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lives below poverty
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News Worth Knowing



Namibia explores blockchain and AI to close finance gap

THURSDAY 04 SEPTEMBER 2025

MAIN STORY



Namibia explores blockchain and AI to close finance gap

Namibia is exploring emerging technologies such as blockchain, artificial intelligence, and other innovations to advance financial inclusion, Finance Minister Ericah Shafudah has revealed.

Speaking at the 2025 Alliance for Financial Inclusion Global Policy Forum in Swakopmund, Shafudah said the Bank of Namibia, together with key

national institutions, has embarked on a comprehensive gap analysis of the country's digital public infrastructure.

Crucial Dates

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

The Government has been exploring various measures to deal with this challenge facing the largest and arguably the most critical segment of our demography, the youth.

The findings, she noted, will inform a national strategy and roadmap to accelerate rollout and ensure effective implementation.

According to the Minister, these efforts extend beyond payments and basic banking, with government focused on innovation as a driver of inclusion.

Shafudah highlighted that 78% of Namibian adults now have access to formal or informal financial services, a sharp increase from 51% a decade ago.

“According to the FinScope Consumer Survey of 2023, 78% of Namibian adults now have access to formal or informal financial services—a remarkable increase from 51% a decade earlier,” she said.

She credited the progress to deliberate government policies supporting mobile money platforms, financial cooperatives, and regulatory reforms.

But she cautioned that 22% of Namibians remain excluded, with women, youth, rural communities, persons with disabilities, and

those in the informal sector most affected.

True inclusion, she said, must go beyond opening accounts to empowering citizens to save, invest, and build resilience. “Reaching them efficiently is our next great frontier, and one which we commit to rapidly achieve,” she said.

The Minister outlined government initiatives aimed at closing the gap, including the Financial Sector Transformation Strategy (2025–2035), which will focus on digital innovation, access to finance, and financial literacy.

Other measures include the N\$257 million National Youth Fund to support young entrepreneurs and reforms to social grant disbursements through NamPost to improve access for vulnerable communities.

“The Government has been exploring various measures to deal with this challenge facing the largest and arguably the most critical segment of our demography, the youth,” she said.



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One in five Namibians lives below poverty line – !Gawaxab

One in five Namibians lives below the national poverty line, youth unemployment remains high, and the country records one of the world’s highest inequality levels, reflected in a Gini coefficient above 0.59, Bank of Namibia Governor Johannes !Gawaxab has said.

Speaking at the opening of the 2025 Alliance for Financial Inclusion (AFI) Global Policy Forum in Swakopmund, !Gawaxab described poverty, inequality and unemployment as Namibia’s “triple challenge” and stressed that financial inclusion is a critical tool for bridging the

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gaps and promoting social and economic empowerment.

“Almost one in five of our people lives below the national poverty line. These are not just statistics — they are the daily struggles of families in our villages, settlements and towns. They are the realities that demand urgent, collective action,” he said.

!Gawaxab highlighted global trends, noting that nearly 700 million people worldwide live on less than US\$2.15 a day, with Sub-Saharan Africa carrying the greatest burden as almost one in three people survives in extreme poverty.

He added that the richest 10% hold more than 70% of global wealth, while the poorest half share just 2%. At the same time, about 260 million young people worldwide, aged 15 to 24, are neither in school, working nor training — a threat to future economic stability if not addressed.

Namibia has taken steps to expand access to financial services. A regulator-led Instant Payment Solution now enables 24/7 transfers between banks, wallets and

other platforms, making services faster, cheaper and more accessible, particularly for rural households and informal traders.

The Bank of Namibia has also launched an AI-enabled customer complaints system, while the Ministry of Finance has expanded financial literacy under the Financial Literacy Initiative.

“Financial inclusion must not only be treated as a side issue, but it is also an important catalyst for empowerment and social transformation. Evidence shows that countries with higher levels of financial inclusion enjoy faster GDP growth and greater resilience in times of crisis,” he said.

The Governor added that Namibia is conducting a digital public financial infrastructure gap analysis with government partners to guide investment and strengthen cooperation.

Banks now also have instant access to the national ID database, laying the foundation for a digital identification system.

These measures are part of the Financial Sector Transformation Strategy 2025–2035, which aims to modernise the sector and foster inclusive growth.

“Namibia is committed to addressing these challenges head-on by ensuring that our financial inclusion agenda is inclusive and people-centred. For us, at the Bank of Namibia, we believe that central banks should not be solely guardians of stability,” !Gawaxab said.

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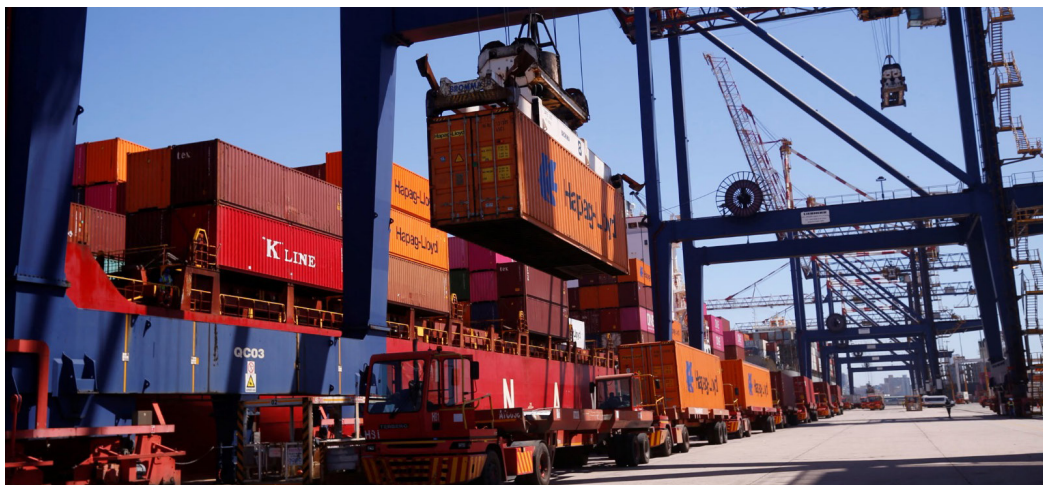
With Deepest Sympathy

The GIPF extends heartfelt condolences to the bereaved families, friends, colleagues, and the entire Namibian nation following the tragic accident on the B1 highway near Mariental. We share in the nation's grief and honour the memories of the dearly departed.

May we find strength and peace as we mourn the departure of our civil servants, valued members, and civilians who served our country with pride.

Their legacy of dedicated service will always be remembered.

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Namibia records N\$1bn trade deficit with African countries in July

Namibia posted a trade deficit of N\$1 billion with African countries in July, the Namibia Statistics Agency (NSA) has reported.

According to the NSA, Namibia's exports to Africa were valued at N\$5.1 billion, while imports from the continent reached N\$6.1 billion. Intra-Africa exports accounted for 40.7% of Namibia's total exports, while imports represented 48.7% of the overall figure.

South Africa remained Namibia's largest trading partner, absorbing 44.9% of exports and supplying 83% of imports. "Other key destinations for Namibian exports included Botswana, Zambia, the Democratic Republic of Congo and Mozambique. Imports also

came from Nigeria and Morocco, in addition to South Africa, Zambia and the DRC," the NSA said.

The agency noted that Namibia recorded a trade surplus of N\$1.3 billion with Botswana, but this was offset by a N\$2.9 billion deficit with South Africa.

Namibia's exports were dominated by non-monetary gold, which made up 29.4% of the total. Precious stones, including diamonds, contributed 20.4%, followed by fish at 12.5%, petroleum oils at 6.7% and base metal ores and concentrates at 3.1%.

On the import side, major goods included motor vehicles for the transportation of goods at 5.9%, base metal ores and concentrates at 4.1%, fertilisers at 4.0%, sugars at 3.8% and

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nickel ores and concentrates at 3.7%.

At the broader level, Namibia's overall trade in July 2025 recorded exports and imports of N\$12.6 billion each, resulting in a deficit of N\$58 million. Exports rose by 3.3% compared to June 2025 and by 25.9% year-on-year, while imports increased by 11.7% month-on-month and 5.3% compared to

July 2024. South Africa accounted for 18.3% of Namibia's global exports, followed by China at 13.6%. Other key markets included Botswana, India and France. On the import side, South Africa supplied 40.8% of total imports, followed by China at 10.2%, with Germany, the United Arab Emirates and the United States also among the top five sources.

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In recognition of multiple oil and gas discoveries in the Orange Basin offshore Namibia and continued exploration activities, PETROFUND is intensifying efforts to build a skilled workforce for the next phases of the upstream petroleum industry. As part of this drive, scholarships for 2026 are now available to equip Namibians with vital skills ahead of the Final Investment Decision by petroleum exploration licence holders.

Scholarship Opportunities:

The following scholarships are open to high-performing, dedicated Namibians eager to join the upstream petroleum industry and pursue full-time studies in the following fields:

Undergraduate Scholarships in the SADC Region only:

- BSc./B. Engineering in Civil, Marine, Chemical, Electrical, Power, Industrial and Mechanical Engineering.
- BSc. Geosciences
- Diploma in Instrumentation Engineering Technology in Oil and Gas (Check list of institution on the website)

Postgraduate Scholarships at University of Namibia only:

- MSc. Petroleum Geology

Candidates applying for undergraduate (SADC) and MSc. Petroleum Geology scholarships must submit applications via the PETROFUND website: <https://esaspetrofund.org/login>.

Application forms for undergraduate (SADC) and MSc. Petroleum Geology scholarships have been sent to all Regional Councils for distribution to candidates in areas with limited or no internet network access.

Postgraduate Scholarships at Overseas Universities for the September intake:

- MSc. Exploration Geophysics / MSc. Geophysics with specialisation in Petroleum Geophysics
- MSc. Reservoir Evaluation Management
- MSc. Petroleum Engineering and Project Development
- MSc. Marine Engineering
- MSc. Drilling Engineering
- MSc. Oil and Gas Engineering
- MSc. Fire Safety Engineering
- MSc. Naval Engineering / MSc. Advanced Naval Architecture / MSc. Marine Technology: Atlantic Master's Ship Operation and Naval Engineering
- MSc. Aerospace Engineering
- MSc. Process Safety
- MSc. Carbon Capture Management
- MSc. Oil and Gas Law

Candidates applying for MSc overseas programmes in the United Kingdom must submit applications on both the PETROFUND website: (<https://esaspetrofund.org/login>) and the Chevening website: (<https://www.chevening.org/namibia/>) as these will only be sponsored through the PETROFUND/Chevening joint scholarship programme. Candidates applying for MSc. overseas programmes outside the United Kingdom must submit applications through the PETROFUND website only.

Requirements for all the scholarships

- Namibian citizenship.
- Demonstrate outstanding academic performance for undergraduate students currently enrolled at the university.
- Excellent passes in mathematics, sciences and English at grade 12 or Advanced Subsidiary (AS) level with a minimum of 30 points in five (5) subjects as per the recognised universities' scales for high school applicants (current AS Level learners to submit September results).
- Hold a relevant honours degree with a minimum average pass mark of 60% for the master's scholarship applicants.
- Be willing to commence studies in January 2026 for scholarships within the SADC region and in September 2026 for overseas scholarships.
- Provide proof of admission for the intended course for MSc. overseas scholarships.
- Submit proof of admission for SADC region scholarships by January 2026 for undergraduate and MSc. Petroleum Geology applicants.
- Provide certified copies of all required supporting documents by the Namibian Police.
- Complete the relevant online PETROFUND or Chevening scholarship application form at: <https://esaspetrofund.org/login.php> or <https://www.chevening.org/namibia/>.



Applicants are reminded that applications for courses other than those mentioned herein will not be considered.

Important information for applicants:

- Only shortlisted candidates will be contacted and invited for oral interviews. Interview dates will be communicated directly to shortlisted applicants.
- Information on universities offering the advertised postgraduate programmes is available on the PETROFUND website as well as a guide on how to complete the application form.
- Candidates submitting manual applications should do so at their constituency offices.
- Manual applications are reserved for individuals with limited or no access to online facilities.

Enquiries:

All enquiries should be directed to Ms. Elizabeth Muundjua or Ms. Loide Ashadhila at +264 61 400 443 or petrofund@namcor.com.na.

Deadline for Submitting all Applications: **Tuesday, 7 October 2025 at 13:00.**





Namibia’s banking liquidity hits 10-month low, reserves down 2.6%

Commercial banks in Namibia experienced a notable decline in liquidity in July, with average holdings falling by N\$274.98 million to N\$5.80 billion, the Bank of Namibia (BoN) has reported.

This represents the lowest liquidity position since September 2024, down from N\$6.07 billion in June.

According to the central bank, the month-on-month reduction was largely

driven by the residual effects of corporate tax payments that were due at the end of

An advertisement for WKH Law. It features two men in suits. The man on the left is Black with glasses, and the man on the right is white. They are both smiling. The background is dark. In the top right corner is the WKH logo, which consists of a stylized elephant head and the letters 'wkh'. Below the logo, the text reads 'WKH Ushers in a New Chapter'. At the bottom right, the website 'www.wkh-law.com' is listed.

June 2025.

“Liquidity in the banking sector declined during July 2025, primarily due to the latent impact of corporate tax outflows from June,” the Bank of Namibia said.

The current reserve level translates into 3.8 months of import cover, while excluding oil exploration and appraisal activities, import cover stood at 4.3 months.

Total official reserve assets amounted to N\$58.09 billion, with foreign currency reserves at N\$53.95 billion. Securities accounted for N\$31.92 billion, while currency and deposits with various banks and institutions totalled N\$22.04 billion.

Namibia also held N\$3.7 million in IMF reserve positions and N\$4.13 billion in special drawing rights.

Short-term foreign currency outflows remain significant, with principal repayments of N\$17.34 billion and interest payments of N\$1.89 billion due within

a year. Contingent liabilities include principal of N\$842.7 million and interest of N\$599.5 million.

The reserves are predominantly held in US dollars, euros, Chinese yuan, yen, and British pounds, in line with international settlement requirements and the IMF’s SDR basket.

Meanwhile, Namibia’s international reserves contracted during the month, falling by N\$1.54 billion to N\$58.1 billion at the end of July. This represents a 2.6% decrease from the N\$59.6 billion held at the end of June.

The BoN attributed the decline to higher net ZAR outflows from commercial banks for portfolio investments abroad.

“International reserves fell as a result of increased net outflows, particularly in ZAR transactions linked to portfolio investments outside Namibia,” the Bank of Namibia said.



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AfCFTA opens new growth opportunities for Lüderitz

The African Continental Free Trade Area (AfCFTA) offers a vital opportunity for Lüderitz to expand its role in Namibia’s economic growth, according to Minister of International Relations and Trade, Selma Ashipala-Musavyi.

Speaking during the Ministerial Business Engagement Series in the //Kharas Region, Ashipala-Musavyi said Lüderitz is rapidly positioning itself as a hub for regional and international trade, as the town attracts increasing interest from foreign investors.

“Lüderitz is already buzzing with foreign investors, and we must ensure we capitalise on opportunities beyond Namibian borders. The African Continental Free Trade Area presents immense potential, and Lüderitz must be ready to exploit these opportunities,” she said.

The Minister stressed that the private sector is central to economic development, driving job creation, innovation, and tax revenue. She said government’s engagement with local businesses aims to identify gaps in policy

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CLOSING DATE: 17 September 2025

implementation, expand market access, and ensure Namibian products compete effectively at regional and continental levels under AfCFTA.

“We must ask ourselves: what can we do differently in Lüderitz? How can we optimise the Crayfish Festival? How can we ensure local products reach all regions of Namibia and beyond? How do we increase local participation in economic activities to remain competitive? The private sector, both large and small, is a critical pillar of economic development, it drives growth, creates

jobs, generates tax revenue, and stimulates innovation,” she said.

According to Ashipala-Musavyi, local authorities have initiated land expansion projects, infrastructure upgrades, and tenure reforms to attract investment and support industrial growth. At the same time, government is prioritising value addition, manufacturing, and support for SMEs, women, and youth.

She added that the newly established Ministry of International Relations and Trade, working with the Ministry of Industries, Mines, and Energy, is committed to promoting investment, product diversification, and greater market access.

“Namibian products must not leave the country as raw exports. We must ensure we retain the economic benefits,” she said.

Namibia signed the AfCFTA Agreement in 2018 and ratified it in February 2019, as the country prepares to participate fully in the continental market.

The AfCFTA seeks to increase the ease of trade and investment across African borders, eliminate tariffs on intra-African trade, reduce unemployment, improve infrastructure development, and create a more competitive and sustainable environment for cross-border trade.

The agreement is expected to boost intra-African trade by up to 52.3% and expand Africa’s economy to US\$29 trillion by 2050.

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2. SPECIFICATION OF THE SERVICES
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- The Provision of Sandblasting and Corrosion Protection Services
- The Provision of Cladding Removal, Installation and Replacement Services
- The Provision of Scaffolding Services (Assemble, Inspection and Dismantle)

3. TENDER ENQUIRY DOCUMENT
 Interested parties may contact the following person to obtain a copy of the tender enquiry document, **It is recommended that the tender enquiry document be obtained before 17th of September 2025.**
 Contact: Ms Elizabeth Markowitz
 Email: elizabeth.markowitz@namdeb.com
 Tel.: +264 (63) 238502

4. COMPULSORY PHYSICAL SITE INSPECTION
 A compulsory physical site inspection (as further detailed in the tender enquiry) shall be conducted on **Monday, 13th of October 2025.**
Only Tenderers that attended the compulsory physical site inspection shall be eligible to participate in the tender process.

5. CLOSING DATE
 The closing date for the tender is **16h00 on Tuesday, 04th of November 2025**, and tender submissions must only be delivered as specified in the tender enquiry document.

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When LinkedIn feels like a race: Finding your own pace as a young professional

By Ipupa Fadeyi

Not long ago, a young professional walked up to me and introduced herself. She said she follows my work on social media and as we spoke, I referred her to one of my articles on LinkedIn. That was when she said something that struck a chord with me:

“I had to leave LinkedIn. Every time I go there, I feel like I am not doing enough. Everyone else seems to be far ahead of me.”

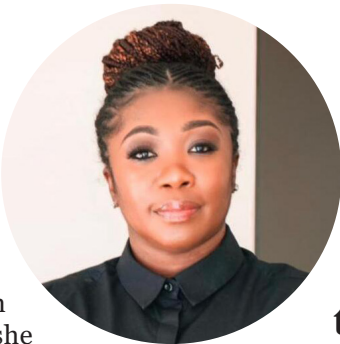
Her words touched me, because I remember feeling the same in the early years of my career, often wondering if my pace was too slow and if I was somehow falling behind. I doubted whether my small steps mattered. If I could go back and speak to that younger version of myself, I would tell her what I told this young professional: “You are not behind, you are becoming.”

The Highlight Reel Effect

Here is the truth LinkedIn rarely shows: people post their wins, not their struggles.

You see the job promotions, the new qualifications, the speaking engagements. What you do not see are the dozens of applications that went unanswered, the moments of self-doubt, or the times they felt lost.

If you are scrolling and feeling overwhelmed, remind yourself of this: “LinkedIn is not a scoreboard, it is a



Do not let the noise of comparison drown out the truth of your journey.

tool.” It was never designed to measure who is winning or losing. It is a platform to learn, to connect, and to make yourself visible in meaningful ways.

My Younger Self Needed This Reminder

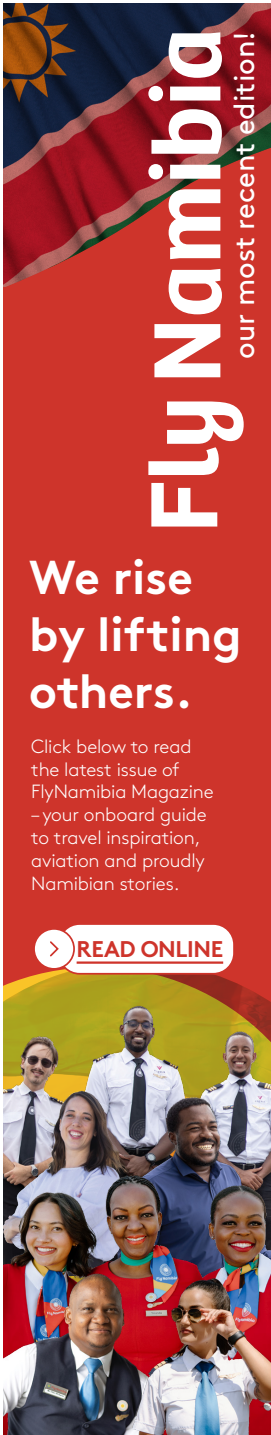
When I started out, I thought success had a rigid timeline. By a certain age you must achieve this, by the next age you must have that. It took me years to realize that careers unfold differently. Some sprint ahead, others build steadily and some take time to bloom.

If I could whisper to my younger self, I would say: “Success has no universal timeline. Run your own race, even if your pace looks different.”

Your small wins matter. The late nights learning a new skill, the courage it takes to speak up in a meeting, the resilience to keep going after rejection. These may not trend on LinkedIn, but they are building the foundation of your future.

Run Your Own Race

The only real competition is with who you were yesterday. Are you growing?



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Are you learning? Are you showing up with integrity? That is what counts.

I remember times when I compared myself to peers who seemed far ahead. But when I look back now, I realize my so-called “slow seasons” were actually times of preparation. Growth often happens quietly, in ways that do not make it to a LinkedIn post.

So, if LinkedIn feels like a race, slow down and remember: “You are not late. You are in process.”

How to Use LinkedIn Without Losing Yourself

Stepping away from LinkedIn entirely is not the answer. Used well, it is one of the most powerful platforms for your professional journey. The key is to engage with intention, not comparison.

Here are a few practices I wish I had embraced earlier:

- Curate your feed: Follow voices that educate, inspire and align with your values.
- Engage with curiosity, not competition: Ask questions, comment thoughtfully and treat LinkedIn as a classroom, not a race track.
- Share authentically: You do not need a title change to post. Share your lessons, your gratitude, even your challenges. People connect with authenticity more than polished perfection.
- Set boundaries: If scrolling makes you anxious,

take a break. Log in with purpose, not passivity.

What I Wish I Knew Then

If I could send a letter to my younger self, it would sound something like this:

Dear younger me, stop worrying about who seems ahead. You are not behind, you are becoming. Trust your pace. Trust the process. LinkedIn is not there to remind you of what you lack, it is there to amplify what you are already building. Keep showing up, keep learning and let your journey unfold. In time, you will see that every step, no matter how small, was preparing you for the leader you are becoming.

And to every young professional reading this: the same is true for you.

Your story is still being written. Use LinkedIn as a tool to grow and connect, but do not let it dictate your worth.

Do not let the noise of comparison drown out the truth of your journey. Every step you are taking is shaping you, every delay has purpose, and every season is preparing you for what is ahead. Walk your path with confidence, because your becoming is right on time.

****Ipupa Fadeyi is a Career Coach & Mentor| Founder, IpupaK Grow You***



NABAN secures N\$450,000 sponsorship deal with Bellatrix

Bellatrix SME Finance and Bellatrix Investment Managers have signed a three-year sponsorship deal worth N\$450,000 with the Namibia Business Angel Network (NABAN).

The agreement, announced on 19 August at NABAN's Startup Success Series in Windhoek, will provide N\$150,000 a year to fund the network's flagship programmes, including quarterly Pitch Events, the Startup Success Series, and the AESIS Windhoek Investor Meetup.

"Entrepreneur-led small businesses are the engine of inclusive growth," said Michael Thikusho, Portfolio Manager of the Bellatrix Green Impact Facility.

"By aligning our flexible finance solutions with NABAN's angel-investor platform, we are creating a faster on-ramp for high-potential Namibian ventures to access capital, mentorship, and markets."

NABAN has hosted 14 Pitch Events, five Startup Success Series editions, and three AESIS Windhoek meetups since 2022, convening more than 1,200 participants and

facilitating N\$580,000 in angel investments.

"Bellatrix shares our belief that sustainable growth comes from backing founders early and staying with them for the long haul," said NABAN Committee Member and angel investor Nguvitjita Kamenjono.

"This partnership enables us to scale our programming, deepen mentorship, and expand access to capital pathways for Namibian entrepreneurs."

The partnership also includes investment readiness activities, workshops on financing and compliance, and co-branded events to increase the visibility of Namibian startups among local and regional investors.

NABAN, formed in 2022, is a community of individuals committed to supporting early-stage startups with capital, mentorship, and networks. Bellatrix SME Finance is a Namibian financial services provider offering financing tailored to micro, small, and medium-sized enterprises, while Bellatrix Investment Managers is a licensed investment management firm specialising in alternative funds.

The Market Lens

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