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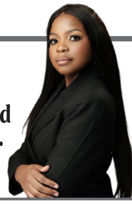

MARKETPLACE SCAMS

Standard Bank warns of rise in investment and online marketplace scams

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THE BRIEF
News Worth Knowing

Govt to centralise state asset management in major SOE shake-up

THURSDAY 06 AUGUST 2026

MAIN STORY

Govt to centralise state asset management in major SOE shake-up

. . . Kristofine Naunyango was appointed Manager of the Public Asset Management Agency in December

The Namibian government is moving to centralise the management of selected state assets through a new Public Asset Management Agency as part of sweeping reforms aimed at improving the performance of state-owned enterprises (SOEs) and strengthening oversight of public assets.

Finance Minister Ericah Shafudah announced the planned reform during the inaugural CEOs Strategic Dialogue with the President, saying the Executive had concluded that the current decentralised approach to managing public assets was no longer delivering the desired outcomes.

She said the agency would oversee selected categories of state assets rather than take responsibility for all government property.

"The second issue is collective. We also looked at how we manage state assets and realised that managing them individually through ministries and SOEs requires improvement. Therefore, as the Executive, we have agreed that it would be beneficial to establish an agency responsible for public asset management. Not all public assets will fall under this agency. We will clarify which assets will be included so that there is no unnecessary concern that everything will be transferred to this agency. I wanted to

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 12 August 2026
  * 29 October 2026
  * 10 December 2026
- **Namibia Corporate Social Investment (CSI) Mukopano**
  11 August 2026 at the Hilton Windhoek.
- **Namibia Oil and Gas Conference**
  18–21 August 2026 in Windhoek

inform you that this reform is also coming, and we will engage and consult with you as we progress," Shafudah said.

The agency forms part of a broader overhaul of Namibia's public enterprise governance framework, with government seeking to improve coordination, eliminate duplication and strengthen accountability across SOEs.

Shafudah said government had reviewed several governance models over the years, including direct ministerial oversight, the former Ministry of Public Enterprises and the current arrangement under the Ministry of Finance.

She said those experiences had led government to adopt a hybrid model under which SOEs remain under their respective line ministries while operating within standardised governance policies, guidelines and oversight frameworks.

"We learn as we go and reflect on our experiences. Through this process, we have also realised that a hybrid model can work. Under this approach, SOEs would remain under their relevant ministries, but there would also be an additional element where guidelines, policies and frameworks are standardised under one umbrella," she said.

The minister confirmed that amendments to the Public Enterprises Governance Act are before Parliament and are expected to be among the priority Bills when the National Assembly resumes on 1 September.

She also expressed concern that only 75% of public enterprises are aligned with the objectives of the Sixth National Development Plan (NDP6).

"When I saw the figure of 75%, I wondered whether those who were not aligned were under my responsibility. I am going to take stock and assess the situation. If it turns out that some entities are not aligned, I know that the information is confidential, but I will find a way to address it," she said.

Shafudah urged SOEs to stop citing limited financial resources as the primary reason for poor performance.

"Limited resources cannot continue to be the explanation. What exists is what we have, and we must use it in an effective and efficient manner," she said.

She added that the success of NDP6 would ultimately be measured by tangible outcomes such as job creation, poverty reduction and reduced inequality rather than policy commitments alone.

The reform follows President Netumbo Nandi-Ndaitwah's appointment of Kristofine Naunyango as Adviser to the Minister of Works and Transport and Manager of the Public Asset Management Agency for a five-year term effective 1 January 2026, signalling government's intention to operationalise the new institution.

Nandi-Ndaitwah issues 24-month ultimatum for SOE reforms and investment delivery

President Netumbo Nandi-Ndaitwah has challenged Namibia's state-owned enterprises (SOEs) to stop relying on meetings and rhetoric and instead deliver concrete reforms, investment projects and measurable economic outcomes.

Addressing chief executive officers and board chairpersons of public enterprises during a strategic dialogue, the President said the time for discussing problems had passed, directing every SOE to submit practical solutions capable of strengthening the country's economy.

She instructed each public enterprise to identify one reform that would unlock its full potential, list investment projects ready for implementation within the next 24 months and specify obstacles requiring Cabinet or presidential intervention.

"Therefore, I am giving you your final assignment from this dialogue. I am encouraged by your contributions and the challenges you have identified. I want each of you to provide answers to the following: What single reform would unlock the potential of your public enterprise and enable it to contribute more meaningfully to Namibia's economy? Which strategic investment projects are ready for implementation within the next 24

> Nandi-Ndaitwah warned that strategic dialogues would no longer be judged by the number of participants or presentations, but by whether they produce results.

months? What constraints require Cabinet or presidential intervention to enable you to deliver services to Namibians?" she said.

Beyond investment plans, the President directed SOEs to identify outdated legislation requiring reform, demonstrate how proposed changes would create jobs, explain how procurement supports Namibian businesses and SMEs, and show how their operations can reduce imports, expand exports and promote balanced regional development.

Nandi-Ndaitwah warned that strategic dialogues would no longer be judged by the number of participants or presentations, but by whether they produce results.

She questioned whether government had become too focused on consultation at the expense of decisive planning.

"But when everyone becomes part of the strategic process, what does that mean? When I came here, I was expecting a strategic dialogue. However, when I was introduced and told that it was open to the whole country, I questioned how one strategises with the entire country. To me, that raised concerns about whether we are serious about developing strategies or whether we are simply repeating the same sentences and using big words that we have repeated before," she said.

The President said Namibia's development challenges were not solely the result of limited financial resources but also stemmed from weak execution and poor project management.

She criticised the practice of awarding projects to institutions or contractors that lack the capacity to deliver, despite funding already being available, saying such decisions delay development and undermine public confidence.

Nandi-Ndaitwah also called for greater integrity within public institutions, arguing that capable individuals should be allowed to implement the ideas they develop rather than being sidelined once projects move into execution.

"The person who brings the idea should be involved in its implementation because they understand what needs to be done. Removing them from the process can cause the idea to fail. We must respect merit and ensure that capable people are given opportunities to execute their ideas," she said.

She said stronger execution by public enterprises would be critical to achieving the objectives of the Sixth National Development Plan (NDP6) and laying the foundation for Namibia's post-2030 development agenda, with value addition, agriculture, food security, research and innovation remaining central to the country's long-term economic transformation.

Namibia's trade deficit widens to N$20 billion in first half of 2026

Namibia's cumulative trade deficit widened to N$20 billion during the first six months of 2026 as imports continued to outpace exports despite stronger earnings from uranium, gold, fish and diamonds.

According to the Namibia Statistics Agency's (NSA) International Merchandise Trade Statistics Bulletin for June 2026, cumulative exports reached N$67.2 billion by the end of June, up N$3.1 billion from the same period last year. Imports, however, climbed to N$87.2 billion, compared with N$72.8 billion in the first half of 2025.

The widening gap reflects faster growth in imports than exports during the period.

For June alone, Namibia exported goods worth N$12.9 billion and imported N$18.3 billion, resulting in a monthly trade deficit of N$5.5 billion. This compares with a N$3.2 billion deficit recorded in May and a N$669 million trade surplus in June 2025.

"During the month under review, exports recorded comparable year-on-year values; however, imports highlight a significant variation in trade dynamics when compared to the same period last year," the NSA said.

China remained Namibia's largest export market during June, while South Africa continued to be the country's biggest source of imports.

The NSA said uranium was Namibia's leading export commodity during the month, contributing 22.3% of total exports, followed by non-monetary gold (11.8%), fish (10.8%), precious stones, including diamonds (10.3%), and nickel ores and concentrates (10.3%).

Together, the five commodities accounted for 65.5% of Namibia's export earnings during June.

On the import side, the country's largest import categories were petroleum oils, sulphur and unroasted iron pyrites, nickel ores and concentrates, commercial motor vehicles and fertilisers.

The NSA said Namibia exported goods

to 109 countries during June, eight more than in May, while imports originated from 159 countries, four fewer than the previous month.

The country recorded trade surpluses with China (N$1.2 billion), Botswana (N$1.1 billion) and Finland (N$493 million).

However, Namibia posted its largest bilateral trade deficits with the United States (N$3.1 billion), South Africa (N$2.8 billion) and Oman (N$1.5 billion).

The agency also reported that Namibia remained a net exporter of food products, recording a food trade surplus of N$743 million, while beverages posted a trade deficit of N$258 million.

The Greatest Risk Is Believing Your Risk Register Is Enough (Part 2 of 5)

By Monika Amukoto

> **"Customer complaints are increasing, employee morale is declining, and financial performance remains below target.**

Last week's article provided that risk management is the strategic enabler that helps organisations navigate uncertainty and keep strategy on course. However, many organisations mistakenly assume that because they have established risk management processes, they are effectively managing the uncertainties that threaten strategic execution.

Ultimately, the effectiveness of risk management should be judged not by the quality of its processes, but by how well it improves an organisation's ability to execute its strategy while navigating uncertainty. This raises an important question: how do leaders know whether their risk management efforts are genuinely supporting strategy execution rather than simply satisfying governance and compliance requirements?

Consider this scenario: at the end of the quarter, the Board meets to review the organisation's risk profile. Risk registers have been updated, committee meetings have taken place, assurance reports have been submitted, and every department has completed its quarterly risk assessment.

On paper, the organisation appears to have an effective risk management process. Yet it is failing to achieve its strategic objectives. Customer complaints are increasing, employee morale is declining, and financial performance remains below target. The organisation has been busy managing risks, but it has not become better positioned to achieve its objectives.

This reflects one of the most common shortcomings in risk management: confusing the existence of risk management activities with effective risk management. Maintaining risk registers, producing reports, and conducting risk assessments are all important. However, these activities create little value if they do not improve strategic decision-making or strengthen the organisation's ability to achieve its objectives.

The effectiveness of risk management is measured by its impact on organisational decision-making and performance, not by the outputs it generates. More workshops do not necessarily strengthen resilience. More reports do not automatically improve governance. More controls do not always reduce uncertainty. Success is measured by whether risk management enables leaders to make better decisions, anticipate emerging threats, and increase the likelihood of achieving strategic objectives.

When organisations focus on completing risk management activities rather than applying risk insights, they often miss the early warning signs that threaten strategy execution. Risk management should challenge assumptions, identify changing conditions, and support timely decisions before issues begin to affect performance.

Early warning indicators rarely begin as major incidents. They often appear as subtle signals, such as declining customer satisfaction, persistent underperformance against strategic objectives, rising staff turnover, or changing market conditions. While each indicator may seem insignificant in isolation, together they can signal that the assumptions underpinning strategy are beginning to shift. Effective risk management helps leaders recognise and respond to these signals before performance is affected.

Effective risk management provides leaders with forward-looking insight, challenges strategic assumptions, and enables timely decisions that keep the organisation on course to achieve its strategic objectives. This value is lost when risk management becomes a compliance exercise focused only on completing processes rather than improving decisions.

The greatest risk to any organisation is not the risks recorded on its register. It is the false sense of security that comes from believing that completing the process is the same as managing risk. Lasting value is created when risk management is embedded in decision-making, informs strategic thinking, and enables leaders to navigate uncertainty with confidence.

Next week's article will examine why risk culture is a critical enabler of strategy execution. Effective risk management depends not only on robust governance and sound processes, but also on a culture that encourages accountability, risk-informed decision making, open communication, and the willingness to escalate emerging risks.

** **Monika Amukoto is a Strategy, Governance, Risk and Compliance professional with expertise in helping organisations strengthen governance, manage risk and execute strategy effectively.***

Agribank appoints Hileni Amadhila as Marketing and Communications Manager

The Agricultural Bank of Namibia (Agribank) has appointed Hileni Amadhila as its new Marketing and Corporate Communications Manager, effective 3 August 2026.

Agribank said Amadhila brings more than a decade of experience in strategic marketing, brand management, public relations, stakeholder engagement and corporate communications across Namibia's financial services and media sectors.

Before joining Agribank, she served as Senior Brand, PR, Stakeholder and Communications Consultant at Old Mutual Namibia, where she was responsible for strengthening the company's brand positioning, stakeholder relationships and integrated communications initiatives.

Amadhila is a Chartered Public Relations Practitioner (CPRP) with the Public Relations Institute of Southern Africa (PRISA).

According to Agribank, she has extensive experience in developing marketing and communications strategies, managing corporate reputation and building stakeholder relationships.

In her new role, Amadhila will oversee the bank's marketing, branding and corporate communications functions, with responsibility for supporting Agribank's strategic objectives and strengthening engagement with customers, partners and the public.

Agribank said it expects her appointment to support the bank's efforts to further enhance its brand and advance its mandate of supporting Namibia's agricultural sector.

Namibia's exports rise to N$67.2 billion in first half of 2026

Namibia's exports increased to N$67.2 billion during the first half of 2026, up N$3.1 billion or 7.6% from the same period last year, driven by strong demand for uranium, gold, fish, diamonds and nickel ores.

According to the Namibia Statistics Agency's (NSA) International Merchandise Trade Statistics Bulletin for June 2026, exports totalled N$12.9 billion in June, representing a 1.2% increase from May and a year-on-year improvement over June 2025.

Imports, however, continued to outpace exports, reaching N$87.2 billion during the first six months of the year, compared with N$72.8 billion in the corresponding period of 2025. The increase was largely driven by higher imports of petroleum oils, sulphur and iron pyrites, nickel ores and concentrates, commercial vehicles and fertilisers.

The NSA said Namibia recorded a trade deficit of N$5.5 billion in June, with imports amounting to N$18.3 billion, the highest monthly import bill on record.

"In June 2026, Namibia's trade developments revealed that exports amounted to N$12.9 billion, while imports were higher at N$18.3 billion, resulting in a trade deficit of N$5.5 billion. This reflects a worsening trade balance compared to the N$3.2 billion deficit recorded in May 2026 and the N$669 million surplus recorded in June 2025," the agency said.

Mining remained the country's largest export sector, contributing N$6.7 billion, or 52.1% of total exports in June. Manufacturing accounted for N$5.6 billion (43.1%), while agriculture, forestry and fishing contributed N$541 million (4.2%).

Fish remained Namibia's leading non-mineral export, generating N$1.39 billion, or 10.8% of total exports, with Zambia, Spain and Italy among the main export destinations.

Precious stones, including diamonds, earned N$1.32 billion, accounting for 10.3% of exports, while nickel ores and concentrates also generated N$1.32 billion, with exports destined mainly for Canada, Finland and China.

"Together, these five commodities accounted for 65.5% of Namibia's total exports, highlighting the continued dominance of mineral resources in the country's export earnings," the NSA said.

China remained Namibia's largest export market, accounting for 26.3% of total exports, followed by South Africa (18.7%), Zambia, Botswana and Finland.

On the import side, petroleum oils remained the largest import category at N$4.04 billion, representing 22.1% of total imports. The products were sourced mainly from the United States and Oman. Other major imports included sulphur and iron pyrites valued at N$1.2 billion, nickel ores and concentrates at N$969 million, commercial motor vehicles at N$902 million, and fertilisers at N$849 million.

South Africa remained Namibia's largest source of imports, accounting for 28.6% of total imports, followed by the United States (17.8%), China, Oman and Zambia.

V5 Digital launches First Fridays to enable Namibian businesses lead the AI era.

As Artificial Intelligence continues to reshape industries across the globe, Namibian businesses are increasingly recognising the need to move beyond curiosity and begin preparing for a future in which AI will fundamentally influence how organisations operate, compete and grow.

To help business leaders navigate this rapidly evolving landscape, V5 Digital has launched First Fridays, a new monthly executive breakfast series designed to create a trusted platform for practical conversations about Artificial Intelligence, Digital Transformation and business leadership.

The inaugural event will take place on Friday, 7 August 2026, at The Opera House, The Village, Windhoek, bringing together executives, entrepreneurs, innovators and decision-makers from across the country.

Unlike traditional conferences or highly technical seminars, First Fridays has been designed as an executive conversation - one where leaders can openly discuss opportunities, challenges and practical applications of AI in a collaborative and business-focused environment.

"Artificial Intelligence is no longer a conversation for the future - it is already reshaping the way organisations make decisions, serve customers and create value," says Armin Wieland, Founder of V5 Digital.

"Many business leaders understand that AI will impact their organisations, but they are still asking practical questions. Where do we begin? What does this mean for our business? How do we adopt AI responsibly? First Fridays was created to provide a trusted space where leaders can explore those questions together."

The initiative reflects V5 Digital's belief that successful digital transformation is not driven by technology alone, but by leadership, continuous learning and collaboration.

Each monthly edition will focus on a relevant business theme, offering practical insights from industry experts, interactive discussion and meaningful networking opportunities.

The launch edition, themed "The 4-Hour Fix: Practical Ways to Delegate Your Boring Work to AI Today.", will explore how Artificial Intelligence is changing the way organisations are discovered, trusted and selected by customers in an increasingly digital marketplace.

According to Wieland, First Fridays is not intended to be another networking event.

"Our ambition is to build a community of leaders who are committed to learning, sharing ideas and preparing their organisations for the future. The conversations that begin over breakfast should continue long after the event has ended."

Beyond the monthly gatherings, insights from each session will be amplified through thought leadership articles, executive interviews, media engagement, video content and educational resources, ensuring that the conversations reach a broader business audience. The initiative also complements V5 Digital's wider mission of helping organisations move confidently from digital strategy to practical implementation through advisory services, capability development and the V5 Digital AI Academy.

As Artificial Intelligence continues to redefine the competitive landscape, V5 Digital believes that organisations willing to learn, adapt and collaborate will be best positioned to thrive.

"The future won't be shaped by organisations that simply adopt new technology," says Wieland. "It will be shaped by leaders who are willing to learn continuously, ask better questions and prepare their people for meaningful change. That's exactly what First Fridays is about."

Business leaders interested in attending the inaugural First Fridays are encouraged to register early, as attendance will be limited to facilitate meaningful discussion and networking.

V5 Digital First Fridays: Learn on Friday, lead on Monday.

Event Details

First Fridays | Launch Edition

Theme: The 4-Hour Fix: Practical Ways to Delegate Your Boring Work to AI Today.

Date: Friday, 7 August 2026

Time: 07:30 – 09:00

Venue: The Opera House, The Village, Windhoek

About First Fridays

First Fridays is a monthly executive breakfast series hosted by V5 Digital, bringing together business leaders, innovators and decision-makers for practical conversations about Artificial Intelligence, Digital Transformation and the future of business.

Designed to foster collaboration, learning and leadership, First Fridays creates a trusted platform where organisations can explore emerging technologies, share experiences and gain practical insights that support long-term business success.

About V5 Digital

V5 Digital is Namibia's premier digital transformation agency and certified Salesforce Partner. We deliver enterprise-grade strategy, web engineering, marketing automation, and AI-driven growth solutions. Operating at the intersection of technology and human-centric design, V5 Digital empowers mid-market companies, large corporations, and leading regional brands across Southern Africa to modernize operations and dominate their markets.

Through initiatives like the V5 Digital AI Academy and V5 Digital First Fridays, we actively bridge the digital literacy gap by equipping business leaders with practical AI tools and strategic frameworks. Headquartered in Windhoek, V5 Digital combines deep regional insights with world-class execution to turn digital transformation into a measurable competitive advantage.


Orbital
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Launch your brand into orbit with premium corporate wear
Corporate Lounge Shirts
Branded Golf Shirts
Formal & Casual Trousers
Workwear & Overalls
Corporate Dresses & Skirts
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Body Warmers & Fleeces
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Standard Bank warns of rise in investment and online marketplace scams

Standard Bank Namibia has warned consumers to be on high alert as investment scams and online marketplace fraud become increasingly common, with fraudsters using sophisticated tactics to convince victims to transfer money under false pretences.

The bank said the growing use of digital banking and online marketplaces has created new opportunities for scammers, who exploit trust, urgency and the promise of quick financial returns to manipulate consumers into making payments without proper verification.

Standard Bank Namibia Fraud Risk Manager Colane Esterhuizen-Andreas said fraudsters are targeting people from all walks of life with increasingly convincing schemes.

"Fraudsters prey on trust, urgency and the desire for financial gain. Whether it is an investment opportunity promising guaranteed returns or an online seller offering products at unrealistically low prices, consumers should pause, verify and question before making any payment. Staying informed is one of the most effective ways to protect yourself from becoming a victim of fraud," she said.

According to the bank, investment scams typically promise guaranteed, exceptionally high or risk-free returns, with fraudsters posing as investment advisers, financial experts or representatives of legitimate investment platforms.

Victims are often pressured to invest immediately and may later be asked to make additional payments to unlock profits or process withdrawals.

The bank urged consumers to independently verify the legitimacy of investment opportunities and the credentials of individuals offering financial products before transferring any money.

Standard Bank also warned of a rise in online marketplace scams, where fraudsters advertise goods at prices well below market value to attract buyers.

In many cases, sellers demand upfront payment before goods can be inspected, collected or delivered, only for the products to never materialise once payment has been made.

Esterhuizen-Andreas said creating a false sense of urgency remains one of the most effective tactics used by scammers.

"Scammers want people to act before they have time to think. We encourage consumers to slow down, do their research, verify the legitimacy of investment opportunities and sellers, and avoid sending money simply because they feel pressured or fear missing out on a deal," she said.

The bank advised consumers to verify information independently, exercise caution when dealing with unfamiliar sellers or investment offers and report suspicious activity to the relevant authorities, warning that taking time to confirm the legitimacy of a transaction can help prevent significant financial losses.

Beyond Skills: Why intellectual property is Namibia's next creative frontier

By Mpingana Kapuka

In my previous article, Bridging the Skills Gap: Training and Development in Namibia's Creative Industries, I argued that Namibia's creative economy needed more than talent.

Our creatives needed business skills, entrepreneurship, digital marketing, and stronger support systems if the industry was to become a meaningful contributor to national development.

Today, I am very encouraged by how far that conversation has progressed. Across the country, the creative industry is finally receiving the recognition it has long deserved.

Government, development partners, and the private sector are increasingly acknowledging the sector as a legitimate economic contributor rather than merely an entertainment space.

Creative hubs, funding opportunities, business incubation programmes, and skills development initiatives are opening doors and giving creatives the tools to transform their talent into sustainable businesses.

But recognition is only the first milestone. Every thriving industry is built on systems that protect creators, reward innovation, and enable ideas to become valuable assets.

As we continue building Namibia's creative ecosystem, our focus must now shift from simply helping creatives start businesses to helping them build intellectual property that can be protected, commercialised, licensed, and ultimately passed on as generational wealth.

Imagine a teenage girl in Opuwo with a voice so captivating that it silences an entire room. Every evening after school, she records herself singing traditional Himba melodies on her cellphone, determined to preserve her culture while sharing it with the world. One day, she uploads a short video to social media.

"Government, development partners, and the private sector are increasingly acknowledging the sector as a legitimate economic contributor rather than merely an entertainment space.

Within weeks, it has been viewed thousands of times, downloaded, remixed, and shared across multiple platforms. A travel company even uses the audio in a promotional campaign. Her talent reaches audiences she could never have imagined.

Yet she earns nothing.

Not because her music lacked value. Not because there wasn't an audience willing to listen. But because no one taught her that what she created was more than content; it was intellectual property. She knew how to create, but she was never taught how to own.

Across Namibia, similar stories unfold every day. A young actor in Okamatapati

> Our artists, designers, filmmakers, musicians, writers, and innovators continue to demonstrate remarkable talent.

entertains his village by reenacting scenes from his favorite television shows.

A photographer in Oshakati captures breathtaking images of Namibia's landscapes. A designer in Katutura develops a logo that becomes the face of a successful business.

A filmmaker in Lüderitz produces a documentary that beautifully tells a local story. The work is admired, the project gets delivered, and yes, the invoice gets paid but the commercial journey often ends there.

Or at least, that's how we've conditioned ourselves to think.

Every growing industry eventually reaches a point where it must ask a more sophisticated question. Not, "How do we create more creatives?" But rather, "How do creatives continue earning long after the work has been created?" The answer, I believe, lies in a conversation we are still not having enough in Namibia: intellectual property.

We have treated creative work as a product instead of an asset for too long. A logo is seen as a once-off design. A song is treated as entertainment. A documentary is regarded as a completed project.

A photograph becomes another social media post. Yet each of these is intellectual property capable of generating value long after the original project has been completed.

Around the world, creators understand that the first payment is often the smallest payment. The real value comes through licensing, publishing rights, syndication, merchandising, royalties, digital distribution, and strategic partnerships.

A film can be licensed to multiple broadcasters. A photograph can generate income every time it is legally downloaded.

A piece of music can continue paying royalties decades after it is recorded. An illustration can be licensed to different brands across different markets without the creator producing new work. That is the difference between creating content and owning intellectual property.

According to the United Nations Conference on Trade and Development (UNCTAD), global exports of creative services reached approximately US$1.4 trillion in 2022, with audiovisual services contributing more than US$100 billion.

These figures remind us that creativity is no longer simply a cultural expression; it is a global economic driver. The market exists. The commercial systems already exist. The question is whether Namibian creatives are prepared to participate in them.

We often encourage young entrepreneurs to register businesses, develop business plans, and seek funding.

Those are important steps. However, we rarely teach them how to protect, value, and commercialize the very assets those businesses produce.

Owning a registered company means very little if you unknowingly sign away the rights to everything you create. This is where our education system, business support programmes, and industry stakeholders have an opportunity to evolve.

Imagine if every graphic design student graduated with an understanding of copyright law. If musicians were taught publishing rights before releasing their first single. If filmmakers negotiated licensing agreements before production even began.

If photographers understood how to sell images repeatedly through international stock libraries instead of only charging once for a photoshoot. If software developers, fashion designers, writers, and illustrators all understood that intellectual property could become one of their most valuable business assets.

These conversations should no longer be reserved for lawyers or only happen when disputes arise.

They should become standard business education for every creative entrepreneur. Namibia possesses something the world increasingly values: authentic stories.

From our indigenous knowledge, our languages, our music, our fashion, our landscapes, our sport, and our heritage. These are not just cultural treasures; they are exportable intellectual assets.

If protected, managed, and commercialized responsibly, they have the potential to create employment, generate foreign revenue, and build sustainable businesses that extend far beyond our borders.

As artificial intelligence and digital technologies continue reshaping the creative landscape, originality will become even more valuable. While technology can replicate styles, it cannot replace authentic lived experiences, cultural perspectives, and original ideas. Those are uniquely ours.

But originality alone is not enough. Creativity may spark an idea, but ownership is what transforms that idea into an asset.

Protection ensures creators retain control over their work, while commercialization allows that work to generate value long after its first release. Namibia does not have a creativity problem.

Our artists, designers, filmmakers, musicians, writers, and innovators continue to demonstrate remarkable talent. Nor do we have a business problem, as more entrepreneurs and support programmes are emerging across the country.

What we face is an ownership problem. Too many creatives are still creating without understanding the long-term value of what they own. The next chapter of Namibia's creative economy will not be defined by producing more content, but by building systems that protect, license, and commercialize that content.

After all, content reflects our culture, but intellectual property creates wealth, strengthens industries, and contributes to national economic growth. Perhaps that is the conversation Namibia's creative industry is finally ready to have.

*** Mpingana Kapuka is a business development, marketing, and branding professional with multidisciplinary expertise in design, digital marketing, and strategic communications. She harnesses the power of creativity and strategic thinking to help organisations, SMEs, and entrepreneurs build strong brands, unlock growth opportunities, and create sustainable impact. Holding a Bachelor's Degree in Business Information Systems from the International University of Management, she bridges business strategy with creative innovation to deliver practical, results-driven solutions. Passionate about Namibia's creative economy, Mpingana is an advocate for entrepreneurship, intellectual property, and policies that empower local talent, foster innovation, and drive inclusive economic development.***

Namibia launches central environmental database to support evidence-based decisions

Namibia has launched a centralised environmental database designed to improve how government collects, manages and uses environmental information to support policy decisions, conservation planning and international reporting.

The Multilateral Environmental Agreements (MEA) Monitoring and Reporting Platform, launched by the Ministry of Environment, Forestry and Tourism (MEFT) in Windhoek, consolidates environmental information into a single government-managed system, replacing fragmented data sources with a unified platform.

Environment, Forestry and Tourism Minister Indileni Daniel said access to reliable, centralised information is essential for responding to environmental challenges such as climate change, biodiversity loss and land degradation.

"The platform being launched today is a Government resource owned by the Ministry of Environment, Forestry and Tourism. It brings environmental information into one place and presents it in a form that can support planning, research, decision-making and national reporting," Daniel said.

She said the platform will allow government to track environmental performance, identify gaps in policy implementation and prioritise interventions using a common national information base.

The Department of Environmental Affairs will manage the system and ensure it remains up to date and aligned with Namibia's environmental commitments and policy objectives.

The platform was developed through a partnership between MEFT and the University of Namibia under the Namibia Integrated Landscape Approach for Enhancing Livelihoods and Environmental Governance (NILALEG) Project.

The initiative also established an MEA Monitoring Unit and a national environmental monitoring framework while supporting consultations with government agencies, researchers and other stakeholders.

Daniel said the platform will strengthen collaboration between government and research institutions by making environmental information more accessible and useful for evidence-based decision-making.

She also announced an expanded partnership with UNAM covering joint research, postgraduate supervision, training, data sharing and resource mobilisation to ensure the platform continues evolving after the NILALEG Project concludes.

The minister said the long-term objective is to build a trusted national environmental information system that supports sustainable development, conservation planning and informed policymaking across government.

Can You Afford the Retirement You've Imagined?

By Michael Nel

For many people, retirement is the reward at the end of a lifetime of hard work. It's the chapter where the alarm clock no longer dictates your day, where there's finally time to focus on the things you've always promised yourself you would do.

For some Namibians, retirement means returning to the family farm and spending more time on the land.

For others, it's travelling across the country, moving closer to the coast, watching grandchildren grow up, starting a small business or simply enjoying the freedom to live life at a gentler pace.

Retirement looks different for everyone, but every one of those dreams has one thing in common: they all require financial preparation. That is why retirement is not simply about reaching a certain age.

It is about reaching a point where your finances can support the life you want to live after your regular income comes to an end. This is where many of us get retirement wrong.

We often think retirement is something to worry about later. There are more immediate priorities demanding our attention today. School fees need to be paid.

Groceries need to last until month-end. Transport costs, bond repayments, vehicle finance and everyday living expenses place constant pressure on household budgets.

Many Namibians are also supporting parents, siblings, nieces, nephews and extended family members. By the time

“For some Namibians, retirement means returning to the family farm and spending more time on the land.

those responsibilities have been met, retirement can feel like a conversation for another day.

The difficulty is that retirement planning is one of the few financial goals where time is one of your greatest assets. Unlike many other financial decisions, retirement cannot simply be rushed when the finish line is in sight.

Every year spent preparing is a year that allows your savings to work harder for your future. Every year delayed is an opportunity that cannot be recovered.

One of the biggest mistakes we make is assuming retirement begins the day we stop working. In reality, retirement begins the day our salary stops and our savings are expected to take over. Whether retirement lasts ten years, twenty years or even longer, the question remains the same: will our finances be able to support the life we've imagined?

Retirement is about much more than replacing a monthly income. It is about maintaining your independence.

It is about continuing to pay your bills without financial anxiety, making decisions

> Every year spent preparing is a year that allows your savings to work harder for your future.

based on what you want rather than what your finances will allow, and enjoying the next chapter of your life without becoming financially dependent on your children or loved ones.

Perhaps the biggest misconception is that retirement planning is only relevant once you reach your fifties. In reality, retirement planning begins much earlier.

It begins with recognising that every financial decision we make today shapes the options available to us tomorrow. The future is built long before we arrive there.

This does not mean you need to have every detail of retirement figured out today. Life changes. Careers evolve. Families grow.

Priorities shift. What matters is recognising that retirement is not an event that suddenly appears on the calendar. It is a financial journey built over many years through consistent planning and informed decisions.

As retirement draws closer, many people begin asking themselves whether they've saved enough, whether they'll be able to maintain their lifestyle and whether their plans are still within reach. Perhaps the most important question of all is this: Can I afford the retirement I've imagined?

The future has a way of arriving sooner than we expect. When it does, may your retirement be shaped by the life you've planned for, not the opportunities you wish you hadn't postponed.

Financial confidence isn't built in a

Standard Bank provides dedicated breastfeeding facility for working mothers

Standard Bank Namibia has introduced a dedicated Mommy's Room at its head office, providing employees with a private space to express and store breast milk after returning from maternity leave as part of its support for working mothers.

The initiative, highlighted during World Breastfeeding Week, forms part of the bank's employee wellbeing and workplace inclusion programme.

Standard Bank Namibia Health and Wellbeing Specialist Cicile Fouche said the facility is designed to create a supportive work environment for breastfeeding mothers.

"At Standard Bank Namibia, we understand that employee wellbeing extends beyond the workplace. Supporting mothers during their breastfeeding journey is not only about providing a physical space but about creating a culture where employees feel valued, respected and empowered. The Mommy's Room is one of the ways we are building a workplace that recognises and responds to the diverse needs of our people," Fouche said.

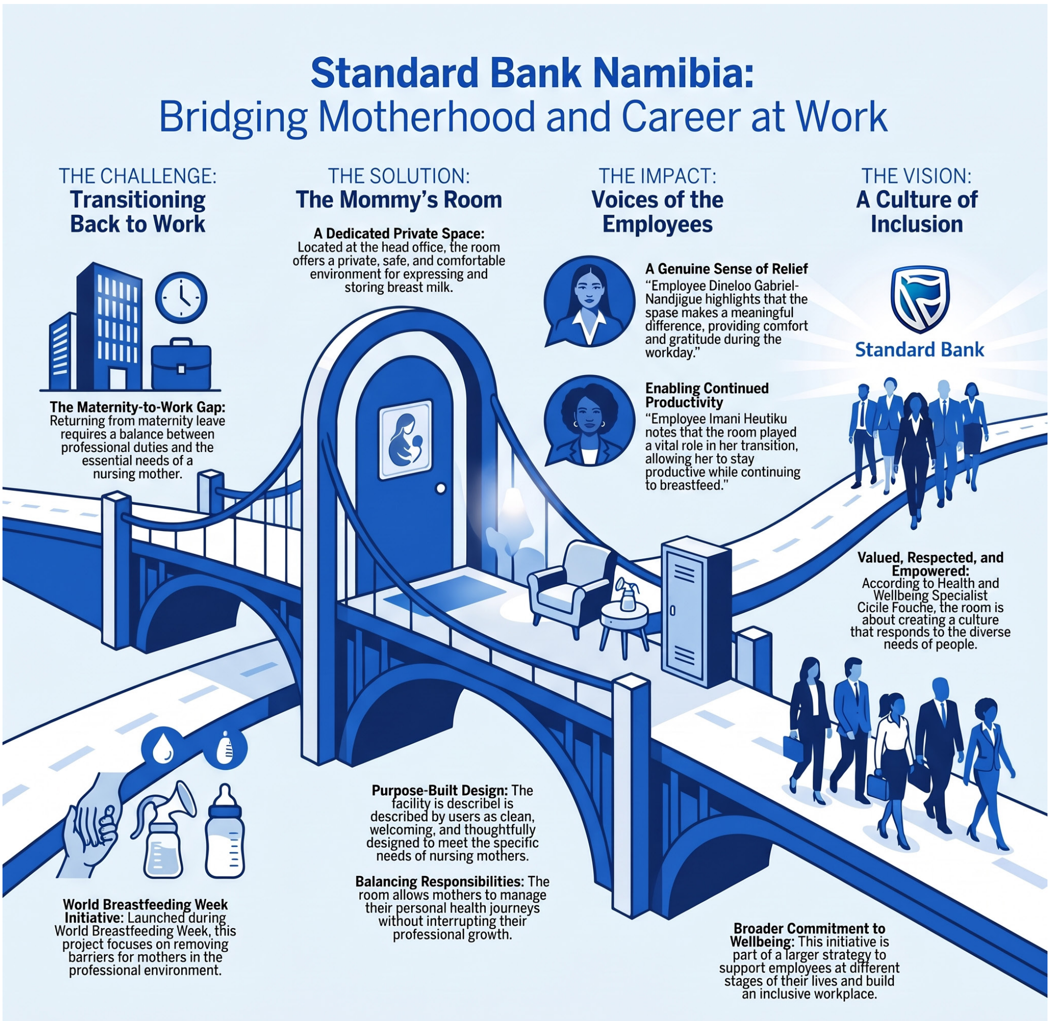
The bank said the facility provides a safe, private and comfortable environment where employees can express and store breast milk while balancing their professional responsibilities.

Employee Dinelao Gabriel-Nandjigua said the room has made her return to work easier. "Every time I walk into the Mommy's Room, I am filled with a genuine sense of relief and gratitude. Having access to a space that is comfortable, private, welcoming and thoughtfully designed makes a meaningful difference during the workday," she said.

She added that the facility enables her to remain productive while continuing her breastfeeding journey.

Another employee, Imani Haufiku, said the dedicated room played an important role in her transition back to work after maternity leave. "The Mommy's Room has made a significant difference in my return-to-work experience. The room provides a clean, private and comfortable space for expressing and storing milk, enabling me to continue breastfeeding while remaining productive at work," Haufiku said.

Standard Bank said initiatives such as the Mommy's Room form part of its broader commitment to creating an inclusive workplace and supporting employees at different stages of their lives.



Property Hub NAMIBIA

Why Have Rental Prices Gone Up So Much in Windhoek?

Anyone looking for a place to rent in Windhoek has noticed the same thing. Rental prices are far higher than they were a decade ago. Many tenants feel squeezed and often wonder whether landlords are simply charging more because they can.

The picture is more complicated than that.

When people talk about rising rents, it helps to look at the numbers over time. A yearly rental increase of about 6% may seem manageable in a single year. Most people are unlikely to be alarmed by a few hundred dollars more each month. Yet the effect builds steadily. At that rate, rent can double in roughly 10 -11 years.

That means a property renting for N$6,000 per month in 2015 could now cost between N$12,000 and N$13,000 per month without any unusual increases taking place. For many households, that is a major adjustment.

The problem is that income growth has not always kept pace. Many tenants have not seen their salaries double over the same period. As a result, a larger share of monthly income is now being spent on housing. That reality explains much of the frustration being expressed across communities and social media platforms.

Another factor is the sharp change in borrowing costs since the COVID 19 period. During 2020 and 2021, mortgage interest rates were much lower than they are today. Banks were lending money at around 7%, making it possible to finance a N$1 million property for roughly N$8,000 per month. Today, average lending rates are closer to 11%. The same property may now require repayments of approximately N$11,000 per month. That is an increase of about N$3,000 every month.

Where does that extra money come from?

Property owners are faced with higher costs and many respond by adjusting rental prices. Tenants may understandably feel that this is unfair. At the same time, landlords are dealing with financial pressures that are very different from those that existed a few years ago.

Mortgage repayments are only part of the story. The general cost of living has also increased. Many people estimate annual increases of around 8.5% in everyday expenses. Property owners must also contend with rising municipal rates, property taxes, water charges and electricity tariffs. In Windhoek, household service charges can approach N$2,000 – 2 200 per month before actual water and electricity usage is even added. Those costs do not disappear when a property is empty. They remain payable regardless of whether a tenant is living there.

One issue that often receives little attention is the impact of property vacancies. It has become increasingly common for tenants to move after relatively short periods. A rental property may stand empty for one or two months before a new tenant is found. During that time, the mortgage still has to be paid. Municipal costs still need to be covered. Maintenance work may still be required. Every vacant month creates a financial loss that landlords must absorb. It is not difficult to see why some owners factor this risk into future rental pricing.

Another factor that cannot be ignored is the growing gap between supply and demand. Windhoek continues to attract people from across Namibia who move to the capital in search of work, education and better opportunities. At the same time, foreign nationals arriving for business and employment add further pressure to the rental market. The result is that more people are competing for a limited number of available properties. Adding to this challenge is the growing number of homes being moved into the short term accommodation market.

Hundreds of properties that may once have been available to long term tenants are now being used for Airbnb and similar rentals. This reduces the number of homes available for permanent residents. The impact can be seen in the response to well-priced listings. A simple advertisement for a two-bedroom townhouse can attract as

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many as 300 enquiries within a single week if marketed correctly.

When demand consistently exceeds supply, rental prices inevitably come under upward pressure.

Property damage adds another layer to the problem. Consider the example of a two bedroom townhouse . After only four months of occupation, several items were damaged or broken when the tenants moved out. The final month of rent was not paid, and the security deposit did not cover the cost of repairs.

The landlord then had to spend additional money restoring the property before it could be rented again. Costs like these rarely stay isolated. They often influence future rental decisions and pricing structures.

Perhaps the most overlooked issue in the rental market is the absence of proper written agreements. Many rental arrangements still rely on verbal understandings or incomplete documentation. This creates uncertainty for everyone involved. A tenant may leave without sufficient notice. A landlord may increase rent in a way that the tenant did not expect. Disputes arise because expectations were never clearly recorded in writing.

Can a healthier rental market exist without clear rules and obligations for both parties?

In my view, better lease agreements are one practical step forward. Well drafted written contracts create certainty. Tenants know what increases may occur and under what conditions. Landlords know what is expected regarding notice periods, payments and care of the property.

The debate around rental prices often becomes a contest between tenants and landlords. That approach misses the bigger picture. Rising rents are being influenced by several pressures at the same time. Financing costs have increased. Municipal charges continue to rise. Vacancies create losses. Property damage can be expensive. Weak contractual arrangements add uncertainty.

Understanding these realities does not make higher rents easier to pay. It does, however, help explain why the market has reached its current position.

Ian Coffee
Chief Operations Officer
Envoy Global Namibia

"Ian has a decade worth of experience in the investment, legal and financial sectors."


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