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How do we govern
when we barely
understand it?



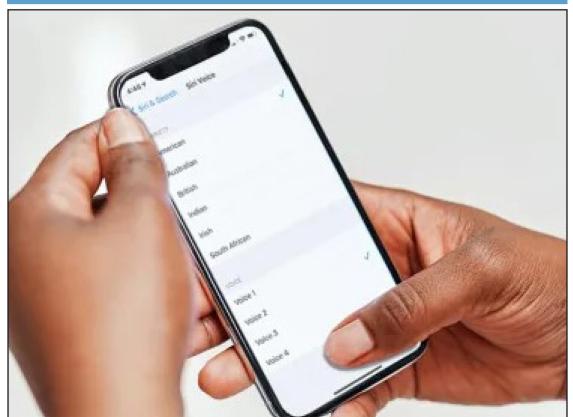
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# BR/EF

News Worth Knowing



## Namibian market can sustain more telecom players – CRAN

**TUESDAY 14 OCTOBER 2025** 

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#### **MAIN STORY**

## Namibian market can sustain more telecom players – CRAN

he Namibian market has the capacity to sustain more players in the telecommunications sector, according to the Communications Regulatory Authority of Namibia (CRAN).

This follows the launch of Paratus Namibia's mobile service in September, making it the country's third mobile operator and the first built entirely on 4G LTE technology, with no legacy 2G or 3G systems.

CRAN says increased competition will help drive down prices and improve service quality for consumers.

CRAN Chief Executive Officer Emilia Nghikembua said consumers stand to benefit from greater choice as the market opens up. Mobile Telecommunications Company (MTC) currently dominates Namibia's mobile sector, holding about 91% of the market share, while Telecom Namibia is another licensed and active operator.

"With the entry of Paratus, consumers now have three options. The moment there is choice, competition improves, leading to better quality and lower prices," Nghikembua said at a recent event.

She described the current phase as an exciting time for the sector, noting that regulatory efforts were successfully liberalising the market, encouraging



#### Crucial Dates

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

competition, and creating direct benefits for the public.

"Everything we have been pushing into the market is progressing rapidly, which is liberalising the sector, opening it up to competition, and ultimately generating benefits for consumers," she said.

Nghikembua added that CRAN's primary responsibility is to protect the public interest and that the ongoing transformation of the market reflects

the success of this mandate.

"We should not shy away from c o m p e t i t i o n, because at the end of the day, it is the consumer who benefits," she said.

Paratus already rolled out network coverage about 70% to of Namibia and plans to expand further, including the launch of 5G services within the next few months. MTC rolled out its 5G network earlier this month, while Telecom Namibia is also upgrading its infrastructure.

According to N g h i k e m b u a , g r o w i n g competition will not only benefit consumers but also empower businesses and entrepreneurs to

build on the country's expanding digital infrastructure.

"The country's digital landscape is changing, and as new players invest in advanced technologies such as 5G, the benefits must be translated into opportunities for businesses and improved experiences for ordinary Namibians," she said.



First date of publication: 16 September 2025

#### DRMNF0529 - DEVELOPMENT OF A NEW MINERAL RESOURCE ACCOUNTING SYSTEM

#### DESCRIPTION:

Debmarine Namibia requires the development of a new and fully integrated Mineral Resource Accounting System (MinRAS) to manage all the mineral resource information and replace the existing system. The MinRAS is a system designed to manage the information of all mineral resource blocks. The MinRAS system to be developed requires functionally including (but not limited to) importing updating, reclaiming, factorising, depleting, reconciling and reporting of resource changes. The system must allow for seamless integration into the Debmarine Namibia spatial database management system (ArcGIS), it should allow for the full migration of the existing resource blocks into the new system, including the full audit trails. Furthermore, the system must be developed to be fully aligned to the company IT architecture and database management system requirements.

#### SYSTEM DEVELOPMENT COMPETENCIES REQUIRED:

- The service provider must be able to demonstrate:

  1. A successful track record in delivering IT technical solutions of reasonable scale and complexity within the mineral resource management or related domains.
- Adequate project management, project qualifications, experience, controls, systems and processes for successful project delivery of IT technical solutions.

#### DOCUMENTS TO SUBMIT

- Company Profile with a focus on project management capabilities, highlighting at least 3 similar IT solutions with contactable references using industry accepted project management methodologies.
   CV's of Technical Personnels' highlighting relevant proficiency in C#I, NET Framework and Microsoft SQL, technical industry-specific
- certifications like Microsoft, Cisco, etc. and case studies of relevant technical work.
- High level project plan which illustrates how the intended outcomes will be delivered effectively and within scope. This should include key strategies for quality control and risk mitigation.
- Post-Implementation Support Strategy showing duration and scope of support after project completion.
- A high-level cost estimate to deliver the outcome as described, including all relevant components.

CLOSING DATE: 17 October 2025 at 12:00.

#### **ENQUIRIES:**

The Commercial Officer

Tel: +264 61 297 8481

Email: E-tender@debmarine

Asite Marketplace: <a href="https://za.marketplace.asite.com/">https://za.marketplace.asite.com/</a>
Subject line: DBMNE0529 - DEVELOPMENT OF A NEW MINERAL RESOURCE ACCOUNTING SYSTEM

Bidders must register on our electronic platform Asite Marketplace https://za.marketplace.asite.com/ to participate in this RFP.

#### DISCLAIME

Debmarine Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this Expression of Interest and furthermore reserves the right not to extend this Expression of Interest into any future tenders, negotiations and/or engagements. Debmarine Namibia will not accept submissions rendered after the closing date and time.







## N\$20 million plan to commercialise **UNAM's Katima Mulilo mango facility**

The University of Namibia (UNAM) vegetable processing facility at

the Katima Mulilo Campus into a fully plans to expand its fruit and commercial mango processing plant.

According to Simon Namesho, UNAM's



Manager for Public Relations and Media Operations, the project will require an estimated investment of N\$20 million to complete.

"Of the projected amount, 20% will be financed by UNAM while 80% is expected from government. UNAM's contribution will come in the form of technical expertise in product development, quality control, testing, design and marketing, leveraging its skilled personnel," Namesho told The Brief.

He said the existing processing facility, operated under the Centre for Innovation and Development, currently handles fruit and vegetable products but is not yet running at full commercial scale.

Namesho explained that the facility will be fully operational during 2025, with expanded capacity expected to come online in the 2026/27 financial year.

"The current plant can produce around 100 litres of juice per hour and also processes jams from mangoes, mutete and maguni. In the 2025 mango season, production of dried mango crisps will commence, supported by recently installed cold storage infrastructure that enhances value addition," he said.

The expanded plant is expected to supply both domestic and regional markets, with specific ambitions to export dried mango products to international buyers from 2026/27 onwards.

Namesho said the project aligns with national goals to diversify exports and strengthen Namibia's agro-processing sector. "Once fully scaled, the facility is expected to move beyond meeting domestic demand to serve regional markets and position Namibian mango products competitively on international shelves," he added.

He also acknowledged government support for the initiative, noting that UNAM welcomes the endorsement from Prime Minister Elijah Ngurare.

"UNAM will incorporate the detailed project scope, timelines and operational framework into an integrated business plan currently being developed," Namesho said.

Prime Minister Ngurare said the investment in the mango processing facility represents a key step in unlocking agricultural value chains in the Zambezi Region, strengthening food processing capacity, and stimulating economic growth through agro-industrial development.

He added that with the planned expansion, the facility will play a dual role in enhancing food security and driving value addition.

"Following directives from Her Excellency President Netumbo Nandi-Ndaitwah, efforts have commenced to collaborate with the University of Namibia to establish a mango processing plant in Katima Mulilo. This initiative aims to ensure that each region develops factories aligned with their unique strengths. Work on the project is now underway," he said.



#### How do we govern when we barely understand it?

**By Chisom Obiudo** 

the phrase 'AI governance' as though the words themselves confer meaning.

Frameworks multiply.
Principles get adopted.
Advisory panels convene. Yet
beneath this performance of
activity lies a question we rarely ask
aloud: do we truly understand what we are
trying to govern?

The gap between policy ambition and technical comprehension widens with each breakthrough. We draft regulations for systems whose inner workings remain opaque to their own creators. We mandate "transparency" without defining what evidence would demonstrate it.

We demand "fairness" whilst lacking any shared method to measure it. Words like "alignment" and "inclusivity" sound virtuous, but they often conceal power rather than distributing it. This is governance theatre, not governance practice, and the disconnect has real consequences for humans making decisions about health, employment, credit, and safety.

Governance without literacy is meaningless. You can legislate, regulate, audit, and enforce with great vigour. Still, if the people drafting these rules cannot explain how these systems work, if executives approving deployments cannot describe what occurs when models



The gap between policy ambition and technical comprehension widens with each breakthrough.

drift from their training data, and if frontline workers using these tools daily cannot recognise when outputs are erroneous, then the entire system becomes mere formality.

Guardrails written without an adequate technical foundation either miss critical risks entirely or create compliance burdens that obstruct beneficial innovation without improving safety.

Effective AI governance must start with understanding, not just rules. It requires technical and social comprehension of how these systems operate, the data that powers them, where their decisions end up in practice, and who bears the consequences when they fail. Only then can we turn principles into practice through clear roles, verifiable evidence, and ongoing learning.

## The What: Mapping Your AI Landscape

AI governance starts by knowing what systems exist. Most organisations maintain



clearer inventories of their office furniture than of their AI tools. This must change. Develop a record of every model, API, and vendor tool that affects organisational data or influences decisions. For each system, document its purpose, its owner, its data sources, its evaluation methods, its identified risks, its active controls, and its next review date. Treat this inventory as a living document and with the same rigour you apply to financial ledgers. Without knowing what you have, you cannot possibly govern what matters.

### The When: Setting Clear Decision Points

AI governance is most effective when it takes place at specific, defined moments rather than being viewed as a vague, ongoing background process. Think of these as checkpoints where someone must actively decide whether a system is ready to proceed,

Since 1980, SCE has been at the forefront of designing and delivering solutions

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Management disciplines

requires improvement, or should be stopped.

Before launching any system, establish the requirements that must be met. Test systematically for fairness across different groups, privacy protection, security vulnerabilities, and potential misuse. A designated AI governance lead must review this evidence and approve the launch.

Whilst systems run in production, monitor their actual performance continuously. Watch for signs that the system's behaviour is changing from its original design (this is called "drift" and happens when real-world data differs from training data), that accuracy is degrading, or that users are complaining or overriding its recommendations.

When monitoring reveals problems, send automatic alerts to the responsible person for that system, who must investigate and respond within specified timeframes, such as within 48 hours for moderate issues

As SCE celebrates this remarkable milestone, the company remains committed

to its collaborative, agile, and integrity-driven approach, combining decades of

experience with forward-thinking engineers, to deliver smart, sustainable and

cost-effective solutions from concept to completion.



and within 4 hours for severe problems.

After incidents occur, pause to learn instead of simply moving on. Conduct reviews to understand what went wrong and why, then update your controls and share lessons across teams. This transforms failures into opportunities for improvement rather than allowing mistakes to recur.

### The How: Translating Values into Evidence

Every organisation claims to value transparency, fairness, safety. remain and These abstractions until thev tested. The "how" dimension involves defining what transparency looks like for a specific system. identifying tests that demonstrate fairness. establishing thresholds and that indicate acceptable safety margins. Make verification part of the standard development process through pre-launch checklists that cannot automated be. bypassed. dashboards that display key metrics on every team's monitor, and simple templates that guide people through the right questions. When doing the right thing becomes the path of least resistance, governance becomes actionable rather than aspirational.

## The Who: Giving Voice and Authority

Inclusion involves more than just consultations in the conference room. It means creating regular opportunities for affected communities to influence the AI design itself. not just respond to finished products. This could include monthly review sessions where community members evaluate sample outputs. quarterly workshops where they test prototypes, or ongoing advisory panels that give input on design decisions before they are finalised. Explain systems in clear language. Show how input affects outcomes. At the same time, make accountability tangible by assigning clear authority for approving. pausing, or retiring systems. When everyone knows who can make which decisions. responsibility moves from being theoretical to operational.

#### Moving Beyond Tokenism

inclusion Real extends beyond expert panels into the communities where decisions actually have impact. The people designing credit algorithms should engage directly with loan applicants. The teams building hiring tools should speak with job seekers. The developers creating healthcare systems listen carefully to patients. These conversations require structure, clear explanations, and demonstrated impact.

When community members suggest changes and subsequently see those changes implemented, with public acknowledgement of what shifted and why, participation becomes meaningful rather



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than performative. This is not charity. It is recognising that the people who live with AI decisions possess crucial knowledge that technical experts and data scientists lack. Their insights deserve equal weight in design decisions.

#### **Accountability Requires Literacy**

Accountability cannot exist without literacy. People cannot meaningfully question what they cannot comprehend. Build AI fluency at three levels.

Universal literacy enables everyone to understand what AI systems can and cannot do, their fundamental limitations, and how to use them safely.

Operational literacy equips developers and operators with testing, monitoring, and incident response capabilities.

Oversight literacy equips auditors, regulators, and executives to interpret evidence, ask the right questions, and tell substantive transparency from cosmetic disclosure. Spread across all levels, it makes accountability real.

#### The Mindset That Matters

Effective governance comes from ongoing learning rather than static compliance. AI technology is constantly evolving, with new capabilities and risks emerging faster than policy updates can keep up. Organisations must recognise that today's AI systems have fundamental limitations that cannot be eliminated through engineering. These systems do not truly understand what they process - a medical AI analysing scans cannot grasp illness the way a doctor does. They absorb and amplify existing patterns in their training data, meaning historical biases in hiring, lending, or policing can be embedded into automated decisions.

These AI systems also produce confident-sounding outputs even when completely wrong, leading to errors that seem authoritative rather than tentative. Recognising these limitations is not pessimism; it is essential for developing systems that are reliably effective in practice. Creating shared practices across institutions, industries, and communities becomes crucial when challenges surpass individual organisational boundaries.

Control and coexistence work together rather than in opposition. Testing, monitoring, and approval processes create confidence that enables broader beneficial deployment. Human oversight, appeal mechanisms, and transparency allow AI systems to augment rather than replace human judgment.

#### **Begin With Understanding**

Before setting limits, take the time to understand how systems truly function. Before establishing ethical principles, involve those affected in shaping them from the outset. Before developing compliance processes, base them on evidence of what produces better results.

So, how do we govern what we barely understand? We stop performing governance and start practising it. That means learning before legislating, listening before designing, and measuring before claiming success. The curtain must come down on governance theatre.

\* Chisom Obiudo is an admitted legal practitioner of the High Court of Namibia and a Chief Legal Officer at the Namibian Law Reform and Development Commission.

She serves as a member of the National Artificial Intelligence Technical Advisory Committee on law and governance.

Chisom holds a master's degree in Corporate Governance and professional certificates in Non-Executive Directorship, AI Governance, and Legislative Drafting. She can be reached at:chisomokafor11@gmail.com



## EIF mobilises over N\$5 billion for climate resilience projects

he Environmental Investment Fund of Namibia (EIF) has mobilised more than N\$5 billion in climate finance to strengthen community resilience, improve access to water, and enhance disaster preparedness across the country.

Speaking at the International Day for Disaster Risk Reduction commemoration in Windhoek, EIF Chief Executive Officer Benedict Libanda said the funds, sourced from multilateral and bilateral partners including the Green Climate Fund, have been invested in projects aimed at reducing climate vulnerability and promoting sustainable livelihoods.

"To date, EIF has mobilised over N\$5

billion in climate-related resources from multilateral and bilateral partners, including the Green Climate Fund. These resources have been invested directly into projects that strengthen resilience, promote sustainable livelihoods, and enhance early warning and disaster preparedness systems across Namibia," Libanda said.

He noted that Namibia faces significant climate risks, with projections from the Intergovernmental Panel on Climate Change (IPCC) indicating a potential four percent decline in annual rainfall and a ten percent increase in evaporation rates under a 1.5°C temperature rise.

At higher global temperature levels,

Libanda warned, the country could experience more intense droughts, unpredictable floods, and worsening food and water insecurity.

In response, the EIF has prioritised long-term resilience. Over the past three years, the institution has financed the drilling and rehabilitation of more than 180 boreholes across ten regions, providing potable water to thousands of rural households, farmers, and schools. These interventions, Libanda said, have helped reduce vulnerability to drought and water scarcity.

Through its national call for proposals, the fund continues to support climatesmart agriculture, community-based adaptation, and sustainable natural resource management, with a particular focus on youth and women-led initiatives.

Libanda highlighted the Integrated Regional Ecosystem Management Project (IREMA) as one of the EIF's flagship programmes, enhancing early warning systems, supporting drought recovery, and helping smallholder farmers rebuild livelihoods through a small-stock revolving scheme.

The EIF is also supporting the establishment of the National Emergency Operations Centre, which will coordinate disaster response and preparedness at the national level.

"Disaster risk reduction is not the responsibility of one sector or one institution. It is a shared national and global commitment," Libanda said, adding that Namibia must shift from a crisis-response mindset to proactive resilience-building.

He reaffirmed the EIF's commitment to mobilising resources, empowering communities, and driving innovation towards a climate-resilient and sustainable Namibia.



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## Only 3% of public entities submitted procurement plans on time

nly 3% of Namibia's public entities submitted their annual procurement plans on time for the 2025/26 financial year, highlighting persistent non-compliance across government, according to the latest Procurement Tracker

Namibia by the Institute for Public Policy Research (IPPR).

By the end of the 2024/25 financial year, 176 public entities were expected submit their annual procurement plans 2025/26 to the Procurement



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Policy Unit (PPU). However, by 30 September 2025, only 87 plans were visible on the e-Procurement Portal.

Of these, just five had been submitted before the December 2024 deadline, meaning only 3% of plans were filed on time.

"Making sure that the public has access to annual procurement plans remains a major compliance issue in the public procurement system," the IPPR stated.

The organisation said procurement plans are critical for transparency and accountability, as they show how public funds will be allocated and enable early oversight of potential irregularities.

IPPR warned that late or missing submissions "limit public scrutiny and weaken control over state spending."

"When procurement plans are delayed or not publicly accessible, it can hinder oversight and lead to inefficiencies in resource allocation," the IPPR said.

According to the report, the e-Procurement Client System—operated by the PPU to publish procurement plans online—remains underutilised due to poor compliance.

The IPPR said the lack of timely submissions undermines public confidence and hampers watchdog efforts to monitor government contracts.

The institute further linked the delays to broader governance weaknesses, stating that "persistent non-compliance reflects limited enforcement by the Ministry of Finance and Public Enterprises."

It noted that despite reforms introduced under the Public Procurement Amendment Act of 2022 and ongoing digital upgrades, many institutions continue to ignore basic legal requirements.

The IPPR suggested that consistent enforcement and possible sanctions may be needed to strengthen compliance.

It also cautioned that proposed amendments under the Public Procurement Amendment Bill, 2025 "will not address behavioural and capacity gaps unless accountability mechanisms are strengthened."

"On paper, the public procurement system is designed to promote fairness and efficiency, but in practice it continues to be undermined by delays, neglect, and lack of enforcement," the IPPR observed.

## From outflows to opportunity: Why Namibia must deepen Its capital markets and global visibility

By Arinze Okafor

The Bank of Namibia's recent economic bulletin, "Beyond the Borders: Trends in Namibia's Portfolio Investment," paints a revealing picture of our investment landscape, one that is outward-looking, sophisticated, and increasingly global.

Over the past fifteen years, Namibian investors have channelled more than N\$212 billion abroad, seeking depth, liquidity, and returns that our local market has struggled to match.

Yet beneath these impressive statistics lies a more sobering truth, we are exporting opportunity.

While our institutional investors have built world-class portfolios abroad, from Johannesburg to New York —the same level of ambition and visibility has not been mirrored at home. Our domestic market remains narrow, under-researched, and largely invisible to the global investment community.

The result is a paradox; a nation rich in savings but still starved of productive domestic investment.

For instance, pension contributions from young local teachers in Katima may eventually finance infrastructure in Cape Town rather than Otjiwarongo. This simple reality captures the essence of Namibia's capital allocation challenge where our savings are active, but their impact is happening elsewhere.

## Visibility Is the New Currency of Capital

In a world driven by data and transparency,

While our institutional investors have

built world-class portfolios abroad,

from Johannesburg to New York —the same level of ambition and visibility has not been mirrored at home.

visibility has become as critical as returns. Global platforms such as Bloomberg, Refinitiv Eikon, and other market intelligence systems are no longer just data terminals, they are discovery engines that shape which countries and companies attract capital.

If Namibia's listed and unlisted assets, ESG data, and sovereign indicators were more actively represented on these platforms, our investment narrative would shift from "small and peripheral" to "transparent and investable." In essence, data visibility is economic diplomacy as it signals confidence, credibility, and readiness to engage global capital on equal footing.

## The Financial Sector Strategy: Implementation Will Be the True Test

The recently approved Financial Sector Strategy provides a robust blueprint for deepening Namibia's capital markets. It rightly acknowledges the need to mobilize long-term savings for development while protecting financial stability. But its success will depend on implementation fidelity and, critically, on our collective willingness to rethink risk.

For decades, Namibia's investment culture has been shaped by conservatism, with a strong preference for fixed income, guaranteed returns, and low-volatility instruments. This prudence has served us well in uncertain times, but it has also limited our ability to fund the very growth we aspire to achieve.

#### **Recalibrating Risk Perception**

Under current NAMFISA regulations, pension funds are allowed to invest between 1.75%-3.5% of assets in unlisted investments, a ceiling that remains largely underutilized. The touted proposals to increase this limit to 5% are both bold and necessary. But regulation alone will not unlock impact.

Unless there is a psychological shift from "avoid risk" to "manage risk intelligently" the new limits will remain symbolic rather than catalytic. The developmental potential of our pension and insurance funds lies not merely in their size but in their allocation behavior in terms of how capital is deployed to back local enterprise, infrastructure, and innovation.

To achieve this, Namibia needs credible fund managers, transparent governance, strong valuation frameworks, and an enabling ecosystem that rewards performance and accountability. These are the foundations of investor confidence, not fear of risk, but mastery of it.

#### From Safe Assets to Smart Assets

The narrative must now evolve from "safe assets only" to "smart assets with impact." The unlisted market when properly structured, regulated, and disclosed offers not only financial return but also social and developmental dividends. It supports SMEs, infrastructure, and inclusive growth, the very objectives enshrined in our national development plans.

By pairing data visibility with regulatory courage, Namibia can attract both domestic and global investors into productive sectors. This is how we convert the N\$212 billion story from one of capital flight to one of capital formation.

#### The Way Forward

Namibia stands at a defining moment. The outward investment trend demonstrates sophistication, but it also reveals a critical gap that must be addressed. Closing this gap requires deliberate action on several fronts. We must amplify Namibia's presence on global data and analytics platforms so that our financial, ESG, and developmental indicators are visible, credible, and attractive to investors.

The full operationalisation of the Central Securities Depository (CSD) and its integration with regional and international systems will be essential to improving market efficiency and investor confidence. Equally important is the need to reframe our national perception of risk, moving beyond a culture of caution to one that views developmental investing as both prudent and profitable.

Finally, empowering a new generation of fund managers to mobilize domestic savings into transparent, high-impact local projects will be key to unlocking inclusive growth. If we succeed, Namibia will no longer be known merely for exporting capital, but for exporting confidence, innovation, and value, thereby transforming our savings into engines of national development.

\*Arinze Okafor CFA, CAIA is a seasoned investment professional with a strong passion for fostering impactful investments and skills and capacity building. He currently serves as Executive Investment Director at Movane Asset Management, is the Treasurer of the Namibia Tennis Association, and is the founder of the Namibia Investment and Finance Academy (NIFA). The views expressed herein reflect his independent perspective.



## Ngurare warns of rising disaster risks to Namibia's economy and infrastructure

Prime Minister Elijah Ngurare has warned that Namibia's economy and infrastructure remain vulnerable to disasters such as droughts, wildfires and urban fires, which continue to cause major losses.

He said weak local preparedness and limited risk-based planning often lead to preventable damage, adding that stronger national coordination and investment in resilience infrastructure are crucial to reducing long-term costs.

Speaking at the International Day for Disaster Risk Reduction in Windhoek, held under the theme "Fund Resilience, Not Disasters," Ngurare said development planning must be guided by real data on hazards and vulnerabilities as outlined in the National Risk Profile.

"With a clear comprehension of the hazards and vulnerabilities in sectors, towns and villages, we should be able to prioritise risks, easily identify hotspots, and properly guide investments where they are needed The centre will provide a coordinated communities at risk and decision-makers.

most. This should be the foundation for risk-informed planning and implementation across all sectors to mitigate disaster plans. impacts," he said.

Ngurare said the National Risk Profile provides key insights into the risks faced by different sectors, regions and communities, enabling both government and private investors to make informed decisions on where to direct resources.

He said the government is finalising the operationalisation of the National Emergency Operations Centre, which will coordinate early warning systems, risk monitoring and disaster response.

"The centre will provide a coordinated platform for anticipating risks, monitoring hazards, and translating systematic data into timely, actionable information for communities at risk and decision-makers." Ngurare said.

He warned that disasters are not only humanitarian challenges but also major economic risks that can delay national development goals. To address this. he called on all Offices, Ministries and Agencies (OMAs), as well as regional and

local authorities, to integrate disaster risk reduction into their annual budgets and

"I therefore call upon all sectors, Offices, Ministries and Agencies, Regional Councils, and Local Authorities to mainstream disaster risk reduction into their annual plans and allocate appropriate budgetary provisions to strengthen resilience across all spheres of our economy," he said.

Ngurare announced the reintroduction of the Food-and-Cash-for-Work Programme, which will link emergency relief to productive community projects such as land rehabilitation, rural road maintenance and water harvesting.

"The Food-and-Cash-for-Work Programmes not only provide immediate relief by ensuring access to food and income, but they will empower households to withstand and recover from future crises." he said.

disaster Ngurare emphasised that preparedness must be viewed as a strategic investment in national development rather than a reactive response to crises.



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#### JSE Sectors: Year to Date Performance in % Telecommunications Technology SA Listed Property Precious Metals Industrials Health Care Financials = 961V ■ %YTD Energy Consumer Staples Consumer Services Consumer Discretionary Construction and Materials Basic Materials 150





