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THE BRIEF
News Worth Knowing

MVA Fund spends N$325 million annually on road crash victims

MONDAY 27 OCTOBER 2025

MAIN STORY

MVA Fund spends N$325 million annually on road crash victims

The Motor Vehicle Accident (MVA) Fund disburses an average of N$325 million each year, with around N$200 million spent on medical expenses for road crash victims, according to MVA Fund CEO Rosalia Martins-Hausiku.

Martins-Hausiku said the Fund's spending reflects both the scale of Namibia's road safety crisis and the need for preventive investment in the country's healthcare system.

"Some of these monies can go towards capacitating public hospitals with necessary equipment," she said, adding that this would enhance the nation's ability to treat and rehabilitate victims effectively.

Crucial Dates

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

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Addressing delegates at the 10th Annual Road Safety Conference in Swakopmund, Martins-Hausiku stressed that the Fund's mission extends beyond compensation, focusing instead on long-term rehabilitation, dignity restoration and public safety education.

"Our mandate extends beyond the award of benefits; it is about preserving life, restoring dignity, and contributing to national development," she said.

Namibia continues to record a worrying rise in road fatalities, with 13.8 deaths per 100,000 people this year, up from 11.3 in 2024.

Although injury rates have declined slightly to 145.2 per 100,000, the Fund noted that the social and economic impact remains severe.

"These are not mere statistics; they represent real people, Namibians whose dreams and aspirations are cut short," Martins-Hausiku said.

She added that most accidents result from preventable behaviours such as speeding, fatigue and drunk driving.

She said the Fund is partnering with law enforcement agencies, local authorities and educational institutions to promote safer road use through awareness programmes and data-driven enforcement.

Martins-Hausiku also highlighted efforts to digitise the Fund's operations to improve access to claims and enhance transparency.

"New partnerships with institutions such as NUST and MTC aim to use technology and innovation in public education for safer road behaviour. When all else fails, we must create a forgiving and responsive environment," she said.

Meanwhile, National Road Safety Council Chairperson Eliphas !Owos-ôab said progress in reducing road fatalities remains constrained by outdated legislation and institutional weaknesses.

He said the Council continues to operate under the National Road Safety Act of 1972, which lacks the provisions required to address modern challenges such as data integration, enforcement coordination and public education.

"The Council continues to operate under the outdated National Road Safety Act of 1972, which lacks the necessary provisions to address modern challenges," he said.

!Owos-ôab urged government to fast-track the Road Safety Management Bill to empower the Council with full authority to execute its mandate effectively.

"The transformation of the National Road Safety Council into a fully fledged, capacitated Road Safety Agency is not just a strategic necessity, but a moral imperative," he said.

CNNC Rössing Uranium
Working for Namibia

NAMIBIA – CHINA GEN Z YOUTH EXCHANGE PROGRAM

The President asked, Rössing Uranium delivered

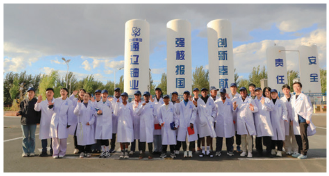
In April this year, the President of Namibia, Her Excellency Netumbo Nandi-Ndaitwah, visited the Rössing Uranium Mine, emphasizing that Namibia must not only extract its natural resources but also add value through beneficiation. She further highlighted that corporates should take responsibility in supporting society and stressed that the development of nuclear energy is crucial for Namibia's future energy security.

Inspired by her remarks, Rössing Uranium's majority shareholder, China National Uranium Corporation (CNUC), along with its parent company, China National Nuclear Corporation (CNNC)—one of the world's leading enterprises in nuclear energy—took a bold step in response to this national call and launched the "Generation-Z International Exchange Program."

This seven-day educational exchange program provided an opportunity for 12 outstanding Namibian learners from various regions to travel to China between 20-28 September. The goal was to deepen their understanding of nuclear energy as a clean energy source, while also fostering cross-cultural exchange and friendship.

During the excursion, the learners visited several key nuclear energy sites:

- Beijing Research Institute of Uranium Geology (BRIUG): Science and Technology Museum and the Analysis and Testing Center
- China Science and Technology Museum (CSTM): Nuclear Energy Exhibition
- CNNC Tongliao Uranium Industry: Qianjiadian Uranium Mine
- Zhangzhou Energy Science Popularisation and Culture Museum (ESPCM): Nuclear Power Plant and In-Situ Leaching Plant



Cultural experiences included visits to:

- Olympic Park: Bird's Nest and Water Cube
- Tian'anmen Square and the Forbidden City
- Daxing International Airport: Art installations
- Kulangsu Island in Xiamen: Historical ferry tour
- The Great Wall of China: South gate route to the highest beacon tower

In addition to the educational and cultural tours, the learners explored various Chinese cuisines, learned to use chopsticks, and stayed at some of China's top hotels. For many, it was their first experience flying on a plane or traveling by high-speed train.

Welcoming the learners back to Namibia, Mr. Jingtao (Frank) Chang, President of CNUC Namibia Mining Limited, remarked: *"We are deeply aware that the future of nuclear energy lies in young people and international cooperation. Namibia possesses abundant uranium resources, and China has advanced nuclear technology. Cooperation between China and Namibia will surely inject new vitality into clean energy development and yield even greater results."*

The Generation-Z Exchange Program was fully sponsored by CNNC, with a direct investment of over 1.2 million Namibian dollars.

Nambago Thokozile Inekela Shivute, 14 years
Groote Schuur High School

"I would say the visit to the Geological Museum of China and the playground were the highlight of my trip. Getting to see that beautiful display of rocks was amazing. The playground was good because we got to play and interact with each other and feel like children again. I am grateful for this life-changing trip."

Elrechia Faith Crezelda Subes, 15 years
Westside High school

"I cannot put this experience into words. The Nuclear Power Plant visit was the most exciting part for me. I made new friends and learned that Chinese people are kind, smart and unpredictable. Everyone wanted to touch my hair."

Berlize Ria Fuls, 15 years
Pro-Ed Private School

"The Bird's Nest Olympic stadium lit up at night and experiencing that modern technology was beautiful. Gaining some insight into how uranium is mined was extremely interesting. We also got to see ancient Chinese architecture. The Great Wall of China was my highlight."

Jeremia Mia Nekongo, 14 years
Oshakati Private School

"I enjoyed being with new people and experiencing a whole different culture. Thank you to everyone who made the experience possible. Anything is possible if you set your mind to it."

Benjamin Shiimi Jacobus, 13 years
Oshakati Private School

"The exhibits at the Zengzhou New Energy Science Museum were fun and interactive. One of the highlights was The Great Wall of China. The walk was long but worth because it was incredible to see one of the great wonders of the world. I am grateful for this opportunity, and I will cherish the knowledge, memories and friendships from this trip for the rest of my life."

Dean Dawiano Jossoph, 14 years
St Theresia JSS

"What stood out for me was the high-speed train and the visit to the CNUC Uranium Mine. They showed us how uranium is mined. I grew close with the other children on the group, especially while climbing the Great Wall of China"

Kuhepa Ngahema, 14 years
Riquelle JS School

"I enjoyed exchanging gifts with the Chinese students and learning about the different rocks at the Beijing Institute of Uranium Museum."

Ondjazemua Uaroua, 16 years
Kamanjab Combined School

"The visit to the China Science and Technology Museum, especially the fourth floor of the museum as it focuses and demonstrates how technological power can shape the future. I also enjoyed learning more about nuclear power plants."

Etuhole Pewa Ithindi, 15 years
St Paul's College

"I was awe-struck by the beauty in Beijing. At the Beijing Research Institute of Uranium Geology, they showed us the tools that were used to mine the first uranium ore in China. We also learned how nuclear waste is safely stored. I loved the fact that they did not just tell us about everything, but we got to participate and experience some of the processes. The memories and friendships from this trip will remain with me forever."

Maria Uyembe Kanyanga, 14 years
Bunya Combined School

"The Olympic stadium and water cube were the highlight of my trip. The building changes colors when it gets dark and that was nice. I am grateful for this once-in-a-lifetime opportunity that I never could have imagined."

Hella Nuukongo Kaalola, 14 years
Ontananga Secondary School

"The high-speed train felt comfortable and relaxed. We learned about the hydrometallurgical plant and nuclear power plant. Thanks to the organisers for this opportunity. I hope you can do this again as Namibians can gain a lot from this experience."

Izen Mwandingi, 14 years
Olukolo Secondary School

"This trip was full of firsts for me. It was my first time flying and riding on a high-speed train. We visited the China Science and Technology Museum, the forbidden city and Great Wall. This trip gave me knowledge, friendships and memories that I will carry for the rest of my life."

Nandi-Ndaitwah to retain industry, mines and energy portfolio until further notice

President Netumbo Nandi-Ndaitwah will continue to serve as Minister of Industry, Mines and Energy until further notice, as the Presidency has not indicated a timeframe for any possible leadership adjustments.

This follows the President's engagements with both staff and management of the Ministry of Industry, Mines and Energy (MIME).

According to Presidential Spokesperson Jonas Mbambo, the meetings were aimed at allowing President Nandi-Ndaitwah to familiarise herself with the ministry's operations and gain insight into its internal workings.

Mbambo said the management team was scheduled to deliver presentations on Thursday, providing an overview of how the ministry functions and outlining key areas of progress and challenges faced over the past seven months.

“The purpose of the meeting was to familiarise myself with the workings of the ministry. On Thursday, the management team is expected to deliver presentations outlining how the ministry operates and highlighting its key activities over the last seven months,” he said.

This development follows the President’s removal of Natangwe Ithete from his duties as Deputy Prime Minister and Minister of Industry, Mines and Energy, with immediate effect. Ithete, however, will remain a Member of Parliament.

Ithete was appointed in March 2025 to serve in the dual role while overseeing the newly merged ministry.

According to the Presidency, the decision to relieve him of his duties was made in line with Article 32(6) of the Constitution of the Republic of Namibia.

The Presidency further stated that, to ensure continuity and effective coordination, President Nandi-Ndaitwah will assume direct responsibility for the Ministry of Industry, Mines and Energy with immediate effect.

Before his appointment as Deputy Prime Minister and Minister, Ithete served as Chairperson of the Parliamentary Standing Committee on Economics and Public Administration from 2020 to 2025. He also previously served as Deputy Minister of Finance under former President Hage Geingob from 2015 to 2020.

This comes after President Nandi-Ndaitwah, in May, appointed Kornelia Shilunga and Carlo Lord Muhamed McLeod as Special Advisors in the Presidency, tasked with establishing and managing the newly created Upstream Petroleum Unit.

The move shifted oversight of the oil and gas sector from the Ministry of Industry, Mines and Energy to the Office of the President.

Beyond diagnosis – Turning insight into lasting progress

By Chaze Nalisa-Jagger

Across professional platforms such as LinkedIn, some argue that employee surveys are outdated in a world of instant feedback, digital dashboards and continuous listening tools.

“Data should be gathered with care, combining numerical results with qualitative comments to provide a balanced view.

However, surveys remain one of the few methods that capture a comprehensive, structured picture of employee sentiment across an entire organisation. They are not obsolete, but they must evolve.

When surveys fail to produce visible action, they lose meaning and erode trust. The real issue is not the survey itself but the perception that organisations are unwilling to turn insight into progress.

This perception, often voiced in focus groups, exit interviews and feedback sessions, does not stem from employee apathy but from disillusionment.

Before the Survey: Setting Purpose and Readiness for Truth

The groundwork for a successful survey is laid long before the first question is sent. The organisation must clearly define its purpose, scope and desired outcomes.

Leaders should understand that a survey is not an evaluation tool, but a mirror that reflects employee experience.

This requires readiness to face uncomfortable truths with humility and openness.

Communication before launch is essential. Employees must know why the survey matters, how responses will be used, and what actions will follow.

When purpose and expectations are clearly communicated, employees respond with trust and honesty, and the organisation is better positioned to act with clarity.

During the Survey: Listening with Intent

The survey process itself must reflect the organisation’s values of openness and respect. It is not enough to achieve high participation; the goal is meaningful participation. Employees must feel psychologically safe to answer honestly.

Data should be gathered with care, combining numerical results with qualitative comments to provide a balanced view. Maintaining visibility and communication during the survey period reassures employees that their voices are heard.

When leaders and HR actively support the process, it reinforces the message that feedback matters and that this is not a compliance exercise, but an act of organisational learning.

After the Survey: From Feedback to Action

The moment the survey closes is the beginning of real work. Results should be shared promptly and transparently, even when they reveal difficult realities.

Avoiding or filtering results undermines trust. Leaders, including HR, must ensure that findings are communicated clearly, with both challenges and strengths acknowledged.

Employees should be invited into the next stage of the process: creating solutions together. Genuine collaboration builds ownership and commitment.

When actions are visible and outcomes are tracked over time, employees can see that their feedback leads to change. This is where surveys evolve from diagnosis to transformation.

Implementation: From Insight to Systemic Progress

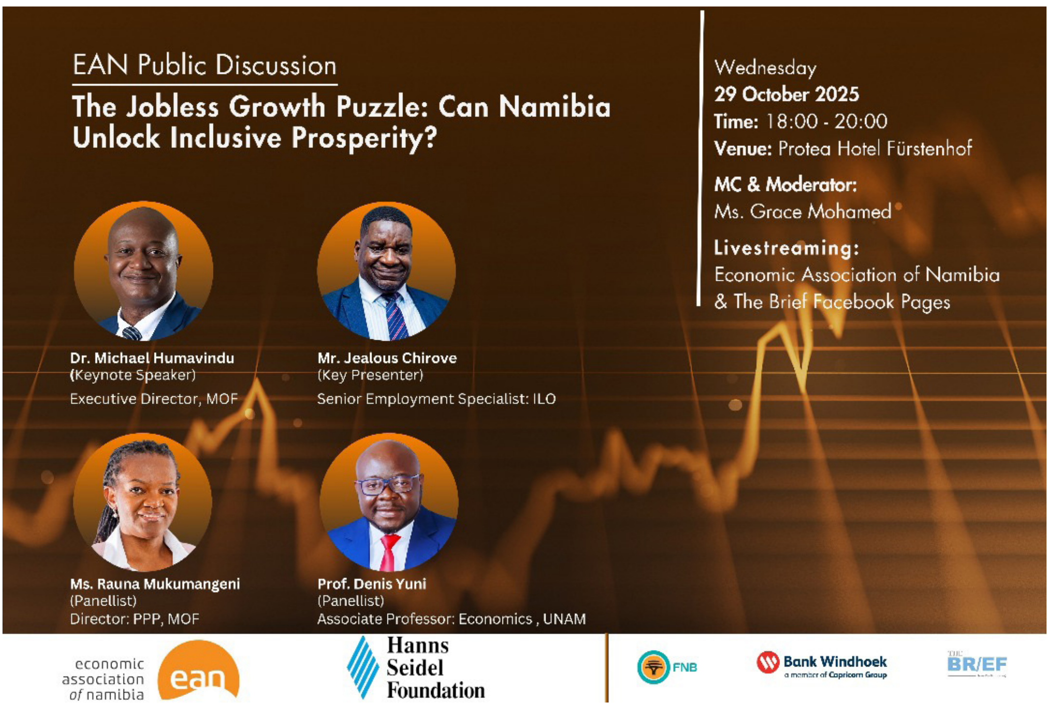
Sustained progress requires connecting survey findings to the wider systems that shape behaviour and culture. Organisations must ask whether their structures, leadership practices and policies reinforce or undermine engagement.

Addressing surface issues without understanding root causes leads to short term improvement but long-term frustration. Instead, feedback should inform strategic planning, leadership development and organisational design.

When survey insights are linked to measurable outcomes and revisited regularly, they become a vital instrument of systemic progress rather than an isolated event.

The Role of HR Leadership

Human Resources holds a pivotal



role in transforming survey feedback into lasting improvement.

HR is both strategist and facilitator, responsible for ensuring that surveys are designed, delivered and analysed in a way that produces meaningful insight.

Its responsibility does not end at data collection; HR must interpret results, identify trends, and connect findings to people strategies such as leadership capability, performance management, and workforce development.

HR also has a critical role in supporting leaders to understand the results of their teams, coaching them to listen without defensiveness and to create collaborative action plans.

By linking progress on survey outcomes to leadership performance reviews and organisational KPIs, HR ensures accountability and reinforces the message that culture and engagement are shared responsibilities, not optional initiatives.

HR's ultimate goal is to build a feedback culture where listening and action become part of the organisation's rhythm, not a once-a-year ritual.

The Role of Leadership

Leadership determines whether survey insights lead to real change or fade into disappointment. Executives and managers must treat survey results as strategic intelligence, not criticism.

Their role is to interpret feedback through a lens of learning, asking what the data reveals about systems, behaviours and communication. Leaders set the tone by responding with humility and transparency.

They must engage with their teams, discuss results openly, and co-create solutions rather than imposing them. True leadership in this context is about curiosity, courage and follow through.

When employees see leaders taking feedback seriously and acting visibly, it strengthens credibility, loyalty and engagement.

Leaders must also model the behaviours the survey aims to promote, listening, accountability and respect, turning the process itself into a demonstration of the values they wish to instil.

The Role of All Employees

Every employee, regardless of role or level, has a stake in the success of a survey. Participation is more than answering questions; it is a statement of engagement and ownership in the organisation's growth.

Employees contribute by being honest, constructive and specific in their responses. After the survey, they play an equally important role in supporting and implementing agreed actions.

Progress cannot rest on leadership alone; it depends on shared commitment.

When employees understand that their feedback shapes decisions and that they are part of the solution, a culture of collective accountability emerges.

This mindset turns surveys into living dialogues that drive collaboration, innovation and continuous learning.

Final Thought: Never Diagnose Without the Will to Act

The value of any survey is measured by the action that follows it. When organisations ask for feedback but fail to act, they teach employees that honesty is futile. When they respond transparently and consistently, they build credibility and engagement.

Regular updates on progress, even small wins, reinforce belief in the process. Over time, this pattern of listening and responding strengthens trust and unites employees around shared goals.

Trust is not built through promises, but through proof, visible, sustained and inclusive action.

Surveys should never be treated as an end but as a beginning, an opportunity to reflect, engage and transform.

Their impact depends not on the questions themselves, but on the integrity of the process, the courage to face the answers, and the shared determination to change.

If an organisation is not ready to act, it should not ask.

When HR, leaders and employees each play their part, feedback becomes a living force for progress, shaping not only how organisations measure success, but how they achieve it.

Chaze Nalisa-Jagger is the Head of HR at IntraHealth Namibia

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Namibia's tourism and creative sectors push for policy reforms to unclock growth

Namibia's tourism, culture, creative industries (CCI) and sport sectors face significant barriers that are limiting growth, job creation and investment, according to sector leaders who spoke at the Namibia Public-Private Forum.

Key challenges highlighted include limited international air connectivity, poor road infrastructure, slow and inconsistent visa processes, inadequate funding and incentives, lack of production facilities, weak digital systems and unresolved land and permit issues.

Gys Joubert, CEO of Gondwana Collection Namibia, said the country's tourism sector remains constrained by high flight costs and the under-utilisation of airports in Walvis Bay and Katima Mulilo.

He stressed the need for better airlift, improved road access and stronger international marketing under Brand Namibia.

"Brand Namibia should promote the country as a premier destination for tourism, sport and the creative industries. We could possibly benchmark with Rwanda, which is doing it successfully," Joubert said.

He added that visa challenges were another major barrier. Short-stay visas within the KAZA region, MICE visas, and e-visa system failures,combined with understaffing at ports of entry,continue to hinder cross-border tourism and business travel.

Joubert recommended harmonised visa arrangements, such as a SADC Uni-Visa, to promote multi-destination travel.

"The main constraint facing the tourism sector is the availability and price of international flight tickets to Namibia. Other local airports in Walvis Bay and Katima Mulilo are under-utilised and have potential for upgrades," he said.

In the creative industries, Tjuna Daringo, Vice-Chairperson of the Filmmakers Association of Namibia, said low media exposure, limited funding and the absence of incentives continue to restrict growth.

"Many projects depend on small grants or personal resources, while inadequate studios and post-production facilities force work to be outsourced to other countries," Daringo said.

"Government should introduce incentives for creative projects, such as co-financing or cash rebates for the film sector, and duty or tax rebates on the importation of filming equipment."

Cross-cutting issues raised across the sectors include unreliable data, bureaucratic inefficiencies, slow digitalisation, and unresolved land tenure concerns for tourism concessions, leaseholds and permits for creative projects.

The speakers proposed the creation of a public-private think tank to provide policy clarity and guide sustainable land use for sector development.

According to official data, the tourism sector contributed 1.6% to GDP and 5.4% of total employment in 2024, while arts, entertainment and other services contributed 1.5% to GDP in both 2022 and 2023. The sport sector accounted for 1.0% of total employment in 2024.

The sector leaders emphasised that tackling these constraints could create tens of thousands of jobs and accelerate progress towards the objectives of Namibia's Sixth National Development Plan (NDP6).

Namibia's green hydrogen ambitions meet a moment of reflection

BRIEFLY

When RWE withdrew from Namibia's US$10 billion Hyphen Hydrogen Energy project, it did so quietly.

Three weeks later, the Ohlthaver & List Group sold its majority stake in Cleanergy Solutions Namibia to its Belgian partner.

Two unrelated exits, one foreign and one local, nevertheless raise similar questions about the pace and resilience of Namibia's green hydrogen ambitions.

The government has positioned green hydrogen as a pillar of its next growth phase, a transition from mineral extraction to renewable energy exports.

Yet the recent shifts expose the structural realities beneath the promise. Namibia's empowerment framework places strong emphasis on ownership, but less on the practical enablers that make ownership sustainable: access to capital, technical capacity and long-term risk cover.

The proposed 51% local ownership rule reflects a commendable push for inclusion, but alone it cannot overcome the limitations of small financial markets and the need for specialised expertise.

Local participation depends not just on equity shares but on the ability to remain invested when external conditions change.

Foreign partners, backed by global portfolios, can wait through uncertainty. Local investors, operating within a smaller and more exposed economy, have fewer buffers.

When market pressures rise, domestic players often have to step back, leaving projects intact but less rooted in local capability. None of this undermines Namibia's green hydrogen potential, it remains vast. The country's geography, port access and political stability still make it one of Africa's most promising energy frontiers. But recent developments underline a central challenge: building an industry that endures beyond the announcement stage.

Real empowerment lies not only in local ownership but in developing the institutions, skills and financing tools that allow Namibians to stay invested for the long term.

Without this foundation, projects risk remaining externally driven, even if they carry Namibian names and aspirations.

Namibia's energy transition will depend less on the size of its announcements and more on the strength of its domestic capacity to sustain them.

**** Briefly is a weekly column that is opinionated and analytical. It sifts through the noise to make sense of the numbers, trends and headlines shaping business and the economy with insight, wit and just enough scepticism to keep things interesting. THE VIEWS EXPRESSED ARE NOT OUR OWN, we simply relay them as part of the conversation.***

40% of Namibian households still without toilets

Namibia continues to face serious sanitation challenges, with 40% of the country's 756,339 households still practising open defecation, according to the 2023 Census Report released by the Namibia Statistics Agency (NSA).

Speaking on behalf of the Minister of Agriculture, Water and Land Reform at the first National Sanitation Symposium, Deputy Minister Ruthy Masake said the situation remains most severe in rural areas and informal settlements. In the Zambezi Region alone, 77.5% of households, or 28,909 out of 37,296, still lack access to proper sanitation facilities.

"Although the country has made significant strides in the supply of potable water to households, the same cannot be said about sanitation. The Namibia Statistics Agency's 2023 census report indicates that 40% of 756,339 households nationally are practising open defecation. In Zambezi Region, 28,909 households out of 37,296, or 77.5%, are practising open defecation," she said.

Masake emphasised the need for greater investment in sanitation infrastructure and increased public education on hygiene, noting that a paradigm shift was required to raise awareness across all levels of society.

She added that the country's existing policy and strategic frameworks, including the Water and Sanitation Sector Policy of 2008 and the National Sanitation and Hygiene Strategy (2022–2027) ,provide a solid foundation for coordinated national action.

"As we work hard to deliver on our sanitation programmes, we must ensure that the entire process of safely managing human waste, from containment, such as toilets, to final safe disposal or beneficial reuse of treated by-products, is fully addressed. This is essential for public health, environmental protection, and achieving the Sustainable Development Goals (SDGs) for Water, Sanitation and Hygiene (WASH)," she said.

The Deputy Minister reiterated that access to sanitation is not a privilege but a fundamental human right, central to Namibia's social and economic development.

She stressed that improving sanitation is vital to protecting public health, safeguarding the environment, and meeting United Nations Sustainable Development Goal 6.2, which calls for universal access to basic toilets and the elimination of open defecation.

Creating wealth at every stage of life - A Namibian perspective

By Deon van Dyk

In Namibia, meaningful discussions about personal finance often occur too late—typically in response to a financial crisis or major life event.

Yet, wealth creation is not an event; it is a lifelong process that requires foresight, discipline, and adaptability. Much like Namibia's vast and open landscapes, financial growth unfolds over time.

Regardless of whether one is in their twenties or approaching retirement, proactive financial planning today will profoundly influence tomorrow's outcomes.

1. The Namibian Financial Context

While international financial principles offer valuable guidance, Namibia's socioeconomic and cultural realities demand a localised approach.

Extended family structures, cultural obligations, and variable income patterns shape the financial decisions of Namibian households.

Contributions to community events such as weddings or funerals, supporting siblings' education, or investing in property within Windhoek or other regions, are integral parts of our financial landscape.

"Extended family structures, cultural obligations, and variable income patterns shape the financial decisions of Namibian households.

Consequently, effective financial planning in Namibia must balance personal goals with familial and communal responsibilities.

2. Financial Priorities Across Time Horizons

Short-Term Goals:

Building an emergency fund is the first step. Too often, a car repair, a medical bill, or unexpected family responsibility derails longer-term plans. Aim to have at least three months' income saved, no matter your age.

Medium-Term Objectives

During the accumulation phase, individuals often balance multiple financial commitments: funding education for themselves or dependents, repaying debt, or saving for a home.

Many Namibians also face the "sandwich generation" dilemma—simultaneously supporting children and ageing parents. Strategic budgeting and disciplined saving during this stage are crucial to maintaining financial stability.

Long-Term Objectives

Long-term wealth goals center on retirement readiness, intergenerational wealth transfer, and legacy planning. Early and consistent investment in retirement funds significantly reduces the financial burden later in life, enabling individuals to retire with dignity and to leave meaningful assets—financial or otherwise—to their beneficiaries.

3. Financial Planning Through the Life Stages

Early Adulthood (20s–30s): Establishing the Foundations

This stage is characterised by income growth and the development of financial habits. Even modest, consistent contributions to savings or investment vehicles can yield substantial long-term benefits through the power of compounding. Key recommendations include:

- Open a tax-efficient savings or investment account as early as possible.
- Distinguish between productive ("good") debt—such as home loans—and unproductive ("bad") debt, such as high-interest consumer credit.
- Obtain adequate medical cover to protect against unexpected healthcare costs.
- Begin retirement savings immediately; consistent contributions of even N$500 monthly at this stage can surpass larger contributions made later in life.

Midlife (40s–50s): Balancing Commitments and Preparation

At this stage, individuals often experience peak earning potential but also heightened financial pressure. Competing demands—children's education, home maintenance, and elder care—necessitate careful prioritisation. To strengthen long-term financial security:

- Increase retirement contributions to capitalise on compound growth and tax benefits.
- Establish or expand education savings plans, as tertiary education costs in Namibia continue to escalate.
- Reassess life insurance, estate planning, and will provisions to ensure dependents are adequately protected.

Later Life (60s and Beyond): Consolidation

and Legacy

Retirement marks the transition from income accumulation to preservation and distribution. Medical costs and inflation present significant challenges in this stage, requiring prudent financial management. Individuals should:

- Regularly review retirement income to ensure it covers living and healthcare expenses.
- Simplify their financial affairs by reducing unnecessary debt and consolidating assets.
- Engage in legacy planning—passing on assets, knowledge, and values to future generations.

4. The Value of Professional Financial Advice

Financial planning is dynamic, not static. Life events—career changes, business ventures, or health challenges—can alter financial trajectories unexpectedly. Engaging a qualified financial adviser provides critical guidance and accountability. In Namibia, professional advisers possess the contextual understanding of local tax frameworks, investment products, and cultural expectations necessary to craft tailored and sustainable financial strategies.

Conclusion

A strategic financial plan transforms uncertainty into opportunity. In Namibia, building wealth extends beyond individual prosperity—it is an act of empowerment for one's family, community, and future generations. With discipline, expert guidance, and consistent commitment, every Namibian can navigate the journey toward financial independence and security.

*** Deon van Dyk is the Company Wealth Manager at Momentum Investments Namibia***

Old Mutual Investment Group Namibia appoints Sara Mezui Engo as Chief Investment Officer

Old Mutual Investment Group Namibia (OMIGNAM) has appointed Sara Mezui Engo as Chief Investment Officer for Unlisted Investments, effective immediately.

Before joining OMIGNAM, she worked at the Government Institutions Pension Fund (GIPF), where she led the global alternative investments programme, investing in private equity, private credit, property, and infrastructure.

Mezui Engo has more than 16 years of experience in investment management across listed and unlisted markets.

She previously held positions at RMB Asset Management (now Momentum Investments), EMH Prescient Investment Management, and Liquid Africa (now Enko Capital).

"I am honoured to join Old Mutual Investment Group Namibia at such a dynamic time. OMIGNAM's legacy of trust, innovation, and impact-driven investing resonates deeply with my own values. I look forward to building on this foundation to unlock private market opportunities that not only deliver returns but also catalyse inclusive growth," said Mezui Engo.

"Private markets are a powerful lever for transformation. By aligning capital with purpose, we can address structural challenges and accelerate infrastructure development. I am particularly excited about OMIGNAM's role in mobilising private sector capital to drive sustainable progress."

Mezui Engo has chaired the Investor Advisory Boards of the Old Mutual RSA Education Fund, the Boxwood RSA Property Fund, and the Growthpoint RSA Healthcare Property Fund. She has also served in advisory roles for global venture capital and pan-African private equity funds.

In Namibia, she previously chaired the Retirement Funds Institute of Namibia and was the first Finance-designate Commissioner on the Law Reform and Development Commission.

She holds degrees in Management Sciences (Investment Management) and an MBA in Finance and Leadership from the University of Stellenbosch, as well as a Private Markets Investing qualification from the Saïd Business School, University of Oxford.

The best gift for Madam President

By Kledura Imalwa

Guess what? It is our first female president's birthday week! After the gesture of a 100 roses, I found myself being asked repeatedly: "How should we celebrate Madam President's birthday?"

Mr. Absai, a photographer from State House, suggested, "I would love to celebrate her through a collection of photos." I thought it was a brilliant idea to tell her story through images captured during her years of service, even including some from her days as a youth activist. Another person, reflecting on the gesture of the 100 roses, said, "That's was such a beautiful gesture. Since she took over at State House, we've felt seen and valued, but we just never thought to show our appreciation."

That made me pause and reflect. What is the best way to celebrate a leader like Her Excellency, Dr. Netumbo Nandi-Ndaitwah?

After pondering for a while, one question came to mind: what does our President love most? If we were to ask ourselves what is in her heart when she wakes up and goes to bed each day, the answer, I believe is simple; Namibia and her people. She is a proud Pan-Africanist who carries the aspirations of this nation and continent with deep commitment.

So, what then is the best birthday gift we can give her?

Not material gifts, but national action.

Let us move beyond the material. Our President does not need a full-page corporate feature if your company does not pay taxes or your employees lack proper protective equipment. The greatest gift we can give her is genuine service, true patriotism, and purposeful action. Deliver on the mandate you are entrusted to serve.

Each Namibian young or old, student or professional, employed or unemployed has a role to play. The most meaningful celebration would be for all of us to serve Namibia diligently in our various capacities, with integrity and compassion. Students should commit to their education and pursue excellence relentlessly. Entrepreneurs should plough back into their communities and empower others as they rise. Public servants must serve with a heart for the people and lead with integrity. Every citizen, whether a taxi driver, nurse, vendor, teacher, or artist, should contribute meaningfully to our national progress.

Recently I had the privilege of attending the inaugural NamPPF, and honestly the room felt her commitment to lead and transform our great nation. In her words, “I want to lead a nation of business unusual.” She continued to say that “we can have many of such meetings but we will be measured by the outcomes and how they impact livelihoods of the Namibian people.”She also emphasized that unity can turn the impossible into possible, echoing our founding father’s famous words, “United we stand, divided we fall.” I wish the whole nation had been in that room to witness who they voted for, because I, for one, will never regret my choice.

On the day of her birthday, 29 October, I call upon all Namibians especially those with access to social media to write a personal pledge. This is an invitation to commit to being better citizens, better human beings, and active participants in our shared future.

A pledge could be as simple as promising to be kinder on the roads, to respect colleagues and employees, to be punctual, to deliver on your mandate, to support local businesses, or to love and uplift one’s family. It should be posted in this format:

I, Kledura Imalwa, pledge to be an advocate for women’s inclusion in critical industries. Happy Birthday, Madam President. We love you! Long live the Land of the Brave. #NNNbirthdaywishes #pledge

To mark this special occasion, women are encouraged to wear the official dress and scarf in honor of the President, while men will be led by the First Gentleman in a show of solidarity and unity. Let us make this a birthday celebration like no other not just in flowers or words, but in actions that uplift our nation and echo the values our President stands for.

Happy Birthday, Madam President. Namibia celebrates you with love, respect, and commitment.

In closing, Modhikwa kamuna ooproblem!!

Namibia set to roll out 5-year investor visas to boost investment and growth

President Netumbo Nandi-Ndaitwah has announced sweeping visa and economic reforms, including the introduction of five-year visas for serious investors, as part of efforts to attract long-term investment, improve Namibia's ease of doing business, and strengthen the country's economic competitiveness.

Delivering her closing remarks at the Namibia Public–Private Forum held in Windhoek, Nandi-Ndaitwah said the Ministry of Home Affairs must urgently review and simplify the visa application process to make it easier for investors and visitors to enter the country.

"The visa regime must be reviewed and application forms simplified to make it easier for investors and visitors to access the special visa programme," she said, adding that "serious investors should be granted five-year permits."

She further directed that infrastructure at Hosea Kutako International Airport be improved by adding more counters to reduce congestion in the arrivals hall, and that the long-delayed Migration Bill be enacted before the end of the financial year.

Nandi-Ndaitwah said government is preparing a series of tax reforms to strengthen competitiveness and fairness within the economy. These measures, she noted, are in line with global efforts to increase tax-to-GDP ratios and promote equality through progressive taxation.

In trade and investment, she directed that the Special Incentives Policy for Manufacturing be finalised and made operational within two months to accelerate value addition and industrial growth.

She acknowledged that the lengthy process of starting a business in Namibia remains a constraint and called on the Business and Intellectual Property Authority (BIPA) to take the lead in reforming registration procedures.

"My vision is clear: to make doing business in Namibia simple, seamless, swift, accessible, and integrated," she said. "I want it to be an enabling, one-stop experience that becomes an incentive in itself to invest and innovate in our country."

Nandi-Ndaitwah confirmed that Cabinet has approved BIPA's acquisition of a new fit-for-purpose building, which will open in November 2025 as Namibia's One-Stop Business Hub, bringing all key business services under one roof.

In the agriculture sector, she said the Ministry must strengthen its plant health capacity before the end of the financial year and expedite the implementation of the Transformation of the Agri-food Sector (STAS) plan by December 2025. She also highlighted the importance of aligning education with labour market needs, stressing that Namibia must "equip young people with practical and digital skills" to enhance innovation and competitiveness.

Turning to the mining sector, the President said Namibia's rich endowment of strategic minerals could be "a true game changer" if well managed and supported by local capacity-building initiatives.

"Namibians must be equipped to take up the high-value jobs of the future rather than depending on outside expertise," she said.

She added that while government will continue to act as an enabler and regulator, genuine transformation depends on greater private-sector participation.

To accelerate progress, Nandi-Ndaitwah announced the establishment of three task forces on Economic Recovery, Health, and Housing, drawn from the Forum's working groups.

These teams will include additional government members and are expected to report back to her by January 2026.

The President underscored that inclusive development begins with dignity, citing access to quality healthcare, affordable housing, serviced land, and proper sanitation as basic rights rather than privileges.

She also praised Namibia's creative, tourism, and cultural sectors for their potential to create jobs and build national pride, calling for stronger collaboration between public and private actors.

Nandi-Ndaitwah commended the spirit of openness and cooperation that characterised the Forum, saying Namibia's future depends on unity, consistency, and delivery.

"Namibia has the brains, the will, and the heart; now we must match it with discipline and delivery," she said. "The future of this country depends on the decisions we make today."

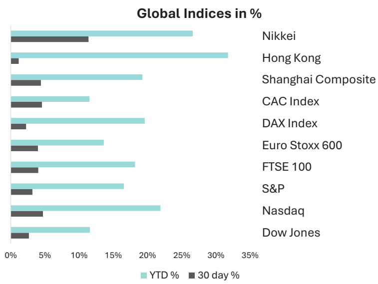
The Market Lens

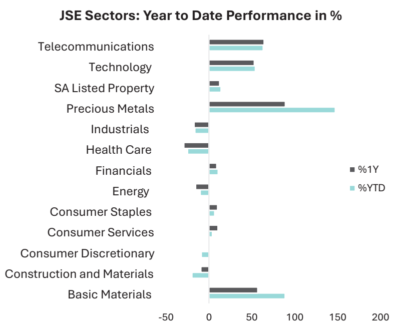
Enriching Generations

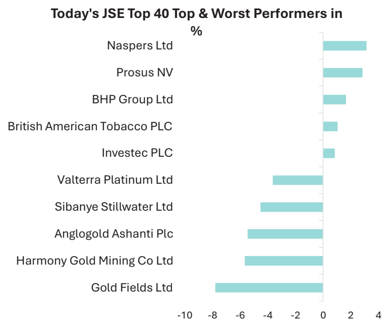
SIMONIS STORM

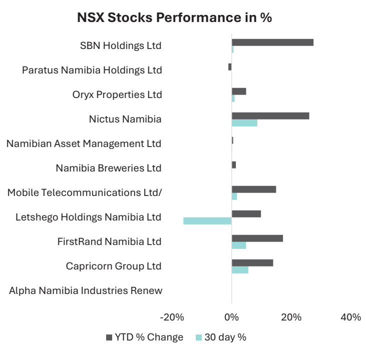
Commodities	
Spot Gold	3997.32
Platinum	1595.10
Palladium	1402.81
Silver	42.33
Uranium	77.15
Brent Crude	65.97
Iron Ore (in CNY)	790.50
Copper	10962.50
Natural Gas	3.38
Lithium	9.95

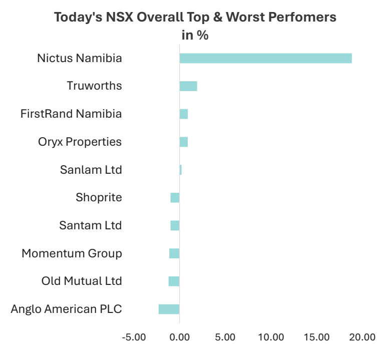
Currencies	
USD/ZAR	17.24
EUR/ZAR	20.07
GBP/ZAR	22.99
USD/CNY	7.11
EUR/USD	1.16
GBP/USD	1.33
USD/JPY	153.04
Namibia CPI	**3.50%**
Namibia Repo Rate	**6.50%**
Namibia Prime Rate	**10.125%**











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