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THE BRIEF

News Worth Knowing



Namibia, Botswana move to resolve cement and charcoal trade barriers

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MAIN STORY



Namibia, Botswana move to resolve cement and charcoal trade barriers

President Netumbo Nandi-Ndaitwah has called for the removal of barriers hindering trade in cement and charcoal between Namibia and Botswana, saying that enhanced cross-border trade in these sectors could create jobs, boost exports, and strengthen regional integration under the Southern African Development Community (SADC) and the African Continental Free Trade Area (AfCFTA).

Speaking during the Second Session of the Namibia–Botswana Bi-National Commission (BNC) in Windhoek, President Nandi-Ndaitwah said Namibia places

great importance on bilateral trade with Botswana, particularly in industries that support both countries' rural and industrial economies.

"In this context, Namibia also attached great importance to our bilateral trade including trade in cement and charcoal.

Crucial Dates

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

The Commission should look into the impediments surrounding trade in these products for mutual benefit,” she said.

The President noted progress since the inaugural BNC in 2022, including the establishment of the One Stop Border Post at Trans-Kalahari/Mamuno, the introduction of 24-hour border operations, and the use of national identity cards for cross-border travel.

She said these measures have significantly reduced transport costs and improved trade efficiency.

She also commended ongoing collaboration on the Trans-Kalahari Railway feasibility study, which aims to connect Botswana’s mineral-rich regions to Namibia’s ports, strengthening trade and logistics within the region.

“These achievements exemplify our shared commitment to regional integration, economic development, and people-to-people exchanges, as envisioned in the Southern African Development Community (SADC)’s strategic industrialisation and economic diversification agendas,” Nandi-Ndaitwah said.

On economic matters, the President outlined Namibia’s development priorities under the Eighth Administration, including agriculture, youth empowerment, energy, and logistics, noting their alignment with

Botswana’s Economic Transformation Programme.

She also praised the Botswana Vaccine Institute (BVI) for its continued role in supplying Namibia with livestock vaccines, emphasising the importance of agricultural cooperation for food security and regional self-reliance.

“I mention this, as context for our shared ambitions, and to demonstrate that the thought-processes in Windhoek and in Gaborone are not far from each other,” she said.

President Nandi-Ndaitwah and Botswana’s President Duma Boko witnessed the signing of several Memoranda of Understanding aimed at strengthening cooperation in key sectors.

The agreements cover areas such as corrections and prisons management, energy resource development, police and security cooperation, and employment and labour relations.

Both countries also agreed to collaborate in health services, cultural exchange, and science, technology and innovation.

In addition, a Memorandum of Agreement was signed to allow for the gainful employment of spouses and dependents of diplomatic and consular staff, promoting stronger social and professional ties between the two nations.



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Smart Propositions



Civil servants back modernisation of payroll deduction system amid phase-out plans

Most Namibian government employees want the existing Payroll Deduction Management System (PDMS) to be modernised rather than scrapped, according to a new national survey conducted by Fin Fit Investments.

Findings from the first phase of the Nationwide Online Survey on Government Employees' Perceptions and Satisfaction with the PDMS show that 79% of respondents support keeping the system either in its current form or with

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improvements, while only 21% favour its complete cancellation.

The PDMS, which facilitates automatic payroll deductions for personal loans, insurance premiums and union fees, is set to be phased out by the Ministry of Finance by the end of November 2025, in favour of bank debit orders.

Survey results indicate that most employees value the system's reliability and structure but want greater transparency, flexibility and digital access.

“Government employees assign high value to the reliability and structure of the system. They however also desire more flexibility, transparency and support in managing their financial matters,” said Francois Brand, Co-Founder and Developer at Fin Fit Investments.

According to the survey, 72% of participants believe the PDMS helps them avoid excessive debt, while 70% say it simplifies monthly financial management.

However, many respondents described the process of changing or stopping deductions as slow and bureaucratic, reinforcing calls for digital reform.

Concerns were also raised about the impact of removing the system entirely. About 83% of employees expect more difficulty keeping up with payments under debit orders, and 71% fear higher bank fees will make repayments less affordable.

Brand said any transition should be gradual and supported by clear communication and governance to protect consumers.

“Transitions and reform from payroll deductions to debit orders should be gradual, well-communicated and supported by clear governance and administrative guidance,” he said.

The report recommends that government digitise and streamline the PDMS instead of abolishing it. Suggested reforms include introducing self-service portals, automated notifications for deduction changes, and partnerships with banks to reduce debit-order fees.

The findings also highlight growing concern over household indebtedness, with 63% of respondents calling for stronger affordability checks before loans are approved. The report recommends that the Bank of Namibia and NAMFISA conduct regular audits and enforce affordability assessments to address rising debt levels, estimated at N\$7.6 billion in cash-loan obligations.



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Brand added that a reformed PDMS could coexist with debit orders while maintaining safeguards against over-indebtedness.

“Instead of a complete removal, the system could be reformed while modernising into a digital platform that maintains its protective functions while improving efficiency and transparency,” he said.

At the launch of the report, Economist John Steytler said the PDMS has played a key role in promoting financial inclusion by giving government employees access to credit and insurance while lowering default risks.

However, he cautioned that automatic deductions should not replace financial awareness.

“Access alone does not equal empowerment,” he said.

“True inclusion requires financial

capability, where people understand and manage their money confidently, not just gain entry into the formal financial system.”

Steytler noted that most employees view the PDMS as convenient and trustworthy but want more control and modernisation rather than its removal.

He urged policymakers to balance access, capability and protection as Namibia transitions to digital financial systems.

The survey results come as the Ministry of Finance prepares to discontinue all discretionary payroll deductions for government employees, with the PDMS scheduled to shut down on 30 November 2025.

A directive issued on 28 August informed employees and financial institutions that the government’s contract with Avril Payment Solutions, the operator of the system, will not be renewed.



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Public Enterprises oversight set to move to Prime Minister's Office

The Public Enterprises Governance Amendment Bill, 2025 — which has been passed by the National Assembly but is yet to be gazetted — seeks to transfer key powers over Namibia's state-owned enterprises (SOEs) from the Ministry of Public Enterprises and the Ministry of Finance to the Office of the Prime Minister, marking a major structural shift in public enterprise oversight.

Once enacted, the law will give the Prime Minister authority to oversee the governance, management and performance of all public enterprises.

It will empower the Prime Minister to issue binding directives, approve remuneration packages and board appointments, and ensure compliance with national policies. These directives, once published in the Government Gazette, will carry the force of law.

According to the Public Enterprises Governance Amendment Bill, 2025, the proposed changes are intended to “transfer certain powers and functions relating to public enterprises from the Minister responsible for public enterprises and the Minister responsible for Finance to the Prime Minister and the relevant Minister.”

The Bill also introduces a new governance structure under which the relevant minister — defined as the minister responsible for the sector in which a public enterprise operates — will represent the state's ownership interest and approve the entity's strategic, financial and dividend plans.

“The relevant Minister must represent the State's ownership interest in respect of a public enterprise under his or her portfolio and approve the integrated



strategic business plan, annual business and financial plan, the annual budget and investment policy of the public enterprise,” the Bill states.

It further provides for the creation of a recruitment committee to recommend board appointments, with final approval resting with Cabinet.

Board members will serve three-year terms, renewable once, with further extensions permitted only in cases of limited skills availability and following consultation with the Prime Minister.

The Bill also proposes tighter controls over dividends and investments by commercial public enterprises.


“A commercial public enterprise must develop a dividend policy and submit it to the relevant Minister for approval,”

it stipulates. The policy must also be approved in consultation with the Minister of Finance and reviewed by the Prime Minister before final approval.

In addition, all actions taken by the Prime Minister, the Minister of Finance or any relevant minister regarding commercial

public enterprises between 21 March 2025 and the commencement of the law will be deemed valid once the Act comes into force.


The Bill, introduced by the Prime Minister and passed by the National Assembly, will take effect once it is published in the Government Gazette.



Bank of Namibia

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10 Namibia cents

Agriculture


Pearl millet crop. The pearl millet motif represents the agricultural sector in Namibia. Pearl millet is a staple crop in the country and plays a crucial role in food security. This motif symbolizes the resilience and importance of agriculture as a key pillar of the Namibian economy, providing sustenance and livelihoods for many Namibians.



20 Namibia cents

Manufacturing


Green energy. The motif of Green energy, represented by a windmill and sun, symbolizes the future of Namibia's manufacturing industry and commitment to green energy. As nations globally strive to reduce carbon footprints, this coin serves as a testament to Namibia's dedication to a sustainable future, leveraging its natural assets for clean energy generation.



50 Namibia cents

Tourism


Sossusvlei. The Sossusvlei motif represents the tourism industry in Namibia. The "Sossusvlei" valley is world famous for its spectacular sand dunes and the dead trees of the "Deadvlei". This motif captures the awe-inspiring beauty and unique natural wonders of Namibia, enticing travellers from around the world.



1 Namibia dollar

Retail

Two hands exchanging coins in a retail transaction. The motif symbolizes the fundamental essence of retail - the act of buying and selling. Carefully integrated into the design is Namibia's coin, a subtle element that offers a delightful discovery upon closer inspection. This intricate detail anchors the exchange firmly within the Namibian context. This motif encapsulates the essence of Namibia's retail sector, emphasizing its significance in daily life and its role in fuelling the nation's economic vibrancy and communal ties.



5 Namibia dollars

Mining

Polished and a rough diamond, combined. The motif of a combined polished and rough diamond represents the mining industry in Namibia. It highlights the economic value and global significance of Namibia's mining sector, showcasing the country as a leading player in the diamond industry.

Never assume that loud is strong, and quiet is weak

By Junias Erasmus

In every workplace, there are those whose voices dominate meetings, whose opinions are heard before others can even form theirs, and whose presence seems to command attention through volume rather than value.

Yet, as experience and wisdom consistently reveal, the loudest voice is not necessarily the most powerful one in the room.

True power, the kind that transforms teams, drives results, and earns respect, often resides in those who speak less, respectfully but act with precision, intention, and purpose.

Real strength at work is not about how loudly one speaks, but about the impact of one's words and the consistency of one's actions.

Those who possess quiet confidence understand that leadership is not a performance; it is influence earned through integrity and clarity of purpose. They don't need to shout to be heard or dominate to be noticed.

Their calm demeanor, steady decision-making, and composed communication often speak louder than any raised voice ever could. Like a lion that remains silent before making a move, the truly powerful professional observes, analyses, and then



“

Calmness in the workplace is often misunderstood as passivity or a lack of assertiveness.

acts decisively, making every word and every step count.

Calmness in the workplace is often misunderstood as passivity or a lack of assertiveness.

However, calmness is not the absence of strength; it is the mastery of it. The person who can remain composed in moments of chaos demonstrates an inner discipline that commands quiet respect.

When others panic, they think clearly. When others argue, they listen. When others boast, they deliver. This ability to remain grounded amid noise and pressure distinguishes great leaders from ordinary ones.

It reflects emotional intelligence, the capacity to understand one's emotions, manage them effectively, and respond to challenges with maturity and respect rather than impulse.

Silence, when used wisely, can be a powerful

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form of communication. It allows space for reflection and invites others to contribute. In a world where everyone seems eager to speak, the one who listens stands out.

Listening not only builds trust but also fosters inclusivity and innovation, because it encourages multiple perspectives to surface. The quiet professional pays attention to what others overlook, catches the small details that make big differences, and identifies the solutions hidden between the lines of conversation.

Such individuals may not always lead the discussion, but they often lead the results.

In contrast, those who equate loudness with power often mistake attention for influence. Their words may fill the room, but they rarely fill the hearts or minds of those around the (Colleagues).

They may win arguments but lose complete respect in the process. Noise can draw temporary notice, but only wisdom sustains long term impact.

The calm professional, on the other hand, builds credibility through competence and character. Their silence is not a lack of opinion, it is a strategy, a moment of assessment before decisive action.

It takes immense strength to choose restraint when ego tempts you to react, to remain composed when provoked, and

to focus on outcomes rather than applause.

True power is knowing that you don't need to prove yourself (Or respond) in every conversation, because your results already do.

Like the lion that doesn't need to roar to prove its dominance, the professional anchored in quiet confidence lets performance, not noise, define their strength.

The workplace will always have noise, debates, egos, and voices competing for space. But history, even within organizations, remembers not those who shouted the loudest, but those who built the most, guided the best, and inspired the deepest.

The next time you find yourself in a room full of noise, remember this: silence, when backed by competence and purpose, is not weakness, it is wisdom. The calm, steady voice of reason will always outlast the echo of loudness. Because real power doesn't demand attention; it naturally commands respect.

**** 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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Small stock exports drop

52% as pig slaughtering rises in August

Namibia's livestock market recorded sharp declines in small stock exports, while pig slaughtering showed a moderate recovery in August 2025, according to data from the Namibia Statistics Agency (NSA) and the Livestock and Livestock Products Board of Namibia (LLPBN).

The NSA reported that the Index for Live Small Stock Exports fell by 26.9% month-on-month, following a 26.8% decline in July. Year-on-year, the index contracted by 52.6%, marking one of the steepest annual drops in 2025. "In August 2025, the Small Stock Exports to Approved Abattoirs and Butchers Index fell by 22.0% on a monthly basis, following a decline of 18.2% in July 2025. On an annual basis, however, the index rose by 49.2%," the NSA stated.

Total sheep marketed declined by 31.32%, from 52,098 in August 2024 to 35,782 in August 2025.

Live sheep exports dropped by 36.83%, while export abattoir performance improved by 20.21%. Slaughtering at B and C class abattoirs decreased by 24.42%, from 7,002

to 5,292 sheep.

"Most live sheep exports, about 98.24%, were destined for South Africa, followed by Ghana with 1.28%, Zambia with 0.26%, Botswana with 0.13%, and Zimbabwe with 0.10%," the Livestock Board said.

Goat marketing also declined by 21.42%, from 13,872 goats in August 2024 to 10,883 in August 2025. Live goat exports fell by 24.36% year-on-year and 13.09% month-on-month.

"South Africa accounted for 94.23% of total live goat exports, followed by Ghana with 3.35%, Zimbabwe with 1.59%, Angola with 0.48%, Zambia with 0.32%, and Botswana with 0.03%," the review noted.

In contrast, pig slaughtering showed a rebound. A total of 4,264 pigs were slaughtered in August 2025, up 2.21% from a year earlier and 2.77% higher than July's 4,149 head.

"During the review period, the Mariental and Halooli abattoirs slaughtered 2,757 and 1,264 pigs respectively, while no pigs were exported live," the Board reported.



As the world marks World Sight Day 2025 under the theme ‘Love Your Eyes’, OTESA is calling on all Namibians—especially drivers—to prioritise their vision health by getting their eyes tested at their nearest Ministry of Health facility. ‘Your Eyes. Your Life. Your Safety.’ Good eyesight is not just a personal concern; it’s a matter of public safety, as poor vision contributes to countless road accidents,” says OTESA Civil Engineering CEO, Elmo Kaiyamo. “As a company dedicated to building safe roads, supporting eye health is a natural extension of our promise to every Namibian who travels on them. We are more than just engineers; every road we build is a pledge to empower lives and ensure that every journey is made with safety and confidence.”

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Is it time for Namibia to introduce a National Insurance Tax for universal healthcare?

By Prime Shaapopi

As Namibia charts its path toward a more just and equitable society one urgent question arises: Should the country introduce a National Insurance Tax to fund universal healthcare for all citizens? And this should not be an economic or fiscal debate.

It should be a further questioning of what kind of Namibia do we want to build? Who deserves access to healthcare? How do we sustainably finance a health system that leaves no one behind, including healthcare workers who often operate under resource constraints? And more importantly how do we ensure all healthcare professionals (workers) are employed without the question of diluting national budget?

Since independence, Namibia has made notable progress in healthcare. The government spends approximately 9% of GDP on health among the highest in Sub-Saharan Africa, demonstrating strong commitment to public health.

One can opine that public hospitals and clinics has now reached many remote communities yet stark inequalities remain. Rural areas often suffer from staff shortages, outdated equipment and unreliable access to medicine.

Meanwhile private healthcare although world-class is accessible only to a privileged few, meaning for many Namibians one serious illness could result in financial catastrophe especially with out-of-pocket spending remaining alarmingly high. What is even more concerning is that even the most basic and universal medical needs



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Since independence, Namibia has made notable progress in healthcare.

like childbirth have become increasingly unaffordable for many families.

Bringing new life into the world, once considered a deeply communal and accessible experience, now carries a heavy financial burden. Costs for maternal care, hospital stays and delivery continue to rise, often pushing families into debt.

This not only undermines the principle of equitable healthcare but raises serious questions about how a society values the health and dignity of its people especially women and children.

The COVID-19 pandemic exposed deep vulnerabilities in the system by stretching the system to the breaking point, highlighting inefficiencies and the consequences of unequal access. It showed that health emergencies do not discriminate by income or geography, making the case for universal coverage even more urgent.

Across the country thousands still die of preventable diseases and the rise of non-communicable diseases like cancer, diabetes and hypertension demands more structured and long-term care models.

A National Insurance Tax is a dedicated,

ring-fenced social contribution usually paid by both employees and employers to fund healthcare for all. It is not merely a tax; it is a solidarity mechanism, a social contract that says, “Your health is my concern.” For Namibia, this could mark a shift towards inclusive growth, where healthcare is not a privilege but a right.

This would allow all citizens, regardless of income to access basic healthcare. It would reduce reliance on out-of-pocket payments which are the most regressive form of health financing. Instead of relying on volatile donor aid or shifting budget allocations, Namibia could create a resilient healthcare fund.

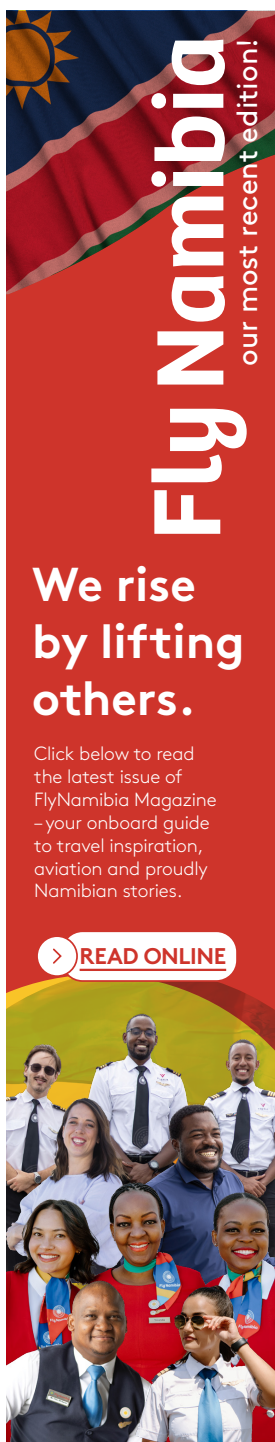
Healthy populations make for strong economies and a system that ensures early diagnosis, treatment and preventive care can reduce absenteeism, improve productivity and avoid costly late-stage interventions. Moreover, if citizens see their contributions directly funding quality healthcare, it could help rebuild public trust in government institutions, something Namibia and many other African nations desperately need.

Namibia’s current moment of reflection also presents a chance to reimagine what a resilient and future-ready healthcare system could look like. In a recent interview with the Evening Review host Toivo Ndjebela, Minister of Health and Social Services Esperance Luvindao emphasized that health education is just as important as the clinical or practical aspects of care.

She argued that rethinking healthcare delivery must include making health education a bedrock of the system, empowering communities with knowledge, prevention and long-term behavioural change. According to the Minister, expanding hospital infrastructure and increasing access to essential facilities must go hand-in-hand with public education and awareness campaigns.

This dual approach can reduce the burden on emergency care, promote early interventions and foster a culture of health ownership among citizens especially in underserved regions. The National Insurance Tax, if implemented, could become the





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financial backbone for such a holistic transformation.

Namibia doesn't have to reinvent the wheel to start from scratch. Many developed countries like UK, Germany, France, Japan etc successfully fund healthcare through national insurance systems.

These systems aren't perfect, but they work and prove that universal healthcare is achievable through shared financing and political will. Now the further question is: Why not in Namibia? Namibia can learn from these countries by adopting what works and avoiding what doesn't.

Central to any successful implementation will be the role of the tax authority. In Namibia, that responsibility falls to the Namibia Revenue Agency (NamRA). In countries like the UK, tax authorities collect and manage health contributions, integrating tax and social policy. NamRA could play a similar role in Namibia, collecting health contributions via the existing PAYE system, ensuring compliance among employers and coordinating with the Ministry of Health and the Social Security Commission to ensure funds are used effectively.

Of course, this would require robust systems and transparency, but it is entirely possible considering how efficient and effective NamRA has been since Sam Shivute took over as Commissioner

in April 2021 making such a transformation not just possible but practical. Namibia is entering a new era of political and institutional renewal.

The election of the country's first female president and a more vibrant accountable Parliament suggest a maturing democracy one capable of bold policy reforms. A National Insurance Tax could become a cornerstone of Namibia's Vision 2030. Of course, the road will be challenging considering high unemployment and a large informal sector reduce the tax base. New deductions from salaries might be met with scepticism unless the benefits are tangible.

The system must just be corruption-proof, transparent and gradually implemented with clear and concise public communication. But these are just challenges not reasons to delay but reasons to plan decisively and inclusively.

Maybe let this be the beginning of a new conversation for her excellency the President, her cabinet, Parliament and NamRA, to reimagine a future where no one is birthed or dies because they could not afford treatment. The health of a nation is not a luxury; it is a right and the time to act is now.

****Prime Shaapopi is a Namibian Chartered Accountant with interest in taxation. These are his personal views.***



Finance Ministry extends payroll deduction reforms consultation to February 2026

The Ministry of Finance (MoF) has extended the consultation period for proposed reforms to the Payment Deduction Management System (PDMS) until 28 February 2026 to allow more time for stakeholder input before final decisions are made.

“Further to our letter dated 25 August 2025 and the stakeholder engagements which occurred on 16 September 2025, the

Ministry of Finance (the MoF) hereby gives notice that, subject to further consultations with the stakeholders, the period of stakeholder engagement regarding the proposed reforms to the Payment Deduction Management System (PDMS) is herewith extended to 28 February 2026,” the Ministry said on Friday.

The Ministry confirmed that deduction code holders may continue using the PDMS

in the interim, provided all deductions comply with the relevant laws.

It emphasised that section 12 of the Labour Act, read together with Microlending Standard Number Four (MLS.4), must be strictly adhered to.

“In the meantime, deduction code holders may continue making use of the PDMS, subject thereto that deductions must comply with the requirements imposed by law, including the Labour Act 2007, the State Finance Act, 1991 and ensuing Treasury Instructions and the Microlending Act, 2018,” the Ministry said.

The MoF also confirmed that its current arrangement with Avril Payroll Deduction Management Company (Pty) Ltd will remain in place until 30 November 2025, after which all PDMS operations will be managed internally by the Ministry.

The announcement follows a directive issued on 28 August informing employees and financial institutions that the government’s contract with Avril Payment Solutions, the operator of the system, will not be renewed. As a result, no new voluntary payroll deductions may be loaded onto the PDMS.

Existing loans already linked to the system will continue to be serviced internally by the Ministry until they are fully repaid, while insurance premiums, union fees, and other voluntary deductions must be shifted to alternative payment methods such as bank debit orders before the transition.

The Ministry clarified that statutory deductions, including PAYE, pension contributions, and Social Security payments, will remain unaffected.



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Accounting standards: The compass guiding financial integrity in Namibia's growth industries

By Gregory Lombardt

Every successful professional journey needs a compass. For me, that compass has been accounting standards — the principles that have guided me through complex financial landscapes, ensuring that every decision and report is grounded in transparency, accuracy, and integrity.

Throughout my career, I have seen how accounting standards provide the backbone of financial credibility. They are far more than technical guidelines, they form the language of trust that allows investors, auditors, and management to communicate clearly and confidently.

Frameworks such as International Financial Reporting Standards (IFRS) ensure that financial information is reliable and comparable across sectors and borders. This shared foundation builds investor confidence and reinforces ethical business practices.

One of my earliest professional lessons came when I had to interpret a newly introduced standard just days before an external audit submission. It was a moment of pressure and learning — one that showed me how essential it is for finance professionals to stay updated and adaptable.

From that point on, I understood that accounting standards are not static; they evolve with industries and must be applied with both technical precision and ethical awareness.

As Namibia continues to experience exciting developments across multiple sectors, the importance of these standards has never been clearer. The recent oil



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Since independence, Namibia has made notable progress in healthcare.

discoveries off our coast mark a defining moment in our economic story.

The emerging oil and gas sector has the potential to reshape national revenue streams, attract foreign investment, and create employment. However, this opportunity must be accompanied by robust financial management and transparent reporting to ensure the benefits reach all Namibians.

In this regard, IFRS 6 – Exploration for and Evaluation of Mineral Resources plays a vital role. It provides guidance on how companies account for exploration and evaluation costs, ensuring that expenditure and assets related to oil and gas activities are recognised and disclosed consistently.

Similarly, IFRS 15 (Revenue from Contracts with Customers) and IAS 37 (Provisions, Contingent Liabilities and Contingent Assets) are critical for managing complex revenue structures and environmental obligations. Applying these standards will help Namibia's oil industry maintain accountability and long-term investor confidence.

Equally, Namibia's fast-growing Information Technology (IT) sector is reshaping the way businesses operate.

As the digital economy expands, accounting standards related to intangible assets, software development costs, and cloud-based revenue models have become increasingly relevant. Standards such as IAS 38 (Intangible Assets) help companies correctly value and report technology investments, ensuring that innovation and digital transformation are reflected transparently in financial statements.

Both the oil and IT industries represent the future of Namibia's economic growth — one driven by natural resources, the other by digital innovation. In both cases, accounting standards serve as the bridge between opportunity and accountability. They ensure that as the nation advances, financial integrity remains at the heart of progress.

Looking back, accounting standards have done more than shape my professional journey — they have instilled in me a deep respect for ethics, discipline, and transparency.

As Namibia moves boldly into an era defined by energy and technology, I believe our greatest national resource will not only be the oil beneath our land or the innovation driving our digital future, but the integrity with which we account for them.

** Gregory Lombardt is an accomplished finance and management professional with over 13 years of experience across diverse sectors, including public service, FMCG, construction, donor-funded projects, mining, fishing, and marine engineering.*

He has held senior roles in finance and auditing, developing expertise in financial management, investment oversight, cost optimization, and strategic planning. Notably, he increased revenue by over 45% for a major company through budget restructuring and the implementation of robust financial strategies.



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NICG Governance Conference set for 22 October in Windhoek

The Namibia Institute of Corporate Governance (NICG) will host the 2025 NICG Governance Conference on 22 October at the Mercure Hotel in Windhoek, as the country prepares to implement the Sixth National Development Plan (NDP6) under a new administration.

Held under the theme “Governance in a Transformative Era,” the one-day event will bring together policymakers, business leaders, regulators, civil society, and thought leaders to discuss how governance can adapt to Namibia’s changing political, social, and economic landscape.

Key discussions will cover transparency, accountability, innovation, the emerging energy industry, extractives, agriculture and food security, and ESG practices.

The conference aims to produce practical recommendations to strengthen governance systems and promote sustainable development.

Speakers will include Monica Geingos, Salomo Hei, Graham Hopwood, David Nujoma, and Christie Keulder, along with regional and international experts who will engage in dialogue on participatory and transformative governance.

“By convening diverse voices under one roof, the NICG Governance Conference reaffirms governance as the foundation of Namibia’s sustainable future,” said NICG Executive Director, Edla Kaumbi.

“This is more than a dialogue, it is about shaping actionable solutions for a transformative era.”

The conference is supported by Namibia Airports Company (NAC), Namibia Wildlife Resorts (NWR), the Communications



Regulatory Authority of Namibia (CRAN), MTC Namibia, and Sanlam.

Tickets are available via Webtickets or by email at training.events@nicg.org.na. RSVPs close on 17 October 2025, and participants stand a chance to win prizes including a board evaluation voucher for corporate ticket purchases, a one-year individual membership voucher, and an individual training voucher.

Otjozondjupa hosts final leg of NIPDB's nationwide investment drive

The Namibia Investment Promotion and Development Board (NIPDB) will conclude its nationwide drive to promote equitable, investment-led development across all regions with a final regional outreach mission to Otjiwarongo and Outjo from 12 to 14 October 2025.

The initiative forms part of the NIPDB's broader effort to expand investment opportunities, strengthen public-private collaboration, and align regional economic potential with the country's national development goals under the National Development Plan 6 (NDP6).

NIPDB Senior Manager for Marketing, Branding and Communications, Catherine Shipushu, said the outreach programme began in the //Kharas and Hardap regions and has since covered Kunene, Zambezi, Kavango East, Kavango West, Omusati, Ohangwena, Oshana, Oshikoto, Omaheke and Erongo.

"To promote equitable regional participation in investment-led development, the Namibia Investment Promotion and Development Board (NIPDB) embarked on a nationwide regional outreach programme that started in //Kharas, Hardap, continued to Kunene, Zambezi, Kavango East, Kavango West, Omusati, Ohangwena, Oshana, Oshikoto, Omaheke and Erongo with Otjozondjupa region as our final stop," Shipushu said.

During the visit, the NIPDB will meet regional leaders, local businesses and young entrepreneurs to identify investment prospects and address challenges faced by investors.

The board will also establish the Otjozondjupa Regional Investment



Committee (RIC), tasked with identifying investor-ready projects and promoting sustainable regional growth. Similar committees have already been launched in Omaheke and Kavango West.

As part of the programme, NIPDB Chief Executive Officer, Dr Nangula Nelulu Uaandja, will lead the Oxungi Youth Dialogue, engaging young people on opportunities in emerging sectors and supporting the growth of micro, small and medium enterprises (MSMEs) to reduce youth unemployment.

"These sessions enable the NIPDB to understand the constraints faced by investors, and thereafter engage the relevant government offices, ministries and agencies to ensure they are resolved. This is part of the NIPDB's mandate to effectively support investors, improve the ease of doing business and ensure that Namibia remains a competitive investment destination," Shipushu said.



NAMDIA dismisses CEO Alisa Amupolo

Namib Desert Diamonds (Pty) Ltd (NAMDIA) has dismissed its Chief Executive Officer, Alisa Amupolo, with immediate effect following the outcome of an independent disciplinary hearing concluded on 23 September 2025.

The process, which began in November 2024, according to the company diamond marketing company board, found Amupolo guilty of two counts of gross negligence and one count of gross insubordination.

NAMDIA Board Chairperson, Justus Hausiku, said the charges were linked to operational decisions that resulted in financial losses between April and August 2023, as well as in May and July 2024.

“The decision was not taken lightly, but

the Board believes it is in the best interest of the company and its success in a complex, competitive and rapidly evolving market,” Hausiku said.

He added that the dismissal was separate from the ongoing investigation into the diamond theft that occurred in January 2025 and the suspension that followed in February that year, noting that the disciplinary process predated those incidents.

“The Board would like to thank Amupolo for her service since 2022 and wish her well in her future endeavours,” Hausiku stated.

Interim CEO Lelly Usiku according to the board, will continue to lead the company until a permanent appointment is made.

Celebrating our everyday Heroes: The heart of our service excellence

By Hilikka Mbako

This week, we at the GIPF celebrate Customer Service Appreciation Week. We take this time to pause and shine a well-deserved spotlight on our frontliners — the incredible individuals who stand on the frontlines every day, ensuring our members receive the service, care, and attention they deserve.

At the GIPF, the Client Services Consultants carry the voice, heart, and spirit of our Fund in every interaction with our members.

Today we celebrate you.

At the GIPF, every call answered, every correspondence replied to, every email resolved is done with professionalism and compassion. Our team of Client Consultants serve every member with a welcome smile.

Behind each of these moments stands a dedicated GIPF Client Services Consultant who bridges the connection between the Fund and our members. These trusted advisors bring clarity, comfort, and confidence to those who rely on us.

What you do every day goes far beyond answering questions — you create experiences. You turn uncertainty into understanding, frustration into relief, and enquiries into lasting trust. As the world celebrates Customer Service Appreciation Week, we are reminded that Client services is far beyond just



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Since independence, Namibia has made notable progress in healthcare.

answering questions, it is creating an experience, turning uncertainty into understanding, frustration into relief and enquiries into lasting trust and meaningful relationships.

As we celebrate Client Service Consultants, we are assured of what they offer organisations. They are the voice of reassurance on the other end of the phone, the friendly face that welcomes every walk-in member, and the problem solver who finds solutions with empathy and care.

These consultants become educators, ensuring members understand their retirement benefits and options, while enhancing service, and constantly looking for ways to improve the member experience. At the GIPF the client service consultants are the Guardians of the Fund and serve as ambassadors who live out the values of integrity, service, care and excellence.

A Culture of Service, Built on People

Customer service in organisations are not just departments, but a responsibility that builds the foundation of organisations and upholds the promise made to clients. This promise of service excellence is made by real people who uphold and maintain integrity and ethics in the workplace. Their resilience, teamwork, and commitment turn challenges into trust and questions into clarity.

The Power of Your Impact

The Client Service Consultants are front line employees who transform ordinary interactions into extraordinary experiences. Each day brings new challenges — phones that never stop ringing, inboxes that fill faster than they are empty, grieving members who have lost loved ones and are in need of consolation, members who visit offices looking for surety, and a listening ear and a helping hand.

Amidst the many expectations, frontline employees remain calm, kind, and committed. Your work touches lives in ways that go far beyond the surface. A single act of kindness, a moment of patience, or a word of encouragement can change a member's entire experience — and that's the true magic of Client Service Consultants.

As we celebrate and honour you this week, we want to thank you. Know that you are valued, appreciated and that you are extraordinary.

Your energy and dedication are what enable organisations to become trusted partners and result

in member and stakeholder satisfaction.

Frontliners are changemakers that shape the way clients feel about organisations. They make our Fund a trusted partner to thousands of our members. You are changemakers, shaping the way clients and organisations feel about their future and about us.

So, this week we take a moment to celebrate you. Thank you for your passion, your and for making every member feel valued, heard, and supported. Thank you for being the heart and soul of our service, turning challenges into opportunities, and for keeping our promise of excellence alive.

Here's to you — our champions of service, our everyday heroes.

Happy Customer Service Appreciation Week to all frontliners across Namibia.

****Hilkka Mbako is a Manager-Client Services at GIPF***

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