

YOUTH DEVELOPMENT

Namibia's National Youth Development Fund creates 722 jobs in five months

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THE

BRIEF

News Worth Knowing

Port of Walvis Bay handles N\$7.6 billion in trade in December



FRIDAY 13 FEBRUARY 2026

MAIN STORY



Port of Walvis Bay handles N\$7.6 billion in trade in December

The Port of Walvis Bay processed a combined N\$7.6 billion in exports and imports in December 2025, maintaining its position as Namibia's primary trade gateway by value, according to the Namibia Statistics Agency (NSA).

Exports through the harbour amounted to N\$3.9 billion, while imports totalled N\$3.7 billion during the month.

NSA border post data shows that Walvis Bay led all entry and exit points in both export and import activity. Export flows through the port exceeded those recorded at air and land crossings, while import cargo handled at the harbour surpassed volumes processed at Ariamsvlei, the Trans Kalahari Corridor and Noordoewer.

"In December 2025, sea transportation

maintained the top position as the leading mode of transport for exports, handling exports worth N\$4.0 billion. This export value represents a 37.6% share of the total exports during the reference period. The basket of exports via sea comprised mainly of uranium, ores and concentrates of base

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
 - * 18 February 2026
 - * 22 April 2026
 - * 17 June 2026
 - * 12 August 2026
 - * 21 October 2026
 - * 02 December 2026
- **Namibia Oil and Gas Conference 18–21 August 2026 in Windhoek**

metals, and fish,” the NSA said.

Time-series data shows that export values moving through Walvis Bay moderated towards year-end. After rising to about N\$7.3 billion in October, export trade eased to approximately N\$3.9 billion in December. Imports followed a similar trend, closing the month at about N\$3.7 billion after fluctuating between N\$3.5 billion and N\$4.8 billion during mid-year.

Commodity exports through the harbour were led by uranium, valued at around N\$1.8 billion. Fish exports reached approximately N\$0.4 billion, while base metal ores accounted for about N\$0.37 billion.

On the import side, petroleum oils dominated at roughly N\$1.4 billion, followed by commercial motor vehicles at N\$0.5 billion and thermionic valves and tubes at approximately N\$0.16 billion.

“During the month under review, 178,149 tonnes of goods were recorded as exported via sea, representing an increase of 89.9% month-on-month and a decrease of 14.7% year-on-year,” the agency said.

Sea cargo volumes reflected mixed trends compared with previous periods, as export tonnage increased sharply on a monthly basis while annual comparisons showed lower throughput.

Import volumes entering by sea reached 204,900 tonnes in December, down

from both the preceding month and the same period a year earlier.

The NSA said Walvis Bay continues to handle the largest share of Namibia’s seaborne trade, reinforcing its central role in facilitating mineral, energy and manufactured goods moving into and out of the country.

“December 2025 saw 204,900 tonnes of goods entering the country by sea, translating into decreases of 29.1% and 16.3% when compared to 289,052 tonnes recorded in the previous month and 244,784 tonnes recorded in December 2024, respectively,” the NSA said.

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Namibia's National Youth Development Fund creates 722 jobs in five months

Public Discussion

The National Budget at a Pivotal Moment:
Choices, Trade-offs and Economic Direction

Tuesday, 17 February 2026 | 18h00–20h00
 Hilton Hotel, Windhoek



Salomo Hei
 Managing Director,
 High Economic Intelligence
 & EAN Associate Member
 (Presenter)



Helena Mboti
 Group Economist,
 Standard Bank
 Namibia
 (Panelist)



Jesaya Hano-Oshike
 Vice-Chairperson,
 EAN
 (Panelist)



Floris Bergh
 Chief Economist,
 Capricorn Asset
 Management,
 (Panelist)



Livestream:
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Namibia has created approximately 722 jobs for young entrepreneurs within five months through the National Youth Development Fund, President Netumbo Nandi-Ndaitwah said during the 35th Ordinary Session of the African Peer Review Forum.

Addressing the forum of heads of state and government,

the President said the fund, launched in 2025, has disbursed N\$62.3 million of its N\$500 million allocation to support 140 youth-led projects.

“The National Youth Development Fund provides loans and grants without collateral, removing longstanding barriers for young entrepreneurs. Beneficiaries also receive mentorship to increase the chances of success,” Nandi-Ndaitwah said.

Reporting on progress under the African Peer Review Mechanism’s targeted review on youth unemployment in Namibia, covering the period from 1 December 2021 to 31 December 2025, the President outlined additional measures undertaken by government to address youth unemployment.

She said the Development Bank of Namibia has complemented the initiative by providing mentorship and training, with more than 400 young people trained under the 121 Rural Youth Enterprises Project, while over 1,500 participated in the Namibia Youth Credit Scheme during the 2023/24 and 2024/25 financial years.

B e y o n d entrepreneurship support, Namibia has expanded apprenticeship, internship and graduate trainee programmes across government offices, ministries, regional councils and local authorities. A minimum of 15 apprentices, 25 interns and 25 graduate interns were employed per institution, with

stipends provided throughout their tenure.

“The Internship Programme has been extended to the private sector under the Youth Tax Allowance, allowing school-leavers, TVET graduates and university graduates to gain on-the-job experience while participating employers enjoy tax incentives,” Nandi-Ndaitwah said.

The President also noted that Namibia has strengthened Technical and Vocational Education and Training (TVET) as an alternative career pathway, with vocational training centres established in all 14 regions. Students pursuing trades at NQF Levels 1–6 receive full tuition and registration fee subsidies, while undergraduate students at public and private universities receive full funding for their first primary degree.

“To ease access to tertiary education, all undergraduate students pursuing their first primary qualification at public and private institutions receive 100% tuition and registration fee subsidy. TVET trainees also benefit from full subsidies,”

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she said.

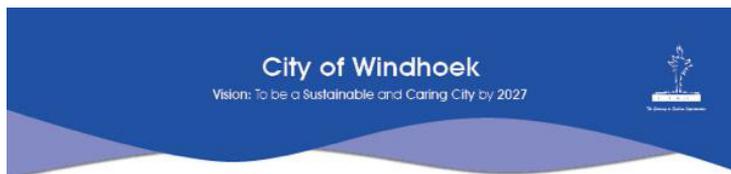
Government has also prioritised the cultural and creative industries under the

Sixth National Development Plan (NDP6), with initiatives such as TechNovation aimed at fostering innovation and entrepreneurship among micro, small and medium enterprises. By 2023, the arts, entertainment and recreation sector contributed 0.6% of total national employment.

“The Cultural and Creative Industries are a priority in NDP6, and initiatives like TechNovation are designed to accelerate youth development and foster innovation within MSMEs,” Nandi-NNdaitwah said.

She emphasised the importance of monitoring and evaluation to ensure full implementation of the National Programme of Action, aligning youth empowerment efforts with the Targeted Review Report on Youth Unemployment.

“Empowering the youth remains the greatest challenge facing our continent. A continent where young people are uncertain about their future is a continent at risk of failure. Let us give hope for a bright future to the youth of our continent. The youth is our future,” Nandi-Ndaitwah said.



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Issued by: Office of the Chief Executive Officer
Corporate Communication, Marketing and Public Participation



The risk of judging recruitment candidates by accent and english fluency

By Junias Erasmus

In many recruitment processes in Namibia, there is an unspoken belief that those who speak confidently and fluently, especially in polished English are more capable.

At the same time, candidates from rural areas are sometimes overlooked because they may speak more slowly, with an accent, or with less confidence in interviews.

The assumption is often that they may not perform well. But this belief is not only unfair, it is incorrect.

If we look at national examination results, some of the best performing schools in Namibia are not in the city.

They are in small towns and rural areas. These schools often have fewer resources, yet they produce outstanding results year after year.

This clearly shows that excellence is not limited to urban areas. It also proves that performance is not about exposure, but about discipline, hard work, and commitment.

However, when learners from these schools enter the job market, the standard seems to change.

Their strong academic results are sometimes overshadowed by how they perform (Speak) in an interview. A candidate who speaks softly or struggles to express themselves under pressure may be judged as less capable.

Meanwhile, someone who speaks confidently may be seen as more competent, even if their actual knowledge is average.



Being quiet does not mean you lack knowledge.

But being quiet does not mean you do not know. It may simply mean you think carefully before you speak. It may mean you are respectful and reflective. On the other hand, being loud does not mean you know everything, nor does it mean you will perform well.

As the saying goes, “Empty cans make the loudest noise.” Another important reminder is this: “Confidence can open the door, but competence keeps you in the room.”

Many young people from rural areas grow up facing challenges that build strength and responsibility. Some walk long distances to school. Others balance schoolwork with family duties.

These experiences build resilience, focus, and determination. These are valuable qualities in any workplace. Yet, resilience does not always show itself in a short interview. It shows in daily performance, reliability, and commitment to doing the job well.

When employers choose candidates mainly because they “speak well,” they may unintentionally exclude talented individuals. Language skills are important, especially for roles that require communication.

But communication is more than speaking fluently. It also includes listening, understanding, thinking clearly, and solving problems. A person can speak beautifully but struggle to deliver results. Another person

may speak quietly but produce excellent work.

Namibia needs all its talent from city, towns, and villages. Excluding rural candidates because of how they express themselves limits our national growth. It sends a message that style matters more than substance. This is dangerous for any organisation.

Recruitment should focus on the skills and abilities required for the job. If a role requires public speaking, then assess that skill clearly and fairly.

But if the role requires technical knowledge, analytical thinking, or discipline, then those qualities must carry more weight than presentation style. Otherwise, organisations

risk hiring people who impress in interviews but struggle in performance.

We must also remember that fairness is a core value in our society. Every candidate deserves to be evaluated based on ability, not background. True equality means giving people a real opportunity to prove themselves.

Performance is not measured by how loudly someone speaks. It is measured by results. Namibia's rural schools have already proven that talent exists beyond the city. It is now up to employers to recognise that talent in their recruitment practices.

Being quiet does not mean you lack knowledge. Being loud does not mean you have it all. Real excellence is not always dramatic, it is consistent, disciplined, and dependable. And sometimes, the most capable professional in the room is the one who speaks the least but delivers the most.

** Junias Erasmus is a financial sector professional and an Artificial Intelligence expert, serving on the AI Skills Development Advisory Committee. He is a management scientist and operational researcher, a strategic scholar, and a motivational speaker. This article is written in his personal capacity. For enquiries, he may be contacted at Junias99@gmail.com.*

INVITATION TO BID



The Government Institutions Pension Fund (GIPF) was established to provide retirement benefits to employees in the service of the Namibian Government and other participating public institutions. The Fund's membership includes active members and a variety of annuitants. The Government Institutions Pension Fund'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:

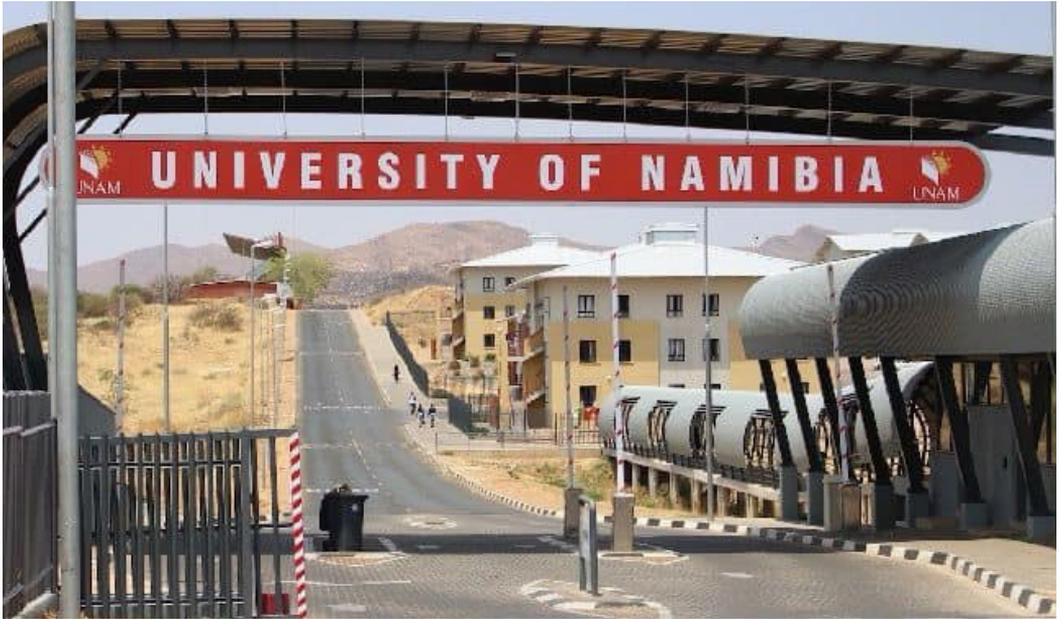
Bid Number	Bid Description	Non-refundable Document Fee	Enquiries	Closing Date
CS/RFP/GIPF01/2026	Maturity Level of Compliance at GIPF	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 61 205 1745	04 March 2026 at 12:00 p.m.

Details of Bid 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 deadlines will not be considered.



UNAM and NUST ranked among top 50 universities in Sub-Saharan Africa

The University of Namibia (UNAM) and the Namibia University of Science and Technology (NUST) have been ranked among the top 50 universities in Sub-Saharan Africa in the inaugural QS World University Rankings: Sub-Saharan Africa.

The rankings assessed more than 1,000 institutions across the region, with 260 universities meeting the eligibility criteria. A total of 69 universities from 21 countries were ultimately ranked.

UNAM was placed 31st overall, while NUST ranked 46th, making them the only two Namibian institutions

represented in the rankings.

Minister of Education, Innovation, Youth, Sports, Arts and Culture, Sanet Steenkamp, said the recognition reflects progress in strengthening Namibia’s higher education

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system and enhances the credibility of the country's public universities on the continental stage. "This recognition affirms the progress being made in strengthening Namibia's higher-education system and reflects the growing credibility of our public university on the continental stage. Such achievements are important not only for institutional prestige, but for national development, skills formation and Namibia's contribution to Africa's knowledge economy," Steenkamp said.

According to the rankings, UNAM's strongest performance area was sustainability, where it recorded a score of 36.8. In research and discovery, the university achieved 17.6 citations per paper and one paper per faculty member, alongside an academic reputation score of 37.9.

Under learning experience, UNAM reported a faculty-to-student ratio of 100, while data on staff holding PhD

qualifications was not available.

The university also recorded strong performance in global engagement, achieving an international research network score of 59.9, reflecting collaboration with international research partners. Its web impact score stood at 16.2.

In employability, UNAM recorded an employer reputation score of 2, indicating scope for improvement in industry perception.

NUST, ranked 46th in the regional rankings, recorded 61.4 citations per paper and 19.6 papers per faculty member, with an academic reputation score of 8.3.

The institution reported a faculty-to-student ratio of 22 and achieved a sustainability score of 18.9. Its international research network score stood at 21.9, while its web impact score was recorded at 25.

Employer reputation and data on staff holding PhD qualifications were not available in the rankings.



The Brief officially hands over the Most Affordable Supermarket 2025 award to Shoprite (Independence) Namibia.

An engineer's perspective on leadership in Namibia

By Ndeya Iita

As engineers, we are trained to think in systems. We analyse problems, design solutions, test assumptions, and measure outcomes. We value clarity, evidence, and continuous improvement.

From this professional lens, one conclusion becomes unavoidable: Namibia would benefit greatly if its ministers and public officials became regular writers.

Engineering teaches us that complex systems fail when communication is weak. Government is one of the most complex systems in any country, involving people, policies, institutions, budgets, and infrastructure.

Yet too often, decisions appear disconnected from clear explanations, data, or long-term logic. Writing can help close this gap.

When leaders write, they are forced to structure their thinking. Just as an engineer must document designs before construction begins, public officials should document their ideas before



Engineering teaches us that complex systems fail when communication is weak.

implementation. Writing exposes assumptions, highlights trade-offs, and clarifies priorities. It transforms vague intentions into concrete plans that can be examined, improved, or challenged.

From an engineering standpoint, this is quality control.

Public writing also strengthens accountability. In engineering projects, designs are reviewed, calculations checked, and reports archived. This creates a record that others can audit. Government should work the same way. When ministers publish articles or policy reflections, they create a transparent trail of reasoning. Citizens can see not only what decisions were made, but why.

Namibia faces practical challenges that

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demand this level of rigor: unreliable service delivery, youth unemployment, housing shortages, energy security, water management, and industrial development.

These are not abstract political issues — they are engineering and systems problems. They require clear problem definitions, measurable targets, and coordinated execution across multiple institutions.

Writing encourages this discipline.

It also builds trust between leaders and the public. Engineers know that stakeholders support projects when they understand them. A community is more likely to accept infrastructure development when the objectives, constraints, and benefits are clearly explained. Similarly, citizens are more likely to support government initiatives when leaders communicate openly through thoughtful writing, not only through speeches or press releases.

There is another important dimension: knowledge transfer. Namibia has skilled professionals in public service — engineers, economists, planners, doctors, educators, and administrators. Much of their expertise remains trapped in internal reports and meetings.

Regular public writing by senior officials would help share this knowledge, strengthen institutional memory, and prevent the repeated reinvention of policies every political cycle.

For young Namibians, this matters deeply. As an engineer, I see many talented students searching for role models in science, technology, and public service. When ministers and officials write about infrastructure planning, industrial strategy, education reform, or digital transformation,

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02 February 2026

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During this period, traffic will be redirected to create a safe working space for the contractor. Residents and businesses in the affected area will continue to have access throughout the construction period.

Motorists and pedestrians are advised to adhere to all traffic signs and respect access restrictions around the construction sites.

We apologize for any inconvenience caused and thank you for your cooperation.

Enquiries:
 City of Windhoek: Department of Infrastructure, Water & Technical Services
 Elizabeth Njalo-Hauiku
 Tel: +264 61 290 3345

Engineer: Telecom Namibia (Pty) Ltd
 Matheus Mushongo
 Tel: +264 610 201 2846

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they demonstrate that leadership is rooted in thinking, learning, and problem-solving – not just authority.

Some may argue that public officials are too busy to write. Engineers are also busy, yet documentation is never optional. A bridge is not built without drawings. A power plant is not commissioned without reports.

Writing is part of the work, not an extra task. Short essays, opinion pieces, or policy notes are sufficient to start.

Others may fear criticism. But in engineering, peer review improves outcomes. Designs become stronger when challenged. Government should welcome the same process. Constructive criticism is not a threat; it is feedback from the system.

This is not a call for propaganda or polished public relations. It is a call for honest, technical, and reflective

communication. Leaders should write in their own voices, share data where possible, acknowledge uncertainty, and invite informed debate.

Namibia's development will not be driven by slogans alone. It will be driven by clear thinking, competent execution, and learning institutions.

From an engineer's perspective, writing is not a luxury for public officials. It is an essential tool for building a modern, accountable, and resilient state.

A nation is ultimately a system. And every strong system depends on clear documentation.

****Ndeya Iita is a Namibian engineer, public interest writer, and Founder of Welwitschia Industrial Engineers, an initiative focused on advancing development, and industrial growth in Namibia.***



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Namibian professionals recognised among Top Women Shaping the PR Industry

Africa PR Week has recognised several Namibian professionals among the Top Women Shaping the PR Industry in Namibia, acknowledging their contribution to corporate communications,

brand strategy and stakeholder engagement across key sectors of the economy.

The recognition highlights women regarded as playing a leading role in shaping Namibia's communications



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landscape within industries including banking, insurance and telecommunications.

According to the organisers, the recognition seeks to spotlight leaders who are advancing the public relations profession while setting new standards within the industry.

“We are incredibly proud

to spotlight these visionary women who are redefining the communications landscape in Namibia. From industry pioneers to strategic powerhouses, these leaders are setting new benchmarks for excellence and driving brand narratives at the highest levels,” Africa PR Week said.



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Those recognised include Kirsty Watermeyer, Head of Communications at FirstRand Namibia, and Elzita Beukes, Senior Manager: Public Relations and Communication at Standard Bank Namibia.

Victoria Möller (CPRP), Group Manager: Stakeholder Engagement and Communications at Capricorn Group Limited, was also acknowledged for her role in shaping stakeholder strategy and corporate reputation.

Also included on the list are Morna Ikosa, Corporate Communications Manager (Subsidiaries) at the Government Institutions Pension Fund (GIPF); Selma Kaulinge, Communication and PR Manager at Nedbank Namibia; and Wetumwene Shikage, Strategic Communication Specialist at Bank Windhoek.

Hileni Amadhila (CPRP), Senior Public Relations, Stakeholder and Communications Consultant at Old Mutual Namibia, was recognised for her contribution to strategic communications within the financial services sector.

Further recognition went to Roux-ché Locke, Albertina Kashuupulwa-Malwa (CPRP), MA, Founder of TULIP MEDIA Consultancy, and Nomvula Kondombolo Kambinda (CPRP), Head of Corporate Communications and Public Relations at Telecom Namibia.

“Recognised among the Top Women Shaping the PR Industry in Namibia, these professionals are at the forefront of innovation and strategic growth, proving that African excellence knows no borders,” the organisation said.

Leading beyond pain: Why wholeness matters in decision-making

By **Hilda Basson**
Namundjebo

One of John C. Maxwell's most famous lines states that "Everything rises and falls on leadership." This is a reminder to all of us that leadership is not peripheral; it's foundational.

The health of a business, a community, or even a nation is tied, directly to the quality of its leadership.

In business and governance alike, leadership decisions shape destinies. Yet too often, choices are made not from clarity or vision, but from pain, insecurity, or unresolved personal struggles.

When leaders allow wounds to dictate judgment, organizations and communities suffer instability.

We often assume corruption, bullying, or humiliation are simply moral failings. But beneath the surface, the root cause may be insecurity or sometimes you might just be vulnerable from not having slept enough.

A leader entrusted with responsibility must learn to distinguish between what is rightfully theirs and what is not. Hurting people, as the saying goes, hurt people.

And when those hurts are carried into boardrooms or ministries, they distort decisions, national development and damage trust.

The risk of pain-driven leadership



When leaders allow wounds to dictate judgment, organizations and communities suffer instability.

Psychologists Daniel Kahneman, Olivier Sibony, and Cass Sunstein, in their book *Noise: A Flaw in Human Judgment*, highlight how someone's emotional state may introduce inconsistency into decision-making.

A leader under stress or insecurity may make one choice today and a contradictory one tomorrow; not because the facts changed, but because their inner state did. An insecure leader may halt national development, because they operate from a zero sum paradigm that success is exclusive, and that should they concede, it would mean that they have personally been defeated.

That someone else's gain, means they have lost. This variability, this "noise," undermines trust, progress and predictability.

I had the privilege of having dinner Thuli Madonsela during her tenure as Public Protector in South Africa, and she revealed that she takes particular care to eat well before rendering a critical

judgment. Why? Because leaders are entrusted to apply their judgment on matters of leadership which includes judging between people, weighing evidence, and shaping outcomes.

She understood that hunger, fatigue, or stress could cloud clarity. How much more in the case of pain? This is important for people to know: leaders are human, and they must recognise where they are vulnerable.

Leadership experts have long warned against this. Dr. Myles Munroe emphasised that true leadership flows from vision and purpose, not from personal struggles. He

wrote, “Leadership is not about control but about service. It is not about power but about empowerment.”

When leaders operate from a place of pain, they seek authority to compensate for wounds and therefore miss the plot. Similarly, John C. Maxwell’s “Law of Solid Ground” reminds us that trust is the foundation of leadership; and inconsistent, pain-driven decisions erode that trust.

Rented personas and the mask of leadership

One of the most subtle dangers in leadership is the adoption of what I call “rented personas.” These are masks leaders wear to project strength, charisma, or authority, while hiding the fractures within. A rented persona may look polished, but it is based on borrowed confidence, not authentic wholeness.

The problem with rented personas is that they cannot sustain the weight of leadership. They crack under pressure. They silence dissent because dissent threatens the mask. They cling to power because power props up the illusion. And when the mask slips, the organisation sees the insecurity beneath.

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It demands that leaders confront their own pain rather than disguise it. A rented persona may win applause in the short term, but it cannot build trust in the long term. Wholeness, not performance, is what sustains leadership.

Leadership, lead thyself !

The contrast is stark. Leaders who operate from insecurity often silence dissent, cling to power, or make erratic choices. Leaders who lead from healing, by contrast, empower others, build trust, and create stability. In business terms, the former erodes shareholder confidence; the latter attracts investment and loyalty.

Munroe frequently warned against elevating individuals into leadership before they are ready, noting that immaturity or unresolved struggles destabilise entire communities. Maxwell echoed this by stressing emotional maturity: “A leader who cannot control themselves cannot lead others.” Both perspectives align with Kahneman’s research; emotional instability introduces noise, and noise undermines sound judgment.

Heal before you lead

Leadership is not merely about technical expertise or strategic vision. It is about the state of the heart and mind behind the decision. Pain and

insecurity, left unchecked, introduce noise and instability. Rented personas may disguise wounds, but they cannot heal them. Wholeness, humility, and wise counsel produce clarity and consistency.

In today’s complex business environment, the call is simple: leaders must heal before they lead. Decisions made from wholeness are not only wiser but they are safer for the organisations and communities that depend on them.

A fractured vessel leaks, but a whole vessel pours. Leadership that flows from wholeness nourishes communities; leadership that flows from pain drains them.



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China to provide new grant for joint development projects in Namibia

The Chinese government has announced a new grant to Namibia aimed at funding jointly agreed development projects, with the announcement made by Ambassador of the People's Republic of China to Namibia, Zhao Weiping, during the official handover ceremony of the Satellite Ground Data Receiving Station.

Ambassador Zhao said China and Namibia have remained close development partners since establishing

diplomatic relations more than 30 years ago, adding that China remains committed to supporting Namibia's socio-economic development goals under the current administration.

"I wish to use this opportunity to assure our Namibian friends that the Chinese side is ready to implement more development assistance projects this year. We have recently informed our Namibian friends that the Chinese government has

To support technological skills development, China has also made annual provision for 200 Namibians to receive training in science and technology disciplines, aimed at strengthening local expertise.

decided to provide new grants to Namibia, which will be used for jointly agreed projects,” he said.

Zhao said cooperation between the two countries has already resulted in the construction of nine schools, including the Namibia National Youth Training Centre, as well as key infrastructure projects such as the development of the new airport road.

To support technological skills development, China has also made annual provision for 200 Namibians to receive training in science and technology disciplines, aimed at strengthening local expertise.

In addition, a satellite data receiving system has been donated to enhance Namibia’s remote sensing capabilities.

China’s partnership with Namibia is further strengthened through the Forum on China-Africa Cooperation (FOCAC), which serves as a platform for broader continental collaboration. Under a Food and Agriculture Organization (FAO) programme, eight Chinese agricultural specialists have also been deployed to Namibia to support farmer training and provide technical guidance to the Ministry of Agriculture.

China & Namibia: Partners in Progress

30+ Years of Enduring Developmental Partnership & Future Cooperation

Foundations of Cooperation

Established Diplomatic Relations

A long-standing commitment to Namibia's socio-economic development goals.

Infrastructure & Education Milestones

Construction of nine schools and key infrastructure like the new airport road.

Youth Development

Established the Namibia National Youth Training Centre to empower local citizens.

Investing in Future Innovation

New Development Grant Announced

Funding dedicated to opening jointly agreed development projects.

200 Annual Tech Training Spots

Capacity building for Namibians in science and technology disciplines.

Advanced Remote Sensing

A donated satellite data receiving system enhance local technological capabilities.

Active Technical Expertise & Support

<p>Agriculture Focus Area</p> <p>8 Chinese specialists deployed for farmer training</p>	<p>Technology Focus Area</p> <p>Satellite Ground Data Receiving Station handover</p>	<p>Framework Focus Area</p> <p>Forum on China-Africa Cooperation (FOCAC)</p>
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THE ASSET ALLOCATION VIEW: IN COLLABORATION WITH NORTHSTAR AND CIRRUS

	GLOBAL		SA		Namibia		ASSET ALLOCATION SNAPSHOT AS AT 12 FEBRUARY 2026
	CURRENT	TREND*	CURRENT	TREND*	CURRENT	TREND*	
EQUITIES	☹️	☹️	☹️	😊	☹️	☹️	Source: Northstar Proprietary Research and Cirrus Fund Managers. Royale, Northstar and Cirrus reserve the right to amend this information, data and views presented. This document does not constitute advice.
BONDS	☹️	☹️	☹️	☹️	😞	😞	
CASH	☹️	☹️	😊	☹️	😊	😊	

*3 Year View
 Concern Average Good

	CURRENT	TREND
GLOBAL EQUITIES	<p>AVERAGE Equities were off to another strong start in January, shaking off geopolitical concerns relating to Iran, Venezuela, and Greenland. Under the surface, rotation continued to favour cyclically exposed sectors, including Energy, Materials, and Industrials, reflecting an optimistic growth outlook. IT lagged, with concerns of AI displacing software more than outweighing continued strength in Semis. Emerging markets continued to outperform on the back of dollar weakness and precious metal strength.</p>	<p>AVERAGE Valuations remain elevated at the index level, pricing in strong growth expectations fuelled by rising capex commitments in the AI space. It continues to be a 'prove-it' year for generating a return on these investments. However, recent model improvements have shifted the narrative away from whether adoption will take place, to what will be displaced when adoption occurs. Indiscriminate selling of software, data and service businesses has created some attractive opportunities to increase exposure to high-quality businesses that are more likely to benefit from AI adoption than be disrupted. Away from AI, fiscal and monetary policy should continue to support a broadening of growth and returns.</p>
SA EQUITIES	<p>AVERAGE South African equities continued their positive momentum into January, with the JSE all share index rising 3.6%. Gains were led by Basic Materials up 12.7% and Telecommunications Services up 6.2%. The strength in Basic Materials was largely driven by gold, which rallied 9.3% over the month. Telecommunications and Financials are benefitting from a more supportive regulatory environment and easing inflationary environment continuing from the end of 2025. Valuations across large parts of the market appear fully priced with opportunities increasingly towards more cyclical sectors.</p>	<p>GOOD Over the medium term, we maintain a constructive view on South African Equities, supported by our valuation work. Outside of recent outperformers, several sectors continued to trade at attractive levels relative to history. While greater upside is present in select cyclical names, high-quality defensive stocks have become increasingly attractive over the medium term, offering greater earnings visibility and balance sheet stability amid ongoing macro uncertainty.</p>
GLOBAL BONDS	<p>AVERAGE Murky economic data, varying labour market opinions and a growing divergence amongst FOMC members has kept yields elevated and rangebound. The market is trying to digest Fed Chair nominee Kevin Warsh's views of lower interest rates coupled with the aim of shrinking the Fed's balance sheet. This has added steepening pressure across the US curve.</p>	<p>AVERAGE Sticky inflation, stable labour dynamics, rising growth forecasts and questions over Fed independence in 2026, should keep yields elevated with the long end most vulnerable to these pressures.</p>
SA BONDS	<p>AVERAGE Local bonds continue their rally into 2026. Most points across the curve have moved past their current fair value points and are now beginning to break through our bull case levels. This indicates that valuations are now meaningfully stretched and expensive.</p>	<p>AVERAGE On a medium term view, positive structural elements are falling into place. Inflation is low and appears to be stabilising, fiscal dynamics have improved and the reform outlook is gaining credibility. However, local bonds are currently pricing in the best case outcome and any setbacks over the medium term could lead a meaningful pull back in yields.</p>
GLOBAL CASH	<p>AVERAGE Real rates have been narrowing as inflation remains sticky but with interest rates declining over 2025. The market is pricing in a further 50bps of easing in 2026. This dulls cash's relative appeal vs other asset classes.</p>	<p>AVERAGE The Trump government is adamant on cutting interest rates but the Kevin Warsh nomination for Fed Chair stems previous concerns of rapid deterioration in Fed independence. Kevin Warsh is seen as someone with strong central bank experience, who will act with rationality when in the role of Fed Chair.</p>
SA CASH	<p>GOOD Real rates remain elevated as the SARB attempts to drive inflation expectations lower. Current cash rates on offer are well above the inflation rate, therefore investors can earn a healthy real return without taking on risk.</p>	<p>AVERAGE As inflation expectations move credibly lower over the medium, the SARB will become less restrictive and real rates will narrow, causing cash to become less competitive relative to other assets.</p>
NAM EQUITIES	<p>AVERAGE The asset class performed very well over recent years, driven by a noticeable lift in local market sentiment and helpful factors like interest rate cuts, easing inflation, lower tax rates and a civil servant wage increase. However, many of those tailwinds were short-lived boosts, providing temporary relief to consumers rather than structural changes. With these now fading and concerns around government's fiscal health arising, we're likely to see momentum cool through 2026. In this environment, we favour more defensive tickers on the NSX, such as financial tickers and other reliable high-dividend options.</p>	<p>AVERAGE Namibian Equities remain attractively valued but need a friendly investment climate to do well. Therefore, we believe it is important to actively deviate from the benchmark and select quality companies with growth prospects and high-quality management teams.</p>
NAM BONDS	<p>CONCERN Namibian bonds are expensive. We expect upward pressure on Namibian Government debt as government's fiscal position comes under significant pressure. Underweight long duration bonds and overweight short duration bonds.</p>	<p>CONCERN The Namibian Government has a saturated maturity profile with sizeable upcoming redemptions, which is expected to increase funding pressures and place upward pressure on yields.</p>
NAM CASH	<p>GOOD Real rates remain attractive, averaging around 4.0%, well above the long term average of approximately 2.6%. Additionally, Namibian TBs are trading on average 0.45% above South African TBs, offering an attractive yield pick-up on a relative basis.</p>	<p>GOOD South Africa's lower inflation target is expected to ripple through to the Namibian market and with funding pressures anticipated locally, Treasury bill rates are likely to remain elevated, offering attractive real returns.</p>