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News Worth Knowing



NBL's FruitTree deal with PepsiCo ends

TUESDAY 23 SEPTEMBER 2025

MAIN STORY

NBL's FruitTree deal with PepsiCo ends

amibia Breweries Limited (NBL) has revealed that its FruitTree distribution agreement with PepsiCo has ended after 15 years.

"The contract of distribution ended on February 28, 2025. The agreement ran for more than 15 years. This decision aligned with PepsiCo's broader strategic vision," NBL Integrated Communications Manager, Ndeshi Akwenye, told The Brief.

"This agreement covered the Namibian market only, as NBL was the Namibian distributor of FruitTree," she said.

Akwenye ruled out plans by the brewer to secure new juice supply agreements, adding: "currently, our focus remains on our current portfolio."

While details of the rationale were directed

to PepsiCo, NBL stressed that the FruitTree portfolio contributed only a small portion to its overall soft drinks category.

As a result, the termination is expected to have minimal impact on revenues and profitability.

"We committed to ensuring a smooth transition and minimising any disruption to our operations. Our commercial team coordinated closely with all relevant stakeholders to manage customer relations



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



and addressed any issues that may have arisen during this period," Akwenye said.

"The half-year results contain four months of no FruitTree sales. Given the small contribution, the impact is not noticeable in our results."

Soft drinks and water volumes remained flat at 2%, while juice exited the portfolio following the end of the FruitTree distribution.

The announcement came as the company reported strong interim results. Net revenue rose by 9.7% to N\$2.1 billion for the period ending June 2025, compared with N\$1.9 billion in 2024.

"Net revenue increased by 9.7% to N\$2 104 million (2024: N\$1 919 million), driven by volume growth, inflationary price increases and benefits from local production. Gross profit margins improved due to reduced beer discounts, margin gains from locally packaged wine and cider and disciplined cost management," the interim results showed.

Beer remained the largest contributor, with domestic sales accounting for 60% of total volumes, up from 56% in 2024. South Africa contributed 17%, down from 20%, while other exports rose to 3% from 1%. Ciders increased to 6% of total volumes, while wine slipped slightly to 11% but generated higher revenues through price adjustments. Spirits

contributed 1%, unchanged from the prior period.

Operating profit rose sharply by 79% to N\$279 million, supported by stronger cash flows, while operating expenses increased by 3.5% to N\$1.8 billion due to brand and strategic investments, including the ERP system introduced in March 2025. Capital expenditure normalised to N\$102 million after significant prior investments.

"Despite the challenging consumer environment, the Group remains confident that the peak trading period in the second half will deliver stronger results, consistent with historic trends. NBL will continue to focus on winning market share, growing brand equity and executing effectively in trade," the report said.

NBL said operational efficiency had improved following the completion of the HEINEKEN integration, allowing the company to respond to shifting consumer preferences towards beer and ciders.

The Windhoek brand, named Namibia's Most Admired Alcoholic Beverage Brand at the 15th Brand Africa 100 awards, supported market share growth, while Windhoek Non-Alcoholic Lemon doubled its volumes. Ciders, including Savanna, Hunter's and Bernini, also benefited from local production efficiencies and expanded distribution.



Govt vows tougher action on tax-dodging companies

Pinance Minister Ericah Shafudah has pledged tougher action against large companies that fail to comply with Namibia's tax laws, following public concerns that small and medium enterprises (SMEs) are facing disproportionate pressure from the Namibia Revenue Agency (NamRA).

"The public has raised issues, noting that it seems too much pressure is being placed on small and medium enterprises (SMEs) and small businesses, while larger companies are not facing the same level of scrutiny. I have also instructed NamRA to be firm with companies that are not paying their taxes," Shafudah said.

She emphasised that tax compliance is essential to fund government programmes, reduce debt levels and maintain fiscal sustainability.

While SMEs must also honour their obligations, Shafudah said NamRA had been instructed to intensify enforcement among major corporations with outstanding liabilities.

"I want to make it clear that the pressure is on everyone, as the emphasis is on complying with tax, customs, and excise laws. I am not threatening anyone, but I am making it clear: those that have not been complying with tax laws will be held accountable. Prepare yourselves, because we are coming for you," she said.

The minister added that revenue collection remains central to the government's fiscal strategy, alongside reforms to the Public Procurement Act and efforts to broaden the domestic revenue base.



On the Public-Private Partnership (PPP) Act, Shafudah said government was working to build capacity to ensure the legislation was effectively implemented.

She noted that while only a few projects had so far been executed through PPP arrangements, new mechanisms were now in place to expand their use.

"However, we have now put in place mechanisms to ensure that PPPs are used as a method, vehicle, or tool to drive development and finance projects in our country," she said.



Namibia raises manual visa-on-arrival fee, adds more eligible countries

'amibia has raised the fee for manual visa-on-arrival (VoA) applications from N\$1.600 to N\$2,000, the Ministry of Home Affairs, Immigration. and Security has Safety announced.

"In line with efforts to discouragemanual applications and improve border efficiency, Cabinet has approved an additional fee of four hundred Namibia Dollar (N\$400.00) for manual VoA applications. The new fee for a manual visa on arrival application will be two thousand Namibia Dollars (N\$2,000.00). The fee was previously set at one thousand







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CALL US TODAY +264 81 434 3154 six hundred Namibia Dollar (N\$1,600.00)," the Ministry said.

The Ministry added that the implementation date will be announced once internal processes are completed.

"The implementation date for the new fee will be announced in due course, as internal processes first need to be undertaken. Once the fee has been gazetted, the public will be informed accordingly," it said.

Alongside the fee adjustment, the government department revealed that Cabinet has approved more countries for visa-on-arrival entry.

"This is part of the Government's ongoing efforts to boost tourism, enhance bilateral relations, and streamline entry procedures into Namibia. The changes reflect Namibia's commitment to openness, diplomatic goodwill and international cooperation," the Ministry said.

Nationals of the additional countries will be able to obtain visas on arrival at designated ports of entry.

"We welcome nationals of these countries to visit our e-services portal and apply for

their visas on arrival. Manual applications are discouraged as they cause delays," the Ministry added.

The countries new approved for visa on arrival include: Åland Islands, American Samoa, Andorra. Anguilla. Antigua and Barbuda, Aruba. Barbados. Bermuda, Bolivia, Brunei Darussalam. African Republic, Cyprus, Dominican Republic, Georgia, Grenada, Haiti, Kiribati. Maldives. Monaco. Mongolia. Montenegro, Panama. Republic of North Macedonia, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines. Samoa. Slovenia. Sovereign Military Order of Malta. State of Palestine. Suriname, Sweden, The Bahamas, Tonga, Trinidad and Tobago, and Vanuatu.



Suitably qualified candidates are invited to apply for the following position at the Communications Regulatory Authority of Namibia (CRAN) in Windhoek, Namibia.

TEMPORARY LEGAL ADVISOR: CORPORATE ADVICE [D2]

Applicants meeting the criteria should register their applications including motivation letter, CV, and relevant qualifications at Direct Hire by clicking on the following link:

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Why Namibia needs a national portfolio office (PfMO) to compete regionally

By Victor S Mutonga

amibia has never lacked ambition.
Through vision
2030, the Harambee
Prosperity Plans, and the
National Development Plans
(NDPs), the nation has set out
bold aspirations in housing,
infrastructure, energy, mining
and industrialization.

But ambition alone does not deliver results. Across multiple sectors, we have witnessed projects that stall, budgets that spiral, and citizens who wait too long for promises to materialize. Meanwhile, our regional peers—Rwanda, South Africa, Botswana—are the strengthening their delivery systems, securing investments and accelerating transformation.

Namibia is at risk of being left behind. What we need is not another strategy but the capacity to carry out the existing ones. The solution lies in establishing a National Portfolio Management Office (PfMO), the missing execution platform that connects strategy to results.

A Portfolio Office is not an extra layer of bureaucracy. It is a centralized structure with executive authority to oversee, prioritize and coordinate all national projects and programs.

Specifically, PfMO would:

- Align projects and programs directly with national priorities such as Vison 2030 and NDP6
- Prioritize high value, high-impact initiatives that transform lives and the economy
 - Refine government funded projects for



Namibia does not need to start from scratch valuable lessons can be drawn from

peers.

speed and accountability, ensuring public funds deliver visible results

- Provide real-time visibility on progress, risks and resources to Cabinet, Parliament and citizens
- Eliminate duplication across ministries and foster cross-sector collaboration

In short, a PfMO would serve Namibia's execution platform—turning plans on paper into outcomes on the ground.

Why the Timing is Urgent

Namibia stands at a critical juncture. Several high-stakes opportunities are emerging simultaneously:

- Green hydrogen projects position the country as a future energy hub
- Oil and Gas discoveries attracting global attention and investment
- Mining expansion continues to anchor economic growth
- Infrastructures corridors vital for unlocking trade with SADC and beyond
- Housing backlogs demanding integrated, scalable solutions

These opportunities are interconnected and complex. Managing them in isolation risks duplication, delays and loss of impact. Competitiveness is increasingly determined by execution speed and Namibia must act decisively to remain attractive to investors and responsive to citizens.

Lessons from Peers and Global Examples

Namibia does not need to start from scratch—valuable lessons can be drawn from peers:

Rwanda has developed delivery units that ensure nationals priorities are executed with discipline and precision.

South Africa established Infrastructure South Africa as an infrastructure centre of excellence and is established as a single point of entry for infrastructure planning, management, and delivery. Infrastructure South Africa is a catalyst for closing the infrastructure investment gap and meeting the infrastructure target set out in the National Development Plan and provides best practices in project preparation, leadership on infrastructure planning, technical and financial support for nationally prioritised infrastructure projects and programmes.

The United Kingdom created Infrastructure

and Projects Authority (IPA), which directly oversees all major governments projects and programs. This Unit provides guidance, expertise as well as tools to support the successful delivery of major Government Projects and programs, ranging from School, Railways, IT and other Transformational programs

The UK's IPA provides Parliament and Cabinet with transparency, independent assurance and accountability. It ensures taxpayer funds are well spent and that critical national projects- from transport to healthcare- are delivered on time and within budget.

This is the kind of oversight Namibia urgently needs to manage transformative portfolios like Green Hydrogen, Oil and Gas, housing and other critical infrastructure with rigor and credibility.

Namibia has already shown foresight by establishing specialized units under the office of the president, such as the Green Hydrogen Program, and Oil and Gas Unit. These initiatives demonstrate the importance of anchoring strategic sectors at the highest





executive level, where visibility and authority are strongest. Therefore, the National PfMO will be complimentary to these sector specific units, as it would serve as an umbrella execution office creating a wider national portfolio of prioritized projects and programs.

Anchoring the Portfolio Management Office (PfMO) at the Top

In successful everv organization. **Project** the Management office (PMO) reports directly to the CEO or top executive. This positioning is deliberate: this kind of execution requires executive authority to enforce alignment, make prioritization decisions and ensure accountability across Office, Ministries and Agencies.

For Namibia, the same principle applies. A national PfMO must be located in the Office of the President because:

- * Executive power is crucial to break down silos and enforce cross-ministerial collaboration.
- * It guarantees strategic visibility at the highest level, keeping projects tied to the Vision 2030 and NDP6 as well as any other existing Strategic Plan that the country is pursuing for its transformative agenda.
- * Accountability to the President signals seriousness to both citizens and investors.
- * It protects the PfMO from being captured by a single ministry's agenda, preserving its nationwide mandate.

Just as organizations succeed when PMOs are placed at the highest executive level, Namibia's PfMO must be embedded in the Office of the President to be effective. Without that authority, it risks becoming advisory rather than transformational.

A well-structured PfMO would deliver multiple benefits:

A National Portfolio Management Office (PfMO) will transform Namibia's bold strategies into tangible results by continuously aligning every project and program with national priorities, ensuring public funds are invested with speed, discipline, and accountability. It will give our government executive power and agility to cut across silos, blockers and turn 2030 into lived progress.

* Disclaimer: This article reflects my professional opinion as Victor Mutonga, Namibia's only **Portfolio** Management **Professional** (PfMP). also certified as PgMP, PMP and PMO - CP & Managing **Consultant** of Welwitschia Project Managers. It is intended spark constructive dialogue on strengthening Namibia's Strategy Execution capacity and capability. It does not represent the office position of government or specific institution.





Namibia ranked 68th in Global Competitiveness Index

amibia has been ranked 68th out of 69 countries in the 2025 IMD World Competitiveness Yearbook, reflecting persistent structural and economic challenges despite steady growth indicators.

According to the report, Namibia placed 67th in economic performance with a score of 21.7. The country fared worst in employment, where it ranked last at 69th, and in the domestic economy, at 68th.

International trade and investment were also weak, coming in at 58th and 62nd

respectively.

However, the report noted that Namibia "showed relative strength in managing prices, ranking 8th globally in this category."

"Namibia recorded a GDP of US\$13.4 billion in 2024, with per capita GDP (PPP) of US\$11,843 and real GDP growth of 3.7%. Inflation stood at 4.24%, while foreign direct investment inflows represented 18.9% of GDP," the report stated.

Government efficiency ranked 55th with a score of 37.3. Tax policy was highlighted

as a strength, placing Namibia 21st, but the report flagged weaknesses in business legislation (63rd) and the institutional framework (58th).

The societal framework was relatively stronger at 48th, though overall performance reflected ongoing inefficiencies.

In business efficiency, Namibia ranked 63rd with a score of 21.0. Productivity and efficiency were placed at 64th, while the labour market stood at 65th.

Finance, management practices, and attitudes and values also scored poorly, ranking between 58th and 59th.

Infrastructure waidentified as another weak spot, with Namibia ranked 65th overall on a score of 13.9. Basic infrastructure was placed at 59th, education at 56th, and health and environment at 57th.

The country performed particularly poorly in technological and scientific infrastructure, ranked 67th and 69th respectively.

The report highlighted key national challenges, including high unemployment, especially among youth, entrenched income inequality, and limited economic diversification.

Dependence on Southern African Customs Union (SACU) revenues and the risks posed by climate change to food security were also cited. Despite these challenges, the report noted that Namibia's steady GDP growth and controlled inflation offer "a foundation for improvement".

It suggested that reforms aimed at diversifying the economy, modernising infrastructure, and strengthening the labour market would be critical for Namibia to improve its global competitiveness standing.

The IMD World Competitiveness Yearbook, published by the International Institute for Management Development in Switzerland, benchmarks 69 economies worldwide on competitiveness indicators.





Over 3,200 Namibia MSMEs supported under equipment aid scheme

ore than 3,200 micro, small and medium enterprises (MSMEs) across Namibia have benefited from the Equipment Aid Scheme since its inception, Deputy Minister of Industries, Mines and Energy Gaudentia Kröhne has said.

Kröhne told the 8th Session of the Rural Women Parliament with Men as Partners that a total of 3,213 MSMEs in all 14 regions had received support through the scheme, including those assisted in the 2023/24 and 2024/25 financial years.

She said the programme was launched in the 2009/10 financial year by the late President Hage Geingob to provide MSMEs with production equipment, reduce startup costs and increase production capacity.

It was suspended between 2016 and 2022 due to fiscal consolidation and the impact of COVID-19, before being reintroduced in 2023 with new criteria.

"In 2023, it was re-engineered and reintroduced with revised criteria to ensure alignment with current business needs and to improve operational efficiency," she said.

The scheme targets sectors such as manufacturing, agro-food processing, gemstone and dimension stone processing, small-scale mining, pharmaceuticals, cosmetics, and heating and ventilation.

Kröhne said several MSMEs supported under the programme had since grown into larger enterprises, creating jobs, increasing revenue and serving as role models for others.

"As a result, a number of these MSMEs have grown into larger enterprises, enhancing production, creating jobs, and increasing revenue. Some of them now serve as champions and role models for other existing and emerging entrepreneurs," she said.

She added that the ministry also supports MSMEs through initiatives such as the Entrepreneurship Development Programme (EMPRETEC – Namibia), the Gemstone and Polishing Training Programme, and regional office activities.

"EMPRETEC - Namibia is designed with

the objectives to foster inclusive and equitable economic participation by equipping entrepreneurs with transformational skills and mindset change, which is executed through innovative. skills and behaviourbased entrepreneurial training, with the support of the United Nations **Development Programme** (UNDP)," Kröhne said.

She stressed that regional offices are central to delivering ministry activities and providing localised support for industrialisation and small business development.

"The ministerial regional offices are strategically placed to represent the entire Ministry of Industries, Mines and Energy, implementing all

activities that the ministry provides to the public, including support activities to the State-Owned Enterprises (SOEs) aligned to the ministry," she said.

Kröhne said the ministry's programmes are aligned with Vision 2030 and national development plans.

"Similarly, Namibia's Industrial Policy and Micro, Small and Medium Enterprises Policy focus on promoting industrialisation, ensuring equitable income distribution, and generating employment through the production of goods and services, all for poverty alleviation and sustainable economic growth in our country," she said.

INVITATION TO BID



The Government Institutions Pension Fund (GIPF) was established to provide retirement benefits to employees in the services of the Namibian Government and other participating public institutions. The Fund's membership includes active members and a variety of annuitants. GIPF's mission is to safeguard and grow the Fund for the benefit of its stakeholders and Namibia.

GIPF hereby invites qualified, competent and registered companies to submit bids for the under-mentioned:

Bid Number	Bid Description	Document Fee	Enquiries	Closing Date
BID CS/RFP/ GIPF-03/2025	Stakeholder Satisfaction and Brand Perception Survey	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 61 205 1745	16 October 2025 at 12pm
NCS/ONB/GIPF- 01/2025	Advanced Internet Networking Services	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 61 205 1745	17 October 2025 at 12pm
BID NCS/ONB/ GIPF-02/2025	Network Structured Cabling Services and Maintenance Support	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 61 205 1745	21 October 2025 at 12pm
BID NCS/ONB/ GIPF-03/2025	Sophos Firewall and Endpoints Protection, Technical Support Services	N/A	Gisela Naris E: gnaris@gipf.com.na T: +264 61 205 1746	22 October 2025 at 12pm
BID NCS/ONB/ GIPF-04/2025	Data Centre Environmental Monitoring and Infrastructure Maintenance Support	N/A	Gisela Naris E: gnaris@gipf.com.na T: +264 61 205 1746	23 October 2025 at 12pm
G/ONB/GIPF- 02/2025	Supply, Delivery and Commissioning of Infrastructure Servers, Storage Area Network (SAN), Core Network and SAN Switches, and Software and Installation Services	N/A	Gisela Naris E: gnaris@gipf.com.na T: +264 61 205 1746	24 October 2025 at 12pm

Details of Rid Submission

Sealed bids citing the bid number and detailing the services to be rendered should be posted or hand delivered to:

The Chairperson: GIPF Procurement Committee GOVERNMENT INSTITUTIONS PENSION FUND

GIPF House, Ground Floor, Reception

Corner of Dr Kenneth David Kaunda and Goethe Street

P.O. Box 23500, Windhoek, Namibia

Proposals received after the deadline will not be considered.

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"Presence" - The leadership power we don't talk about!

By Fenni Nghikevali

eadership is often described in numbers: "the profits made, the strategies delivered, the goals achieved". But the truth is, what people remember most is not usually the financial aspect of an organisation. It is how a leader Showed Up.

Think back to the moments that truly shaped you. Maybe it was watching someone stand firm in a difficult meeting.

Maybe it was hearing a voice like yours, or someone who looks like you, speak up. That is the quiet but powerful force we often don't talk about – the "Leadership power of 'Presence".

Every time you are present, you show what is possible. Every time you show up, you shift what leadership looks like. And every time you own your seat, you make space for someone else to claim theirs.

To be present is to resist shrinking back, to reject silence when your voice could change the direction of a room, and to claim your space even when it feels easier to withdraw. 66

To be present is to resist shrinking back, to reject silence when your voice could change

the direction of a room, and to claim your space even when it feels easier to withdraw.

Why Showing Up Matters

Presence often begins with something deceptively small: Showing Up.

A young professional observing a leader handle conflict learns resilience. A student listening to a woman delivering a keynote address discovers that presence is not confined to one gender.

An employee seeing a manager admit mistakes realizes that accountability is not weakness but courage.

These moments shape how people see themselves and what they believe is possible. When leaders show up, they

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don't just lead, they open doors for others to step through.

Breaking Barriers

For women, showing up in industries where stereotypes persist is itself an act of defiance. For men, showing up without the armour of dominance, i.e choosing authenticity over control, redefines strength. Both expressions chip away at rigid expectations of what leadership "should" look like. When a woman takes the head of the table, she tells the next generation that leadership can look like them. When a man listens deeply and gives others space, he shows that leadership is not about overshadowing but uplifting.

Presence is not neutral. It sends signals. And those signals can change futures.

The Weight of Presence

It is inevitable that presence comes with pressure. Women still face the unspoken rule of proving themselves twice over for half the recognition. Men often feel the weight of projecting strength even when vulnerability would serve them better.

But every stereotype dismantled, every doubt disproved, adds depth to Presence. Over time, perseverance becomes its own statement: "I belong here. And so will those who come after me".

Cultivating Presence

Presence is not a gift reserved for the few. It can be cultivated, but it demands intention.

For women, it might mean daring to take up space unapologetically. For men, that might mean valuing empathy as much as efficiency. For all leaders, it means understanding that how you show up matters as much as what you deliver.

Presence also depends on integrity. A

leader who preaches inclusion but silences dissent undermines trust. A leader who claims honesty but cuts corners erodes credibility. True Presence thrives only where values and actions align.

The Legacy Leaders Leave Behind

In a world eager to measure leaders by performance indicators, presence may seem intangible. Yet it is what people remember long after results fade. Teams recall whether their leader stood with them in hard times. Colleagues remember whether they were given space to speak. Communities remember whether a leader's actions matched their words.

Presence is legacy. It whispers to the next generation: "You belong. Your voice matters. Leadership can look like you".

And when the awards gather dust and the titles are long forgotten, what remains is not the strategies delivered, but the Presence that made others braver, stronger, and more certain that they, too, belong at the table.

Closing Reflections: Speak Up, Show Up, Own Your Seat, Be Present!

Presence is not passive. It is an act of courage. It is more than physical attendance, it is about choosing to bring your full self into spaces where decisions are made. Speaking up is not about being the loudest voice, but about using your voice with clarity and conviction. Owning your seat at the table is not arrogance; it is responsibility.

Presence is Leadership!

This article is written in her personal capacity and is not representative of any institution.

*Fenni Nghikevali is a leadership advocate | Professional Speaker | Mentor



Farm Gai Kaisa biochar project in Namibia awarded top climate rating

Rating of A, one of the highest recognitions awarded to carbon removal projects worldwide.

The rating, announced on 1 September 2025, affirms the project's credibility, operational resilience, and contribution to climate mitigation and community development.

Sylvera evaluates projects on carbon

reductions, additionality, permanence, and co-benefits to verify that their climate impact claims are accurate.

"We are happy to share that the Farm Gai Kaisa 159 Biochar Project in Namibia has been assigned a Sylvera Rating of A as of 1/9/2025. This recognition is a huge milestone in our journey of demonstrating that high-integrity biochar carbon removal in the Tropic is not only possible, but already happening at scale," Planboo,

which partners on the project, said.

Carbon Capital Director, Colin Malan Lindeque, said the recognition enhances the project's credibility in the carbon market.

"It just goes to show. As a third party rating agency gives the project more validity and more credibility. So I think those are important signals for the market to effectively show the market that we are producing very high quality carbon credit," he said.

Lindeque stressed that integrity is central to carbon credit trading.

"In the carbon credit market, integrity is one of the most important factors and quality metrics for every project that goes a long way. So hopefully the rating will lead to more sales and give our current buyers some peace of mind that they are supporting a high integrity carbon project," he said.

The project tackles the spread of invasive Acacia bush across Namibia's savannah by converting it into biochar and applying it to soils. This process sequesters carbon, restores degraded ecosystems, and improves grazing land for livestock and wildlife.

Farm Gai Kaisa 159 is one of Africa's largest Puro.earth biochar carbon removal projects. The site has been operational since June 2022.

It currently harvests biomass from 35,000 hectares and applies biochar to 300 hectares annually. The project has broader potential across 45 million hectares of bush-encroached land containing an estimated 1.6 billion tonnes of biomass.

"Through combining nature's solution and our technology, we remove carbon from the atmosphere at scale. Your climate action makes this possible," Planboo said.



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Govt commits N\$80m to strengthen digital laws and safer networks

The government has committed N\$80 million over the next two financial years to improve Namibia's digital laws, expand broadband coverage, and build safer networks.

Minister of Information and Communication Technology Emma Theophilus said the investment was aimed at modernising the country's payment systems while ensuring that they are meaningful and beneficial to all citizens, including vulnerable groups.

"As a Ministry of ICT, we commit that the government will continue to lay the foundations: faster broadband, wider coverage through our Universal Service Fund, where we are rolling out infrastructure across the country. We have already committed N\$80 million in these two financial years to ensure stronger laws and safer networks, and to make sure that this change is secure," she said.

Theophilus confirmed that the National Broadband Policy is under review to accelerate digital inclusion and strengthen payment systems.

She said the ministry intends to raise the minimum broadband download speed from 2 Mbps to 25 Mbps, with upload speeds of at least 3 Mbps, in line with international standards.

"Telecom operators have already begun implementing the new benchmarks," she said.

The Minister identified four priorities for building inclusive digital payments: "designing for accessibility and affordability, ensuring interoperability among providers, building trust through security and user education, and implementing supportive



regulatory frameworks."

She stressed that payment systems should drive wider development goals.

"Our payment systems will not only be modern; they will be meaningful, contributing to the shared prosperity we so strongly advocate. They will carry prosperity across every corner of our nation—instantly, securely, and inclusively, across rural, periurban, and urban settings," she said.

Theophilus said consumer protection and cybersecurity remain central to the strategy.

She pointed to the National Cybersecurity Strategy (2022–2027), upcoming cybercrime legislation, and the Electronic Transactions Act of 2019, which provides legal recognition for e-signatures and digital contracts, as key instruments to safeguard digital transactions

Al eating its own tail? Why business leaders must rethink synthetic data dependency

By Stantin Siebritz

↑ Garbage in, garbage out."

 That age-old computing adage is making a comeback - this time in boardrooms, strategy sessions, and AI ethics panels.

As generative AI continues to flood the digital landscape, a curious phenomenon is emerging AI models training on AI-generated content. Picture a snake eating its own tail. Now imagine that snake is your company's data strategy.

This self-referential loop - humorously dubbed "low-key cannibalism" - poses a serious challenge.

When AI systems learn from their own outputs, the quality of training data begins to degrade. It's the digital equivalent of making copies of copies.

Remember Michael Keaton's cloning misadventures in the 90s film Multiplicity? Each clone got a little... fuzzier. That's what's happening to AI models trained on synthetic data - they lose nuance, creativity, and eventually, accuracy.

The Business Risk: Model Collapse

Researchers call this "model collapse" - a slow erosion of an AI system's ability to reflect reality. The implications for business are profound:

- Loss of Diversity: AI becomes less imaginative, missing edge cases and unique scenarios.
- Decreased Accuracy: Small errors snowball, leading to flawed insights.
 - Bias Reinforcement: Pre-existing biases

66

When AI systems learn from their own outputs, the quality of training data begins to degrade.

get baked in, narrowing perspectives.

• Innovation Stagnation: Outputs become repetitive, lacking fresh thinking.

For sectors relying on AI - finance, healthcare, customer service - the risk isn't just theoretical. It's operational.

Imagine a chatbot giving tone-deaf responses, or a diagnostic tool missing critical symptoms because its training data was too synthetic. That's not just bad UX - it's reputational risk.

Africa's Unique Opportunity (and Challenge)

In Africa, where data scarcity and language diversity are real hurdles, synthetic data offers a lifeline.

Generating datasets in underrepresented languages like Khoekhoegowab or Oshiwambo can accelerate inclusion and innovation. But here's the catch: synthetic data without cultural nuance is like seasoning-free pap - technically edible but lacking flavour.

To build AI that truly understands African contexts, we need sustained investment in authentic, locally sourced data. Otherwise, we risk building systems that speak the language

In Africa, where data scarcity and language diversity are real hurdles, synthetic data offers a lifeline.

"

but miss the meaning.

Namibia Statistics Agency

P.O. Box 2133.

Windhoek, Namibia

The Executive Takeaway: Balance the Diet

So, is AI cannibalizing itself? Potentially.

But it's preventable. The solution lies in balance:

• Curate high-quality human-generated lata.

2025 NAMIBIA FINANCIAL INCLUSION SURVEY





The Namibia Statistics Agency is conducting the **2025 Namibia Financial Inclusion Survey** to understand how people access and use financial services. From banks and savings groups to mobile money



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strategically - not exclusively.
• Monitor outputs for

· Use synthetic content

• Monitor outputs for drift, bias, and loss of nuance.

Think of it like a corporate wellness plan. Relying solely on synthetic data is like surviving on energy drinks and protein bars - efficient, but unsustainable. AI, like people, thrives on a diverse diet of real-world experiences.

As leaders, our role is to ensure that our AI strategies are not just technically sound, but contextually intelligent. Because in the end, the smartest systems are those that still know how to learn from us.

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