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News Worth Knowing

NAB plans N$250m investment to boost crop production and exports

TUESDAY 30 SEPTEMBER 2025

MAIN STORY

NAB plans N$250m investment to boost crop production and exports

The Namibia Agronomic Board (NAB) will invest N$250 million over the next five years in crop value chain development under its new Integrated Strategic Business Plan (ISBP).

NAB Chief Executive Officer Fidelis Mwazi said the plan sets targets of achieving 60% grain self-sufficiency, 60% horticulture export growth, and a 97% compliance rate with regulatory frameworks.

"Then hopefully, even though we're spending N$250 million within the crop value chain, our projections indicate we will still have about N$100 million," he said.

The new strategy builds on achievements from the 2020/21–2024/25 cycle, during which NAB delivered an overall performance rate of 91%.

It achieved 93% in agronomy and horticulture development, 90% in regulatory framework implementation, and 91% in operational excellence.

Mwazi said strengthened regulatory credentials will be a central pillar of the plan. NAB was recognised as a GlobalG.A.P. approved verification body in June 2023, obtained ISO/IEC 17020 accreditation in October 2023, and ISO 9001 certification in April 2024.

The Board also received Third Country Approval from the European Union in April 2024, opening new export opportunities.

"Compliance has been another area of

Crucial Dates

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

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focus. Between 2020 and 2021, we achieved 96% compliance, though this later dipped as more requirements were introduced. Still, we developed 18 new standards, ensuring alignment with global practices such as Good Agricultural Practices (GAP) and ISO certifications," Mwazi said.

The ISBP emphasises 100% digitalisation of NAB's work processes. Systems already implemented include the NAB E-Crop mobile application for production forecasting and compliance inspections, an online permit system with 24-hour turnaround times, the NAB AMID System for permits and border management, and NAB SMART HR for leave and recruitment management.

Across three thematic areas, the Board has set measurable targets.

Under Agronomy and Horticulture Development, NAB aims to secure 56% of the primary market share, achieve 60% grain self-sufficiency, deliver 60% horticulture export growth, and fully execute the N$250 million Crop Value Chain Development Strategy.

Under the Regulatory Framework, targets include 97% sector compliance with regulations and ISO standards.

Under Operational Excellence, NAB has committed to unqualified audits, 100% digitalised processes, and dedicating 1% of income to employee development and satisfaction.

The plan also extends NAB's crop research and development efforts, which have included sesame seed variety trials, adaptability studies for French potato varieties, trials of white maize, pearl millet and wheat seed varieties, and ongoing banana trials.

"We need to assist the industry, but from NAB as a responsible organisation to oversee agronomy, this is our contribution to assist the industry, so that at least the government can see we complement the efforts done by the government," Mwazi said.

City of Windhoek repairs Over 26,000 potholes, installs 3,000 water meters

The City of Windhoek has repaired more than 26,000 potholes across the capital since February and installed over 3,000 prepaid water meters between 2020 and 2025.

Mayor Ndeshihafela Larandja disclosed the figures during a public engagement meeting at Soweto Market in the John Pandeni Constituency on Saturday, where she outlined service delivery progress and the infrastructure challenges confronting the municipality.

Larandja said municipal assessments had identified 650 streets across the city with potholes and surface deformities requiring urgent intervention.

"From February to date, more than 26,000 potholes have been repaired. This is a significant figure that shows the extent of our intervention in maintaining the city's road network. The repairs have been spread across all suburbs to ensure that every community receives attention, rather than focusing on only one part of Windhoek," she said.

The mayor added that major road upgrades were underway to ease congestion and

reduce travel times, while the city had also programmed upgrades to intersections that face heavy traffic loading to improve throughput and safety.

"Planned decongestion projects include the dualisation of Auas Road from Truck-port to Mandume Ndemufayo, Peter Nanyemba Road (formerly Monte Christo Road), and Winnie Madikizela Mandela Road (formerly

Otjomuise Road). In addition, the upgrading of major intersections subject to heavy traffic loading is also programmed to improve throughput and safety, which are vital to the city's development," Larandja said.

On water supply, she reported that a total of 5,567 applications for prepaid water meters were processed between 2020 and 2025. Of these, 3,088 meters had been installed, while 2,479 remained pending.

Larandja explained that the city currently has 1,610 prepaid water meters in stock, comprising 1,280 above-ground units and 330 wall-mounted units, which will be deployed once installations resume at scale.

She said delays in installations had been caused mainly by challenges in the procurement process, particularly the appointment of Unit Rate Contractors tasked with carrying out the work.

"The cost of a prepaid water meter currently stands at N$6,305.94, excluding Value Added Tax, and installation times are heavily dependent on the availability of manpower. The delay in installations is primarily attributed to challenges within the tendering process, which slowed down the appointment of contractors. Applicants should note that the standard waiting period is four to eight weeks, but with current manpower shortages, the waiting time may be longer than usual. The municipality is working on these procurement issues to ensure that outstanding applications are addressed as soon as possible," she said.

The mayor further stressed that the community engagement meetings were not simply a reporting exercise, but an opportunity for residents and the council to share responsibility for development and participate in decision-making.

"With the current council's five-year term nearing completion, this round of meetings carries added significance," Larandja noted.

Powering Namibia's future!

By Paulo Coelho

> **"Government's target of producing 80% of our electricity domestically by 2028 is ambitious, but achievable.**

Electricity is the lifeblood of any modern economy. Without it, factories fall silent, jobs vanish, and opportunities move elsewhere. Right now, Namibia imports around 60–70% of its electricity, leaving our businesses at the mercy of high costs and unreliable supply.

If we want growth, we need power. Reliable, affordable, homegrown power. Its THAT simple!

The Bangladeshi blueprint

In 2009, Bangladesh generated 5 gigawatts of homegrown electricity. By 2022, it produced more than 25 gigawatts. That single decision, to invest in its own power generation, changed everything. Poverty was halved.

GDP surged. Textiles became a $20+ billion industry, employing millions and elevating the country into global relevance.

The message is simple: power unlocks prosperity.

Namibia's opportunity

Namibia has even greater potential. Our solar systems generate twice the output of central Europe. Add world-class wind from towns like Walvis and Lüderitz, and we hold the ingredients for clean, affordable, and abundant electricity.

Already, more than $6 billion in green hydrogen and ammonia investments are on the horizon. But this is just the beginning. With reliable power, we can light every classroom, power every hospital, and help build new factories and allow them to run at full capacity. Power is not just about machines, it's about jobs, growth, and opportunity.

Government's target of producing 80% of our electricity domestically by 2028 is ambitious, but achievable.

But we must act with urgency and not operate in on African time. Every megawatt generated locally is a step toward independence.

Every delay means lost jobs and lost investments.

Bangladesh took less than two decades to transform. Namibia can move faster. With the right decisions today, we can lead Africa in renewable energy tomorrow.

Namibia stands at a crossroads. Do we continue exporting opportunities along with our imported electricity?

Or do we take control of our power and as such, our future?

The formula is simple: Power = Growth.

** Paulo Coelho | Brand Manager | Entrepreneur | Storyteller*

Tourism and agriculture set to drive Namibia's GDP growth despite weak start

Namibia's economy is projected to grow by 3.0% in 2025, supported by cyclical improvements in agriculture, a rebound in manufacturing, and strong tourism performance, according to analysts.

Early data shows the economy expanded by an average of 2.5% in the first half of the year, signalling a slower-than-expected start but leaving scope for recovery in the second half.

FNB Namibia Economist Helena Mboti said agriculture will support both primary production and downstream meat processing, while tourism is expected to surpass 2019 levels during the third-quarter peak season.

"Therefore, while the 2Q25 print was weaker than expected, we maintain our view that GDP growth could still reach 3.0% in 2025, underpinned by the cyclical turnaround in agriculture and manufacturing, as well as sustained optimism in the business environment, which will continue to drive demand for services and tourism in 2H25," Mboti said.

Mboti cautioned, however, that Namibia's high unemployment rate of 55%, alongside sticky inflation and rising housing costs, continues to constrain private consumption.

She warned that if household weakness persists, growth could slow to 2.2% in 2025 before regaining momentum above 3% in the medium term. Despite these risks, she said growth remains comfortably above the pre-pandemic average of -0.8% in 2019, with business sentiment broadly optimistic.

Simonis Storm Junior Economist Almandro Jansen said GDP growth slowed to 1.6% year-on-year in the second quarter of 2025, reflecting uneven sector performance and weak household demand.

He said services, particularly tourism and retail trade, remain the main growth drivers, with tourism projected to expand by 5.5% this year and generate N$4.6 billion in revenue.

"Hotels and restaurants are expected to surpass 2019 levels during the 3Q25 peak season, reinforcing tourism's central role," Jansen said.

Jansen also pointed to supportive fiscal and monetary conditions, including N$4.3 billion in infrastructure-led spending on construction, energy and water projects, as well as a gradually easing repo rate, expected to fall to 6.50% by year-end.

He warned, however, that procurement delays, weak implementation capacity and inefficiencies in state-owned enterprises could limit the impact of budget allocations on real activity.

Agriculture remains a vulnerability, Jansen added, noting that the sector contracted by 3.5% in the second quarter, driven by reduced livestock marketing and an outbreak of lumpy skin disease, which depressed both abattoir throughput and live exports.

He said Namibia's agricultural sector continues to face structural challenges, including low productivity, financing constraints, and high exposure to climate shocks.

"That said, there is potential for a cyclical rebound in the second half of the year, supported by improved rainfall prospects linked to La Niña and herd rebuilding efforts following sharp off-take in previous years. A stronger agricultural performance would also filter positively into downstream meat processing, which has been one of the hardest-hit manufacturing subsectors," he said.

Building character and skill in seasoned professionals

By Chaze Nalisa-Jagger

The mantra hire for character, train for skill has become a staple in leadership and talent development circles.

It presents a compelling idea: prioritise values like integrity, humility, and interpersonal awareness in recruitment, then focus on teaching the technical aspects later.

In practice, this philosophy can be both insightful and limiting, particularly when applied to seasoned professionals, who bring not only experience, but ingrained behaviours shaped by time, context, and culture.

The issue is not the principle itself, but its over-simplification. It assumes character is static and that skill can always be developed.

Yet both character and competence can evolve or erode. Leaders must ask not which one matters more, but how to assess, develop, and maintain both, especially when one is clearly present, and the other is lacking.

Character in Context

Character, in a professional environment, reveals itself in how people treat others, respond to challenge, and uphold values even when under pressure. It includes traits like accountability, respect, fairness, consistency, and emotional maturity.

Though harder to measure than technical proficiency, character often defines how effectively someone builds trust, navigates complexity, and contributes to culture.

Contrary to the belief that character is fixed, it can be shaped, not through conventional training, but through experience, self-reflection, feedback, and the right support systems. When a professional is willing to grow, change is not only possible, but also often profound.

“Some of the most difficult leadership challenges involve high-performing individuals who exhibit poor character and resist development.

When Skill is High but Character Falters

Some of the most difficult leadership challenges involve high-performing individuals who exhibit poor character and resist development.

These professionals may meet targets, drive results, and hold valuable expertise, yet still create tension, dismiss feedback, erode trust, or damage morale.

Their presence can discourage collaboration, stifle innovation, and push away capable team members who no longer feel safe or respected.

Unchecked, these behaviours weaken culture from within. Addressing them is not simply a matter of performance management but one of organisational values. If feedback, coaching, and support are consistently rejected, and self-awareness remains absent, leaders must make difficult but necessary decisions to protect the organisation’s long-term health, even if that means accepting the short-term loss of technical capability.

Can Character Decline Over Time?

Character is not only shaped, but it can also fade. Professionals may begin their careers aligned with values but change over time due to power without accountability, stress without support, or cultural shifts that reward performance over behaviour. Formerly respectful leaders may grow defensive, closed off, or self-serving, often unaware of how their actions have shifted.

Early signs of decline are subtle, avoidance of feedback, micromanagement, diminished empathy, or prioritising personal agendas. These behaviours may not immediately impact results, but they gradually erode team dynamics and credibility. Recognising and addressing these signals early is key to protecting both people and performance.

Spotting and Addressing Risks

While character is not a quantifiable metric, it is observable. Patterns of blame-shifting, dismissiveness, manipulation, or persistent resistance to growth signal deeper issues. When such patterns emerge, feedback loops must be in place to address them promptly. Waiting until damage is visible often means it is already widespread.

Organisations can create clearer expectations by integrating values into codes of conduct, embedding behavioural criteria into performance reviews, and encouraging open conversations about interpersonal impact. Policies alone are not enough; leaders must model the standards themselves and be willing to intervene when those standards are violated.

Understanding Poor Character

Poor character in the workplace is not about personality differences but about repeated actions that undermine trust, fairness, and respect.

This might include dishonesty, ethical shortcuts, undermining others, self-interest over team wellbeing, or chronic avoidance of responsibility. While such behaviours are often more visible in times of stress or change, they may persist quietly in the background, doing long-term damage if left unchallenged.

It is important not to confuse directness or introversion with character flaws. The issue lies in the impact on others, not the style of communication. The distinction is behaviour, not preference.

Finding the Balance

Organisations should not be forced to choose between skill and character. Both are critical. When someone is aligned with the organisation's values but lacks technical competence, targeted support and training often yield fast results. But when skill is present and character is absent, growth depends entirely on the individual's willingness to reflect and adjust. Without that willingness, further investment may be both costly and ineffective.

The most successful teams are built on individuals who possess both. Those who lack both often struggle to thrive and may eventually leave or be guided toward other paths. The ones who have only one, either strong character without skill, or strong skill without values, require thoughtful leadership. The question is not just what they can do, but whether they are prepared to grow.

Beyond the Mantra

Hire for character, train for skill is a useful guidepost, but it is not a complete strategy. People change. They are shaped by leadership, by systems, and by experience. Organisations that invest in both behavioural and technical development, and that hold people accountable for both, foster cultures of integrity and resilience.

Recognising that character is not fixed, but formed, allows organisations to move beyond assumptions and create space, space for honest feedback, for meaningful reflection, and for accountable change.

In doing so, they do not just protect the quality of the work, they protect the quality of the people doing it.

*** Chaze Nalisa-Jagger is the Head of Human Resources at IntraHealth Namibia***

MVA Fund donates N$13.2m full-body x-ray machine to Katutura Hospital

The Motor Vehicle Accident (MVA) Fund has donated Namibia's first-ever Lodox full-body X-ray machine, valued at N$13.2 million, to Katutura Intermediate Hospital through the Ministry of Health and Social Services.

MVA Fund Chief of Corporate Affairs, John Haufiku, said the machine has been installed at the hospital's Emergency Unit and will significantly improve trauma care, particularly for polytrauma patients, including those injured in road crashes.

"The Lodox machine delivers high-resolution, full-body X-rays in just 13 seconds, significantly reducing diagnosis time in trauma settings. Exceptionally to note, the machine is safe for use on pregnant patients, offering an unprecedented balance of speed, accuracy, and patient safety," he said.

Health Minister Dr Esperance Luvindao, speaking at the handover ceremony, described the donation as a milestone for the country's healthcare system.

"The Lodox machine will strengthen our ability to provide rapid, high-quality care in emergencies, saving lives and restoring dignity to patients in critical condition," she said.

MVA Fund CEO Rosalia Martins-Hausiku said the donation reflects the Fund's commitment to improving trauma care.

"We are proud to deliver this first-of-its-kind diagnostic tool to Namibia's frontline medical professionals. Our investment reflects a continued commitment to enhancing emergency response for road crash survivors who rely on state facilities,"

> The Lodox machine delivers high-resolution, full-body X-rays in just 13 seconds, significantly reducing diagnosis time in trauma settings.

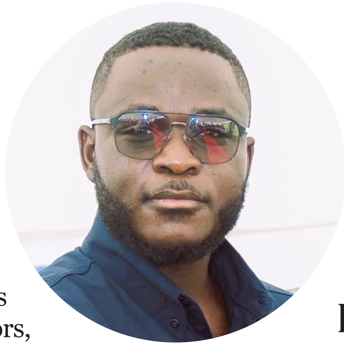
she noted.

The donation builds on earlier cooperation between the MVA Fund and Standard Bank Namibia, which supported the upgrade of Katutura Hospital's Emergency Unit.

"This handover marks another milestone in our enduring partnership with the MVA Fund, rooted in a shared vision to transform public healthcare in Namibia. The Lodox machine is more than just advanced technology – it's a symbol of what collaboration can achieve when driven by purpose. At Standard Bank Namibia, we believe that Namibia is our home, and we drive her growth by investing in solutions that uplift communities and save lives. Together, we are building a healthcare system that treats every Namibian not as a statistic, but as a person deserving of dignity, care, and hope," Standard Bank Namibia's Head of Marketing, Communication, Sponsorships and CSI, Magreth Mengo, said.

Telcos and financial inclusion, competitors or catalysts?

By Modest Ipangelwa



The debate around financial inclusion in Africa often frames banks and telecommunications companies (telcos) as rivals. Banks view themselves as custodians of trust, regulators see them as systemic anchors, while telcos are cast as disruptors pushing into financial services.

But in reality, telcos are not purely competitors, they are enablers. For Namibia and other markets striving for deeper inclusion, telcos represent a vital opportunity to extend the reach of financial services to people and businesses still left outside the banking system.

Telcos as Bridges to the Unbanked

The unique advantage of telcos lies in their infrastructure and customer base. Mobile operators already reach millions of people, including those in rural and remote areas where banks are absent.

Their SIM registration databases and distribution networks give them unparalleled access to underserved populations. By embedding financial services into mobile platforms, telcos can lower barriers to entry; opening a wallet requires no collateral, no credit history, and no visit to a physical branch.

In countries like Kenya, the rise of M-Pesa—launched by Safaricom in 2007 demonstrates this power. Within a few years, millions who had never held a bank account were transacting, saving, and even accessing credit through their phones.

Today, M-Pesa processes more than 60% of Kenya's GDP annually, and banks have not disappeared. Instead, they have found ways to integrate with the system, offering customers more sophisticated products while relying on telcos for distribution.

> **"Some of the most difficult leadership challenges involve high-performing individuals who exhibit poor character and resist development.**

Why Banks Need Telcos

Banks cannot ignore this reach. The traditional branch-and-ATM model is costly to sustain, particularly in sparsely populated or rural regions. Telcos, on the other hand, already maintain agent networks for airtime distribution that can be repurposed for cash-in and cash-out services.

In Tanzania for instance, banks partnered with telcos to enable interoperability across mobile money platforms. This allowed customers of one telco to send money to another, and banks used the same infrastructure to expand their footprint without heavy capital investments.

In Ghana, mobile money adoption surged when telcos entered the market.

Banks initially resisted, but they soon recognized an opportunity and telco wallets became feeder accounts, and partnerships emerged where banks offered savings, loans, and insurance products via mobile channels. By 2022, mobile money transactions in Ghana were valued at over US$250 billion, showing how telcos can drive volume that banks alone could never reach.

Beyond Payments: A Partnership Model

The role of telcos extends beyond basic payments. They can serve as entry points for micro-savings, micro-loans, and even cross-border remittances like what we have seen recently happened in Namibia.

In Uganda, MTN Mobile Money partnered with banks to allow rural farmers to save small amounts securely, with interest paid through bank integration. In Côte d'Ivoire, Orange Money collaborated with financial institutions to provide credit scoring based on mobile usage data, giving small traders access to loans without collateral.

These examples show that telcos' role is not to replace banks, but to complement them. Telcos excel at distribution, scale, and customer onboarding.

Banks bring in regulatory credibility, sophisticated risk management, and the ability to transform small-value deposits into broader financial intermediation. Together, they can address both sides of the inclusion gap, which is access and depth.

Lessons for Namibia in midst of disruption

In Namibia, where large parts of the population remain underserved, the entry of telcos into payments and wallets should not be viewed with suspicion. With regulatory frameworks such as PSD-3 now creating space for non-bank e-money issuers, collaboration is the way forward.

Telcos can leverage their wide footprint to bring millions into the financial net, while banks can focus on developing value-added services, credit, investment, and insurance delivered through digital channels.

Rather than seeing telcos as rivals, banks should view them as allies that can reduce acquisition costs and accelerate financial deepening. The risk lies not in telcos crowding banks out, but in the system failing to integrate these two powerful forces.

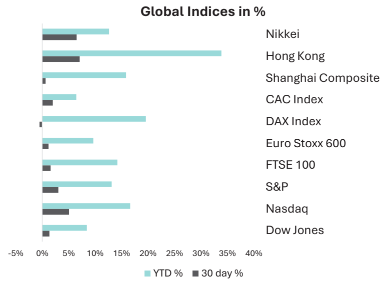
In conclusion, financial inclusion requires scale, trust, and innovation. Banks have the trust and regulatory framework, while telcos have the scale and access.

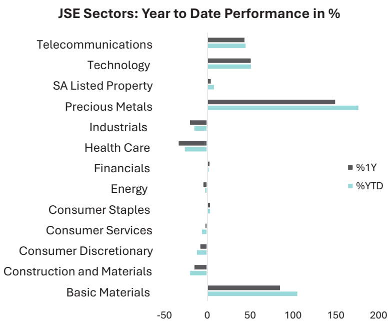
When they work together, the financial system expands beyond city centers and formal employment, reaching traders in markets, farmers in villages, and youth in informal economies.

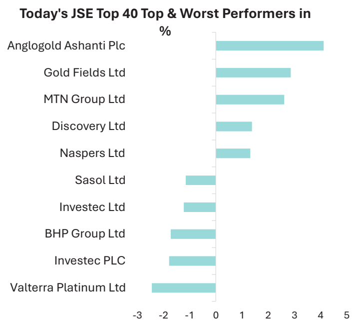
The lesson from Kenya, Ghana, and Tanzania is clear; telcos are not the competition; they are the bridge to inclusion. Namibia has the chance to follow suit, if it embraces partnership over rivalry.

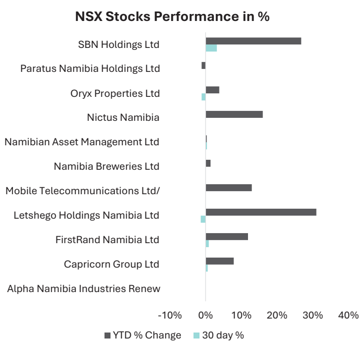
**** Modest Ipangelwa is a Coverage eBanker for First National Bank and FinTech Expert.***

Commodities		Currencies	
Spot Gold	3846.86	USD/ZAR	17.29
Platinum	1574.27	EUR/ZAR	20.31
Palladium	1253.07	GBP/ZAR	23.26
Silver	42.33	USD/CNY	7.12
Uranium	78.05	EUR/USD	1.17
Brent Crude	67.05	GBP/USD	1.35
Iron Ore (in CNY)	783.00	USD/JPY	147.79
Copper	10414.00	**Namibia CPI**	**3.20%**
Natural Gas	3.30	**Namibia Repo Rate**	**6.75%**
Lithium	9.25	**Namibia Prime Rate**	**10.50%**









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