each litre of water delivered contributes to the objectives of the 6th National Development Plan and reinforces government's commitment to ensuring every Namibian has access to clean, safe and sufficient water," she said.

The Minister said the Ohangwena II Water Supply Scheme is not only an engineering development but a social intervention with meaningful impact.

"Mothers in Eenhana can now fill a bucket without walking kilometres. Schools will finally have potable water for learners, and health centres will operate smoothly with reliable supplies," she said.



Governance, data and trade policy: Assessing institutional readiness for the African Continental Free Trade Area in Namibia

By Saima Nangombe

ven though closing the agreements on the African Continental Free Trade Area (AfCFTA) is a critical milestone, it won't represent a success unless the bodies that will enforce the agreements are competent.

Considering Namibia's potential to be a logistics and green energy hub, an evaluation of governance quality indicates governance has serious undermining aspects as well. This shows the country will be able to reap the benefits of the AfCFTA.

Namibia's public procurement system, and specifically the Central Procurement Board, has several institutional strengths that lay the groundwork for trade.

Under the Procurement Act, which is the legal framework for the procurement system, the Board of Procurement ensures that competitive bidding for contracts is a legal requirement and that awarded tenders are published on an e-procurement portal.

This degree of transparency not only ensures that fair competition exists for government contracts within the AfCFTA, but it also draws foreign investments.

Perhaps most importantly, the need for independent judiciaries within a trade bloc is critical.

The independence of a bench has, for example, been demonstrated in the landmark decision of the decriminalisation of same-sex acts.

The decision of the Judicial Service Commission to publicly advertise judicial posts is another positive development 66

The most substantial data gap in evidence-based trade policy remains the lack of data.

towards the meritocracy that traders and investors expect.

Nonetheless, there are gaps in data that may cause Namibia to lose its competitive edge. The most significant issue is the absence of open and accountable operational frameworks for state-owned enterprises (SOEs) and the exploitation of natural resources.

The financial details concerning SOEs remain inaccessible to the public, and some SOEs have not issued financial statements. Even those SOEs and SOE groups that do publish financial statements may satisfy themselves with incomplete, lackadaisical, and infrequent reporting, to the point of skipping quarters.

The lack of financial transparency will mean that the market will lack fair value estimates and, like the investments the AfCFTA aims to counter, will lead to the investments the AfCFTA aims to counter.

The perception of politically motivated indifference, bolstered by the slow pace of prosecutions, including the much-delayed "Fishrot" prosecutions, will not improve trust in Namibia as a politically stable trading partner, despite the Anti-Corruption

Commission continuing investigate and dismantle criminal structures.

The most substantial data gap in evidence-based trade policy remains the lack of data.

The Office for National Statistics legally constitutes independent authority. an and the office assumes that the assumption of a lack of technical resources does not impact independence. Since there has been no Labour Force Survey since 2018, this means that there are 5 years' worth of lost data on one of the key indicators for measuring the AfCFTA's socio-economic impact on employment.

Without detailed and timely data on poverty, employment, and enterprises that publicly accessible, the analyses imply that policymakers are 'flving blind'.

Namibia's institutional framework has the fundamental requirements for integrating into the AfCFTA. including the presence of a working procurement system and an independent judiciary.

However, there is an urgent need for the improvement of the ecosystem of state-owned and extractive industries, the independence and effectiveness of the anti-corruption unit, and the ecosystems surrounding the timely, comprehensive, and integrated socio-economic information systems geared towards economic planning.

Enhanced governance on

these issues is not a matter compliance. With AfCFTA now operational, the enhancement of economic transparency is an urgent economic imperative.

Saima Nanaombe currently is a Lead Researcher the for Namibian profile at the African Institute Development Policu (AFIDEP). where she supports the production of governance indicators for the Africa Integritu Index, the World Bank's Worldwide Governance Indicators, and the Mo Foundation's Ibrahim Index African of Governance.

Her professional backaround spans development finance. economic policu. and stakeholder engagement. Saima holds a master's governance dearee in and regional integration from the Pan African Universitu. a Bachelor of Public Management (honours) from Namibia Universitu Science and Technology. and a certification international energy policu from Sciences Po Paris. Her recent publications focus topics including export diversification and economic reaional integration within SADC.



Stanford Seed Master Class

























Bank Windhoek wins four SMARTIES Awards

Bank Windhoek has become the first homegrown Namibian company to win a SMARTIES® Sub-Saharan Africa Award, a global marketing accolade

presented by the Marketing and Media Alliance (MMA). The bank's "Is it possible to love a Bank?" campaign earned four awards at the ceremony held in Cape Town.



The campaign won Gold in the Short or Long Video category, Silver for Brand Experience, Silver for Omnichannel Marketing and Bronze for Creator/Influencer Marketing.

The SMARTIES® Awards, established in 2005, recognise marketing innovation that drives business growth. The awards

are organised by MMA, which operates in 18 countries and is known for its strict judging standards. This year's competition saw 135 entries from across Sub-Saharan Africa, evaluated by more than 60 marketing professionals.

Bank Windhoek said the recognition highlights the strength

of Namibia's industry.

The campaign was produced entirely in Namibia and featured real stories, with more than half of the cast made up of Bank Windhoek employees.

marketing

"This award is a proud moment not just for Bank Windhoek as a homegrown brand, but for Namibia," said Jacquiline Pack, the bank's Executive Officer of Marketing and Corporate Communication Services.

"It affirms that Namibian creativity and brand storytelling can stand shoulder-to-shoulder with industry best practice."

Pack said the campaign was built on authenticity and emotion, emphasising that banking is ultimately about people. She added that the bank is grateful to its employees, customers and suppliers who contributed to the project.





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