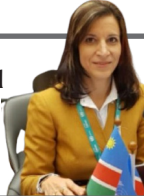


PROMOTION BILL

Namibia to table revised
Investment Promotion
Bill in March 2026

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APPOINTMENT

Standard Bank Namibia
appoints Darius van Zyl as
Head of Private Bank & Wealth

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EMPOWERING

Empowering
youth through
health access

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THE

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News Worth Knowing



**BoN projects Namibia's
growth to slow to 3% in 2025**

FRIDAY 28 NOVEMBER 2025

MAIN STORY



BoN projects Namibia's growth to slow to 3% in 2025

Namibia's economy is expected to grow more slowly in 2025, with real GDP growth projected to ease to 3.0%, down from an estimated 3.7% in 2024, according to the Bank of Namibia's December 2025 Economic Outlook Update.

The Bank said the weaker outlook reflects subdued performance across several key sectors, led by a contraction in manufacturing and continued softness in primary industries.

Drought-related losses in agriculture and declining diamond output remain major drags on growth.

Crucial Dates

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

Persistent drought conditions and weak global demand are also cited as significant contributors to the softer economic prospects.

The manufacturing sector is forecast to contract by 4.6% in 2025, reversing the 2.8% growth recorded in 2024.

The report attributes the downturn mainly to steep declines in basic non-ferrous metals, meat processing and diamond processing.

Basic non-ferrous metals are expected to fall by 58.5%, reflecting lower copper processing volumes and muted international demand. Meat processing is projected to decline by 26.5% as farmers rebuild herds after significant destocking during the 2024 drought.

Primary industries are likewise expected to remain under pressure. The agriculture, forestry and fishing sector is projected to shrink by 4.2% in 2025, following a 2.7% contraction in 2024. Livestock farming is forecast to decline sharply by 22.5% due to depleted herd sizes and limited feed availability. The fishing subsector is expected to contract by 4.7% as lower catch volumes persist.

Despite these challenges, the Bank projects a rebound in the medium term, with growth expected to rise to 3.8% in

2026 and 4.3% in 2027.

The recovery is anticipated to be driven by improved rainfall, stronger performance in construction and electricity generation, and higher uranium output.

“Growth is projected to recover to 3.8% in 2026 and further to 4.3% in 2027, supported by improvements in agriculture, construction, electricity generation and uranium mining,” the Bank noted.

Tertiary industries are expected to remain resilient, with overall growth of 4.5% projected for 2025. Wholesale and retail trade is forecast to expand by 6.2%, supported by activity in construction, mining supply chains and oil and gas appraisal work.

Transport and storage is expected to grow by 4.2%, public administration by 3.7%, and the health sector by 5.6%.

However, the Bank cautioned that the outlook is subject to significant downside risks. Declining diamond export earnings, rising global protectionism and inflationary pressures linked to geopolitical conflicts could dampen demand for Namibia’s exports.

The report also warns that falling SACU and diamond revenues could heighten debt sustainability risks and may necessitate fiscal tightening.

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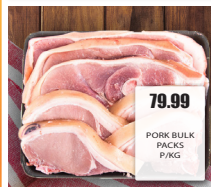
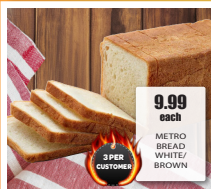
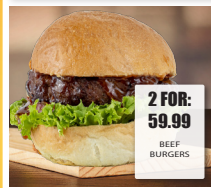
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Namibia to table revised Investment Promotion Bill in March 2026

Namibia is expected to table its revised Investment Promotion Bill in Parliament in March 2026, the Ministry of International Relations and Trade (MIRT) has revealed.

Speaking at the latest national consultation session, Deputy Director Angela Pretorius said the bill will be submitted to the Cabinet Committee on Legislation (CCL) once all written comments have been reviewed and incorporated into a revised draft.

She said this step is crucial to ensure legal coherence, particularly in areas where the bill overlaps with mining, petroleum, competition policy and trade regulations.

“It has a strong monitoring component and provides clear guidelines for investor dispute procedures. It is also aligned with regional and continental strategies, such as the AfCFTA and the African Continental Free Trade Area Protocol on Investment. Consultations are currently underway with the private sector, ministries, agencies

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and other stakeholders. The bill is aimed to be scheduled for tabling in Parliament in March 2026," she said.

Pretorius said the bill offers several opportunities, including the creation of greater certainty for investors.

She noted that the absence of updated investment legislation for more than a decade has created uncertainty, and that finalising the law could encourage more predictable investment flows.

She added that regional consultations highlighted concerns from SMEs, many of which feel vulnerable when competing with foreign operators with greater resources. Pretorius said the sector-designation tools in the bill were designed to ensure Namibian-owned enterprises are not edged out, particularly at SME level.

A clearer and more coherent incentive framework also forms part of the draft regulations. Proposed measures include establishing an Incentives Committee to guide the structure and application of tax and non-tax incentives, streamlined permitting for qualifying projects, targeted support for high-impact investments and requirements for skills transfer and domestic value addition.

"It ensures that the designation of economic

sectors or business activities is carried out in consultation with relevant stakeholders and reviewed after a specified period. The regulations also outline the application process for investment approval and changes of control, as well as the procedures for appealing to the High Court," she said.

However, Cirrus Capital Co-founder Rowland Brown warned that the level of ministerial discretion in key areas of the bill could create uncertainty.

He said stronger safeguards, checks and time-bound processes were needed to ensure decisions are predictable and transparent.

Stakeholders also cautioned that the bill could unintentionally introduce additional layers of bureaucracy if its processes overlap with existing sector-specific approvals.

Some noted that delays of up to 90 business days, with possible extensions, could threaten major deals, especially in fast-moving global markets.

There were also calls for improved alignment with existing legislation.


Private sector representatives urged government to clarify how the bill fits with frameworks such as the Competition Act, Mining Act and Petroleum Act to avoid duplication or legal contradictions.



Namibia to increase fuel prices in December after five-month freeze

The Ministry of Industries, Mines and Energy has confirmed that Namibia’s fuel prices will increase in December 2025, ending a five-month period of unchanged pump prices. Announcing the monthly fuel review, the Ministry said the increase comes despite

a stronger Namibia dollar, with rising global crude and refined product prices outweighing the currency gains. According to the Ministry, international oil markets have tightened due to geopolitical tensions, limited OPEC+ output growth, refinery disruptions and



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sanctions on Russian oil exports, all of which have reduced global supply.

At the same time, demand has rebounded in major consuming economies, including the United States, China and Nigeria.

“Given the above-mentioned factors, the cost of imported fuel increased, contributing to higher pump prices in Namibia for December 2025,” the Ministry said.

The Ministry’s latest calculations show that the average price of Petrol 95 between 1 and 21 November 2025 rose by 4.1% to US\$83.49 per barrel, up from US\$80.24 in October. Diesel prices increased even more

sharply: Diesel 50ppm averaged US\$95.98 per barrel, an 8.3% rise from US\$88.65 in October, while Diesel 10ppm reached US\$96.31 per barrel, also up 8.3% from US\$88.95.

The Namibia dollar strengthened slightly during the review period, averaging N\$17.24 per US\$, a 0.2% appreciation from October’s N\$17.27.

Despite the currency gain, the fuel pricing model recorded under-recoveries of 21.21 cents per litre for Petrol 95, 156.51 cents per litre for Diesel 50ppm and 150.11 cents per litre for Diesel 10ppm.

As a result, the Ministry has announced increases of 21 cents per litre across all fuel products, effective 3 December 2025.

At Walvis Bay, the new pump prices will be N\$20.58 per litre for Petrol 95, N\$20.13 per litre for Diesel 50ppm and N\$20.23 per litre for Diesel 10ppm. Pump prices nationwide will be adjusted accordingly.

While motorists will face higher costs, the Ministry said the National Energy Fund (NEF) will absorb the remaining diesel under-recoveries, estimated at N\$145.8 million, to shield consumers from the full impact and to maintain the security of fuel supply.

“As Namibia remains a net importer of fuel, the Ministry will continue balancing cost recovery with consumer protection to ensure the sustainable supply of petroleum products across the country,” it said.



NOTICE OF INITIAL SELECTION DOCUMENT (ISD) FOR EPC CONTRACT

The Namibian Ports Authority (Namport) hereby invites interested and eligible firms to participate in the **Initial Selection process** for the award of an **Engineering, Procurement, and Construction (EPC) Contract** for the Port of Walvis Bay South Port – Berth 9 Modification Project, located in Walvis Bay, Namibia.

Bid Reference Number	Brief Description	Pre-Application and Site Meeting	Last Day for Clarification Requests	Closing Date
ISD/EPC/ NAMPORT-3694/2025	Port of Walvis Bay South Port – Berth 9 Modification, may include but is not limited to the following major components: <ul style="list-style-type: none">Reinforced concrete and/or steel Quay wall, bridge and deck constructionModification of existing jettyDredging and Land ReclamationGround Improvement and Road Works.	Non-Compulsory Pre-Application and Site Meeting on 08/12/2025 @10h00 AM Local Namibian Time (Virtual Bid Opening Link available on website)	09/01/2026	29/01/2026 @ 12h00 PM Local Namibian Time (Virtual Bid Opening Link available on website)

1. The Initial Selection Document (ISD) will be available from the Namport website at <https://www.namport.com.na/procurement>. Interested eligible bidders are requested to visit the website for full details of the bidding requirements. Bidders must register as suppliers and express interest in the specific bid.
2. A Non-compulsory Pre-Application and Site meeting is scheduled for 08/12/2025 at 10H00 AM. Bidders should take note that the virtual meeting link is available on the website.
3. The completed Initial Selection Applications must be submitted to: The Tender Box, Namibian Ports Authority (Namport) Reception, No. 17 Rikumbi Kandanga Road, Walvis Bay by 29 January 2026 at 12h00 PM local Namibian time

ALL enquiries related to this bid must be directed in writing by email to the following contact details:
Procurement Manager Acting Tender and Contracts Administrator
Melani de Klerk Debby Sylvester
Tel: +264 208 2319 Tel: +264 208 2450
Email: m.deklerk@namport.com.na or Email: d.sylvester@namport.com.na or procurement@namport.com.na

The government cannot be the primary employer

By **Marius Aiyehela Shomeya**

Unemployment has haunted Namibia since independence in 1990, and despite countless promises, the problem persists.

Today, Namibia ranks among the most unequal countries in the world, with official unemployment at 36.9% and over 50% when discouraged workers are counted. Every administration has pledged to create jobs, but the question remains: can the government realistically be the primary employer? Global evidence and Namibia's own experience say no.

The solution lies not in expanding the public payroll, but in empowering the private sector to drive sustainable job creation.

The World Bank defines unemployment as the share of the labour force that is without work but available for and seeking employment. It also notes that definitions of labour force and unemployment differ by country. In Namibia, the latest report from the Namibia Statistics Agency (NSA) places the unemployment rate at 36.9%.

NSA defines the labour force as all persons of working age who are either employed or unemployed.

Those outside the labour force include students, caregivers, discouraged workers (those who searched for work but gave up), and people who have never worked and have no intention of working.

Importantly, discouraged workers are not counted as unemployed. According to Cirrus Capital, if discouraged workers



The World Bank defines unemployment as the share of the labour force that is without work but available for and seeking employment.

are included, Namibia's unemployment rate jumps to 54.8%, an alarmingly high figure.

Unemployment has been a priority for every administration since independence in 1990. The current administration aims to create 500,000 jobs, but is that feasible? Can the government really absorb most of the unemployed people?

History is well documented on that proposition, and we should learn from it. Globally, even the most developed economies do not rely on government employment to drive job creation. So, it makes zero sense for a new economy like Namibia to deviate from what has proven to work.

According to Forbes, Norway has the highest government employment levels at 30% of total employment. Other Scandinavian countries like Denmark (29.1%), Sweden (28.6%), and Finland (24.9%) follow closely. In North America, Canada employs 18.2% of its workforce in the public sector, while the U.S. stands at 15.3%. Namibia is no different.

As of 2023, the government and state-owned enterprises (parastatals) employ approximately 15% of the total workforce. This clearly shows that the government cannot be the primary employer.

It’s no coincidence that there are reports that Namibia has lost nearly two-thirds of its employers in just five years, and at the same time unemployment skyrocketed to over 50% during the same period.

One of the most impactful examples of private sector job creation comes from the SME sector. Over 40,000 SMEs across the country employ more than 200,000 people. The numbers speak for

themselves: the government cannot be the primary employer. Its role must evolve into that of a facilitator, creating policies, infrastructure, and financial systems that allow businesses to flourish. It must focus on creating an enabling environment for the private sector to thrive and generate jobs.

By supporting private sector growth, Namibia can unlock sustainable job creation, reduce unemployment, and build a resilient economy. The future of employment lies not in how many jobs the government can offer, but in how well it can empower others to create them.



BID INVITATION

NamWater is inviting registered and reputable firms to submit bids for the following procurement.

Reference Number	Description	Non-Compulsory Pre-Bid meeting	Restriction: Section 29 (1)(b)	Non-refundable Document Levy	Last day for clarification request	Closing Date
NCS / R F Q / NW-015/2026	Provision of cleaning services at various NamWater Offices for a Period of 36 months	Not Applicable	This bid is reserved for Namibian registered entities as per section 29 (1)(b) of the Public Procurement Act 15 of 2015	Free	08 January 2026	20 January 2026 at 11h00
W/ONB/ NW-007/2026	Supply, Delivery and Installation of Lamella Plates for the Von Bach Water Treatment Plant	Not Applicable	This bid is reserved for Namibian registered entities as per section 29 (1)(b) of the Public Procurement Act 15 of 2015	N\$ 300.00	08 January 2026	20 January 2026 at 11h00
W/ONB/ NW-008/2026	Construction of a 4.6km Emergency Water Supply Pipeline and Associated Infrastructure at Omitara, Omaheke Region	11 December 2025, Time: 11H00, NamWater Offices at Omitara (Otjivero Dam), which is located 110km east of Windhoek via the B6 road to Gobabis and accessible via D1535 gravel road.	This bid is reserved for Namibian registered entities as per section 29 (1)(b) of the Public Procurement Act 15 of 2015	N\$ 300.00	08 January 2026	20 January 2026 at 11h00

Bidding documents will be available as of **27 November 2025**. Free bidding documents can be requested with the Proof of payment from bids@namwater.com.na.

All prospective bidders who wish to do business with NamWater will be subject to the Public Procurement Act No 15 of 2015 as amended, Public Procurement Regulations 2017 and other directives issued under it.

Documents should be delivered to: The Quotation/Bid Box

Namibia Water Corporation Ltd.
176 Iscor Street, NamWater Head Office, Aigams Building,
Windhoek

Enquiries:
The Procurement Management Unit
Fax : (+264 61) 21 0741
Email : bids@namwater.com.na

NB: Please note that all enquiries should be made in writing.




RFA lifts total urban road support to N\$604m for 2025/26

Total support to local authorities and regional councils for urban roads will rise to N\$604 million in 2025/26 after the Road Fund Administration (RFA) increased its allocation by N\$170 million. The RFA said the additional funding

is aimed at stabilising critical municipal road networks despite wider revenue constraints. The funds will support preventative maintenance and upgrades in Windhoek and other key towns. In Windhoek, the allocation covers work

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“This increase follows earlier allocations made during the 2024 financial year, when total disbursements to the Roads Authority and approved authorities reached N\$3.29 billion. Of that amount, N\$229.23 million went directly to urban road maintenance,” the RFA stated.

The RFA said the 2025/26 allocation reflects needs identified through the Road Asset Management System and annual budget consultations.

The new funding cycle also includes support for urban rehabilitation programmes in Walvis Bay, Otjiwarongo, Tsumeb and Katima Mulilo. These centres were prioritised based on traffic volumes, economic activity and deterioration patterns observed during technical assessments.

“Funds will be channelled through the RFA, consistent with its statutory mandate under the RFA Act. Implementation will be co-managed under existing MOAs and in coordination with affected local authorities.

Prioritisation would be on emergency repairs, reseal and rehabilitation,” the RFA said.

For 2025/26, the Roads Authority (RA) has been allocated N\$2.47 billion. Of this amount, N\$1.61 billion is earmarked for maintenance and rehabilitation of priority national corridors, including expansion of the low-volume road seal programme and works to safeguard major transport routes.

Flood-related damage assessed earlier in 2025 was estimated at N\$1.285 billion, with local authorities accounting for N\$658 million. Windhoek recorded N\$324 million of this total.

The RFA confirmed that emergency funding requests for 2025/26 have been submitted to government to accelerate repairs and restore damaged road sections.

“Approved authorities submitted funding needs of N\$8.4 billion for 2025/26. Of this total, N\$8.2 billion met the RFA’s investment criteria, but revenue constraints limited allocations to N\$3.7 billion,” the RA noted.



This Black Friday swipe smart not hard

By Junias Erassmus

Black Friday has become a phenomenon in Namibia, a day when excitement and opportunity collide with temptation and overspending. For many, the prospect of massive discounts is thrilling, but without careful planning, it can quickly turn into financial regret.

While it is tempting to get caught up in the frenzy of flashing lights, crowded stores, and online deals, every Namibian shopper must remember that spending wisely is far more important than succumbing to impulsive purchases.

Financial discipline, even in the face of seemingly irresistible offers, is the key to ensuring that Black Friday does not become a burden on your wallet or future.

The first step to surviving Black Friday is preparation. It begins with a clear understanding of your financial reality. Assess what you truly need versus what you merely want.

Many Namibians are drawn to gadgets, clothing, or accessories simply because they are discounted, yet these purchases may not serve a practical purpose. By creating a budget and sticking to it, you set a limit that protects your savings and ensures that your spending aligns with your financial priorities.

It is essential to be realistic; even the most appealing discount is meaningless if it pushes you into debt or compromises your essential expenses such as rent, utilities, or school fees.

Another critical element is research. Take the time to compare prices across different retailers, both online and in



Financial discipline, even in the face of seemingly irresistible offers, is the key to ensuring that Black Friday does not become a burden on your wallet or future.

physical stores. In Namibia, where access to some products may be limited, it is easy to fall prey to inflated “discounts” or items that are falsely advertised as on sale.

By checking prices and understanding the true value of products, you safeguard yourself against overspending and ensure that every purchase is genuinely beneficial. Moreover, being informed allows you to prioritize items that are scarce or in high demand, avoiding last-minute panic purchases that often lead to buyer’s remorse.

Discipline during the shopping process is equally important. Black Friday is not a test of endurance or impulse; it is a test of self-control.

Before swiping your card, pause and ask yourself if the item is something you truly need, whether it complements your existing possessions, and whether it fits into your budget.

Many Namibians, especially young adults entering the workforce or students managing limited finances, are vulnerable

to emotional spending driven by peer influence or marketing tactics. Resisting these pressures is crucial, as financial independence and responsibility start with small, deliberate choices.

Finally, consider alternative ways to take advantage of Black Friday without risking financial strain. Focus on meaningful purchases that contribute to personal growth, education, or long-term investments.

For instance, discounted textbooks,

tools for skill development, or essential household items can add value beyond immediate gratification. Similarly, exploring cash-back offers, loyalty programs, or installment plans with minimal or no interest can provide flexibility while maintaining financial security.

In conclusion, Black Friday in Namibia presents both opportunity and risk. By planning, researching, and exercising self-discipline, every shopper can enjoy the excitement of the day without falling into the trap of overspending.

Swipe smart, not hard, and let your financial choices reflect wisdom and foresight rather than impulse. Remember, the goal is not to collect the most items, but to make purchases that enrich your life while protecting your financial future. When approached thoughtfully, Black Friday can be a day of celebration, savings, and empowerment rather than regret and loss.

****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***

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NUST appoints Prof Colin Stanley and Prof Teresa Kaulihowa as Deputy Vice-Chancellors

The Namibia University of Science and Technology (NUST) Council has appointed Prof Colin Stanley and Prof Teresa Kaulihowa as Deputy Vice-Chancellors, with both set to assume their roles on 1 February 2026.

The Council approved the appointments during its meeting on 27 November 2025, following what it described as a rigorous and transparent recruitment process.

NUST Council Chair Leake Hangala said the appointments strengthen the university’s leadership and support its long-term academic and research goals.

“These appointments reflect the Council’s commitment to ensuring that NUST continues to excel as a leading institution of higher learning in Namibia and the region. Prof Stanley and Prof Kaulihowa bring extensive academic expertise, leadership experience, and proven track records in their respective fields. Their strategic insights and innovative approaches will support NUST’s vision to drive impactful research,



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strengthen academic excellence, and advance digital transformation,” Hangala said.

Prof Teresia Kaulihowa, appointed Deputy Vice-Chancellor for Teaching, Learning and Technology, is a Namibian economist with over 15 years of experience in higher education.

She is the first woman in Namibia to attain the rank of Professor in Economics and previously headed the Department of Economics at the University of Namibia.

She has published more than 30 academic works, supervised over 35 postgraduate students, and contributed significantly to curriculum development. Kaulihowa also serves as Commissioner at the Namibia Competition Commission and Deputy Chairperson of the National Commission on Research, Science and Technology.

Prof Colin Stanley, appointed Deputy Vice-Chancellor for Research, Innovation and Partnerships, has spent more than 19 years at NUST.

He previously served as Acting Deputy Vice-Chancellor in the same portfolio.

Stanley holds a PhD in Computer Science from the University of Cape Town, a Master’s in Computer Software Engineering, and a B.Tech from NUST. His research covers crowdsourcing, open-source development, data mining, data warehousing, indigenous knowledge integration and community-driven technology development.

The Council said the two senior appointments form part of NUST’s efforts to strengthen its leadership capacity as the university advances its mission in research, innovation, teaching and digital transformation.



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EACH

2 PER CUSTOMER

Nice Rice
2kg

164⁹⁹
EACH

2 PER CUSTOMER

Astar Light Brown Sugar
10kg

32⁹⁹
EACH

2 PER CUSTOMER

Astar Light Brown Sugar
2 kg

59⁹⁹
EACH

2 PER CUSTOMER

Family Favorite Cooking Oil
2ltr

29⁹⁹
EACH

2 PER CUSTOMER

Chappies 100%

95⁹⁹
FOR

2 PER CUSTOMER

Bull Brand Chicken Mince
6x400g

18⁹⁹
EACH

2 PER CUSTOMER

Family Favorite Tomato Sauce
700ml

14⁹⁹
EACH

2 PER CUSTOMER

Eezee Noodles
5 Pack Asst.

60⁹⁹
FOR

2 PER CUSTOMER

Rhodes Baked Beans
6x410g

24⁹⁹
EACH

2 PER CUSTOMER

Eet-Sum-Mor Biscuits
200g

30⁹⁹
FOR

2 PER CUSTOMER

Rhodes Mediteranean Nectar
500ml

9⁹⁹
EACH

2 PER CUSTOMER

Romi 500g

13⁹⁹
EACH

2 PER CUSTOMER

Coca-Cola 1.25ltr

9⁹⁹
EACH

2 PER CUSTOMER

Brookes Dairy Blend
1ltr

11⁹⁹
EACH

2 PER CUSTOMER

Candi Soda Asst.
2ltr

17⁹⁹
EACH

2 PER CUSTOMER

Dawn Lotion or Cream
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Sunlight Bath Soap Asst.
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500ml

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FOR

2 PER CUSTOMER

Sunfree 2PLY Toilet Paper 18's

19⁹⁹
EACH

2 PER CUSTOMER

Fresh Bubble Bath
2ltr

39⁹⁹
EACH

2 PER CUSTOMER

Family Favorite Washing Powder
2kg

24⁹⁹
EACH

2 PER CUSTOMER

Sunlight Dishwash Liquid
750ml

159⁹⁹
EACH

2 PER CUSTOMER

Decakila Stainless Steel Kettle
1.7ltr

99⁹⁹
EACH

2 PER CUSTOMER

1PC Comforter Embossed Assorted Colors Queen Size

169⁹⁹
EACH

2 PER CUSTOMER

Richelleu Brandy
750ml

75⁹⁹
EACH

2 PER CUSTOMER

Guardian Peak Wine
750ml

299⁹⁹
EACH

2 PER CUSTOMER

Jägermeister Liqueur
750ml

359⁹⁹
EACH

2 PER CUSTOMER

Jamson Irish Whiskey
750ml

69⁹⁹
EACH

2 PER CUSTOMER

Castle Lite 6x500ml

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27 NOVEMBER - 30 NOVEMBER 2025

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DBN approves N\$164m for Phase Two expansion of Rosh Pinah Solar Park

The Development Bank of Namibia (DBN) has approved N\$164 million to co-fund the expansion of the existing 5.4 MWp Rosh Pinah Solar Park in the //Kharas Region.

The funding builds on the Bank's initial investment of N\$58 million in 2022 for Phase One, which demonstrated the viability of clean energy generation to support both industrial and community needs.

Phase Two consists of an 11 MWp expansion designed to meet up to 30% of the increased annual energy demand of the Rosh Pinah Zinc Mine, driven by the RP2.0 mine expansion. The upgraded plant will also supply up to 30% of the annual electricity requirements of RoshSkor Township, improving energy security for the local community. Construction and commissioning are expected to be completed by August 2026.

Speaking at the signing ceremony, DBN CEO Titus Ndove said the project highlights the role of strategic development finance in strengthening Namibia's economic resilience.

"The expansion of the Rosh Pinah Solar Park demonstrates our commitment to financing transformative projects that secure Namibia's energy future. By enabling clean, reliable power for industrial growth and community development, we are accelerating the country's transition to sustainable energy while unlocking long-term economic value," he said.

DBN said the investment aligns with its mandate to promote socio-economic development by strengthening infrastructure, supporting regional growth and enhancing national energy security. The Bank noted that the initiative also contributes to economic diversification in the southern region, where activity outside mining remains limited, while reducing Namibia's reliance on carbon-intensive energy sources.

According to DBN, the expansion project also supports several key UN Sustainable Development Goals, including SDG 7 on affordable and clean energy, SDG 8 on decent work and economic growth, and SDG 13 on climate action.

Don't let fraudsters cash in on your Black Friday

By **Colanè Esterhuizen-Andreas**

As Namibians gear up for Black Friday and Cyber Monday, the excitement of snagging unbeatable deals is palpable. But behind the glossy ads and flashing discounts lurks a darker reality: fraudsters are waiting to turn your shopping spree into a financial nightmare.

Every year, criminals exploit the shopping frenzy with increasingly sophisticated scams. They prey on urgency, fear, and the thrill of a bargain to trick consumers into revealing sensitive information or making payments to fake platforms. With online shopping at its peak, vigilance is not optional—it's essential.

"Fraudsters thrive on urgency and distraction. If a deal feels too good to be true or you're pressured to act immediately, pause and verify before you pay," says Colanè Esterhuizen-Andreas, Manager: Forensic Services at Standard Bank.

Spot the Red Flags Before It's Too Late

Fraudsters have mastered the art of deception, but their tactics often share common warning signs:

Unrealistic Discounts: If a deal looks too good to be true, it probably is.

Pressure to Act Immediately: Messages insisting you "buy now" or "register immediately" are designed to short-circuit your judgment.

Suspicious Links and Fake Websites: Always check the URL—secure sites start with 'https'.

Requests for Sensitive Information: No reputable retailer or bank will ask for your



Every year, criminals exploit the shopping frenzy with increasingly sophisticated scams.

card details or online banking credentials.

Impersonation of Trusted Brands: When in doubt, verify directly with the company.

Unusual Payment Methods: Be wary of requests for wire transfers, cryptocurrency, or gift cards.

If You Suspect a Scam, Act Fast

Cut communication, secure your accounts, document everything, report the incident, and warn others. Awareness and quick action can prevent further losses.

Shop Smart, Stay Safe

Black Friday and Cyber Monday should be about opportunity, not exploitation. By staying alert to the warning signs, Namibians can shop confidently and protect themselves from financial harm.

Standard Bank remains committed to safeguarding the public through awareness, robust security measures, and support for victims of scams. Together, through vigilance and community action, we can ensure criminals don't turn moments of celebration into losses.

** Colanè Esterhuizen-Andreas is a Manager: Forensic Services at Standard Bank.*

Standard Bank Namibia appoints Darius van Zyl as Head of Private Bank & Wealth

Standard Bank Namibia has appointed Darius van Zyl as its new Head of Private Bank & Wealth, effective 5 January 2026, the bank announced.

According to Standard Bank Namibia, van Zyl brings more than 15 years of experience in finance, corporate and international tax consulting, strategic leadership and banking.

He is a registered member of the Namibia Institute of Professional Accountants and holds qualifications in Accounting Sciences, Finance and Taxation.

He also recently completed a Master of Science degree in Psychology at Liverpool John Moores University in the United Kingdom, where his thesis examined the influence of artificial intelligence on the human psyche.

Speaking on his appointment, van Zyl said his priority is to enhance the banking experience for high-net-worth clients.

“As the world continues to evolve, the financial needs of our high-net-worth clients also change, to which we should rapidly adapt. My vision for Private Bank & Wealth is to create an enhanced experience for our esteemed private clients, with customer centricity and service excellence being at the heart of it all. We aim to be a trusted banking partner throughout the lifetime of our clients, ensuring convenience, peace of mind and efficiency,” he said.

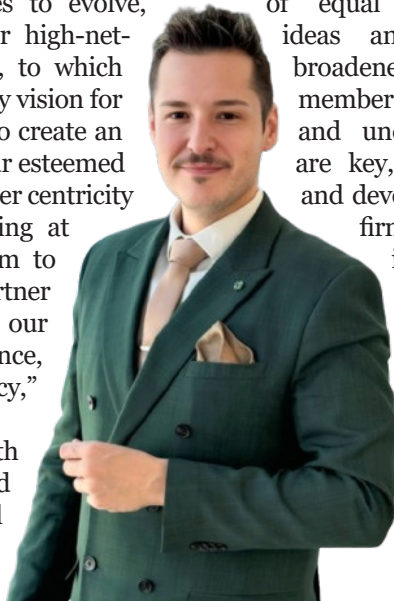
On the division’s growth outlook, he said Standard Bank Namibia is well positioned to benefit from opportunities in the local

economy.

“With Standard Bank Namibia being such a reputable bank, coupled with the exciting opportunities arising within the Namibian economy, growth is indeed evident. Our three strategic pillars, supported by carefully crafted initiatives and tailored solutions, will ensure that we remain at the forefront of digitisation and process efficiency, creating a transformed experience for our clients. Opportunities also arise within the banking ecosystem, which will remain a focus point for the Private Bank and Wealth division,” he said. Van Zyl also commented on his leadership philosophy.

“My leadership approach has always been focused on aspects of transformational leadership with a personal touch. Empowerment, motivation and a shared vision within teams yield successful outcomes. I regard diversity and inclusion of equal importance, with shared ideas and approaches creating a broadened mindset amongst team members. Fostering relationships and understanding team dynamics are key, whilst focusing on growth and development of team members. I firmly believe these aspects result in a high-performing team,” he said.

Standard Bank Namibia said it is confident that van Zyl’s strategic outlook, focus on innovation and commitment to client service will strengthen the bank’s position in private banking and wealth management.



Empowering youth through health access: The case for comprehensive sexual and reproductive health education

By Frieda Stefanus

In today's world, access to accurate and timely health information can mean the difference between thriving and surviving.

Nowhere is this more urgent than in the realm of Sexual and Reproductive Health (SRH), particularly for adolescent girls and young women (AGYW).

Without comprehensive education and youth-friendly services, young people face heightened vulnerability to unintended pregnancies, HIV infection, Sexually Transmitted Infections (STIs), and gender-based violence (GBV).

Knowledge is power and protection.

SRH education equips AGYW with the tools to recognise and reduce health risks. When young people understand how HIV is transmitted, how to access prevention tools like Pre-Exposure Prophylaxis (PrEP), Post-Exposure Prophylaxis (PEP) or condoms, and how to seek help for GBV, they are empowered to take proactive steps to protect their health.

Impact in Numbers and Beyond:

Data emerging from community-based SRH programmes since the i-BreakFree Project's inception in 2022 shows a community-centred approach of bridging the gap between health information, service access, and youth action in accessing health services. Through in-and-out-of-school outreaches, the initiative reached over 42,000 AGYW with SRH information during the first 16 months.

Of those reached, 680 AGYW were tested



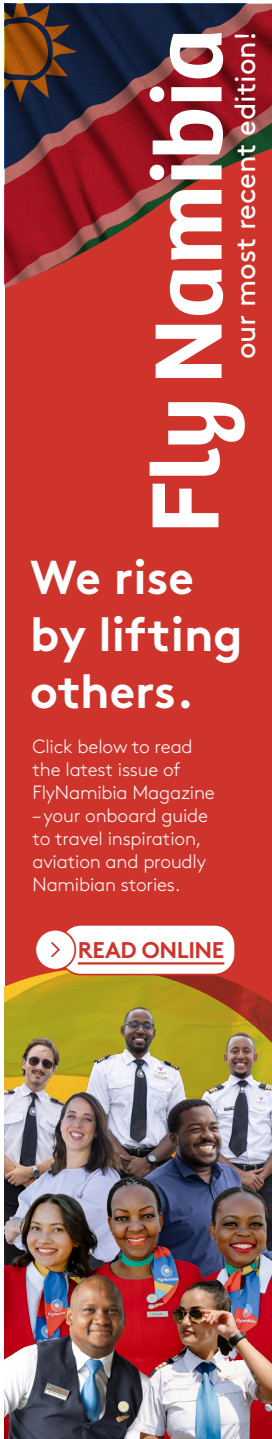
SRH education equips AGYW with the tools to recognise and reduce health risks.

for HIV and now know their status, with 90% of HIV- positive AGYW initiated on Antiretroviral Therapy (ART) and 100% retained in care.

Recognising that empowerment extends beyond awareness, i-BreakFree also invested in building a change-driven community of young people. 150 youth ambassadors were trained to lead peer education efforts, while 52 community leaders were sensitised on SRH to reduce myths, misconceptions and create supportive environments for young people. Additionally, 40 school principals and Life Skills teachers received training to enhance their understanding of youth health and continuously create safe, youth-friendly environments for young people.

To amplify young voices, the project convened six regional youth dialogues during this period, providing safe spaces for open conversations on health and social issues. These platforms gave young people the confidence to share their experiences, challenge norms, and collectively develop community-driven solutions.

Data emerging from community-based SRH programmes since the implementation of the I BreakFree Project's



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second cycle in June 2024, underscore both the scale of need and the effectiveness of timely intervention. In the underserved and densely populated Omusati and Ohangwena regions, outreach between June 2024 and mid-2025 engaged 10,168 adolescent girls and young women. More than half of these participants (6,022, or 59%) were identified as being at high risk of HIV. Nearly all of those at risk (5,801, or 96%) were successfully linked to essential health and social services, including HIV testing and psychosocial support.

The outcomes point to more than just service uptake. Through peer-to-peer SRH education, we aim for a qualitative shift to occur, where adolescents and young people are delaying sexual activity, seeking HIV testing earlier, and encouraging their peers to make safer choices. These behavioural changes highlight the transformative role of accurate information and supportive environments in reshaping community health norms.

Looking Ahead: Scaling Up Through Digital Innovation

As we look forward to the future, scaling digital interventions in a digital era is essential. The next phase of the i-BreakFree Project, an intervention supported by the Global Fund, will invest in SRH digital hubs in the two

regions, aiming to expand access to SRH information in real-time. These platforms will offer safe, youth-centred, tech-enabled access to health education and services, bridging the gap in remote and underserved areas.

As health information increasingly moves online, digital platforms offer an important avenue to expand reach. Digital hubs and mobile solutions can help overcome barriers to distance, stigma, and limited service availability, particularly in rural and underserved areas. This is why the next phase of the i-BreakFree Project will invest in SRH Digital Hubs.

To truly protect and empower our youth, we must invest in youth-led, evidence-based SRH programmes that integrate technology, centre community voices, and promote gender equality.

When such programmes are in place, the ripple effects extend far beyond health outcomes to supporting education, empowerment, and economic resilience.

As one young participant shared: "Having access to health information empowers us to make better choices. You and your health matter."

Indeed, informed youth make informed decisions about their sexual health, their future, and their communities.