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THE BRIEF

News Worth Knowing



Namibia imports 97% of its fruit, spends N\$224m annually on apples, bananas and citrus

FRIDAY 20 FEBRUARY 2026

MAIN STORY

Namibia imports 97% of its fruit, spends N\$224m annually on apples, bananas and citrus

The Namibia Agronomic Board (NAB) has highlighted the country's heavy reliance on fruit imports, revealing that 97% of fruit consumed in Namibia is sourced from outside the country.

According to the government agency, Namibia spends more than N\$224 million annually importing apples, bananas, citrus, mangoes and other fruit products.

NAB General Manager for Agronomy and Horticulture Development, Gilbert Mulonda, said that despite local grape production, only a small portion is consumed domestically, with the bulk destined for export markets.

"Fruits we produce are mainly table grapes, which are largely for export, with roughly about 1% sold in our domestic market. Namibia imports about 97% of its fruits and therefore it is very important that we increase production of fruits that can be produced locally," Mulonda told a public enterprise information-sharing session on crop production and market regulations.

He added that citrus fruits remain another major production line, supplying the local market but still primarily export-oriented.

"Citrus is a big line for the local market but mainly for export as well," Mulonda explained.

Highlighting Namibia's potential for diversification, Mulonda pointed to tropical fruit varieties that could be cultivated under



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**

“Fruits we produce are mainly table grapes, which are largely for export, with roughly about 1% sold in our domestic market.”

the country’s climatic and soil conditions.

“We also have fruits such as bananas, mangoes and pineapples that can be produced in Namibia, considering our current climatic and soil conditions,” he said.

The Board said the country’s heavy reliance on imports has prompted the launch of a Fruit Development Scheme aimed at boosting local production capacity.

According to the Potential and Challenges of Fruit Production and Value Addition in Namibia report, the initiative forms part of broader industrial policy efforts to reduce import dependence, strengthen food security and improve agricultural trade efficiency.

“Despite this overreliance on fruit and fruit product imports, Namibia has untapped potential for local fruit production and value addition. Several efforts, such as the NAB’s Fruit Development Scheme, are underway to boost local production and reduce import dependency through various initiatives and investments,” the report states.

However, the Board noted that further work, particularly in research and development, is required to address persistent challenges, including low levels of fruit cultivation, limited processing facilities, high post-harvest losses and insufficient targeted policy support.



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Bank of Namibia

FROM THE GOVERNOR'S DESK



Navigating uncertain times while remaining optimistic about the future: Reflections from the Monetary Policy decision

I chaired my first Monetary Policy Committee (MPC) meeting and subsequently announced our unanimous decision to keep the current policy rate unchanged. This marked a significant milestone in my tenure as Governor, both a professional honour and a profound responsibility.

Our collective decision as MPC members comes against a backdrop of heightened uncertainty, with the average long-term global growth trend remaining at historic lows. Escalating trade tensions were the order of 2025, particularly the announcements of tariffs which created significant headwinds at the initial stage with direct implication for international trade.

Overtime, policymakers across key economies have somewhat come to the realisation that the growing protectionist economic policies are the "new normal". These policies are limiting investment and disrupting global trade, with forecasts¹ indicating that global trade growth will remain limited to just about 0.5 to 1.0 percent in 2026.

So why should the trend in global trade be a concern for us?

Namibia is a small open economy, with our current economic model deeply integrated with the external markets and rendering us disproportionately vulnerable to external shocks. The long-term, systemic consequences of trade tensions trigger reduced demand for our export products, with supply chain disruptions prolonging delivery of our commodities. To put this into perspective, our monitored indicators reflect a continued moderation in economic growth relative to the previous four years. Despite the pressures, we have witnessed an improved merchandise trade deficit, thanks to a higher growth in export earnings relative to import payments. The resilience of strong non diamond export revenues has cushioned the trade balance. That said, our data points to a potential higher import bill for capital goods in the coming period, particularly for mining, transport and energy signalling business confidence and the potential for stronger productive capacity over the medium term. Further, favourable rainfall conditions are expected to ease food related import pressures.

This brings me to the core of our monetary policy decisions, which are never taken lightly. Our assessment is a product of carefully reviewing inflation dynamics, growth trends, global economic developments, financial stability risks and prevailing domestic liquidity conditions. The central bank's objective remains crystal clear: to maintain price stability while supporting sustainable economic growth. Namibia's overall inflation has broadly maintained its decelerating trend for the past few months, driven predominantly by a decline in food inflation. In the absence of major swings, we are expecting the continued easing of domestic price pressures in line with the global disinflation trend.

¹World Trade Organization (WTO) and ING Research (October 2025)

Our decision also considered the need to stay close to our anchor country to avoid disorderly flows. We continue to monitor the impact of the reduction in rates in October 2025 as part of the easing cycle, including the normalisation of the spread between the repo and the prime lending rate which has the potential to ease the cost of borrowing and assist households and businesses. We were mindful of the stock of reserves especially after the Eurobond redemption of October last year. The Committee was encouraged that our reserves continue to be healthy post the redemption and thus continue to safeguard the peg arrangement and meet the country's external obligations.

The decision to maintain the repo rate unchanged at 6.50% followed extensive deliberations over a period of two days, weighing carefully the upside and downside risks to the outlook. What particularly stood out for me as Chair was the robustness of the discussions, the professionalism of the technical teams and the constructive debate that led to the decision. As Governor, it is my strong belief that steady, data-driven, and forward-looking policymaking is essential in this ever-evolving economic landscape. Monetary policy is most effective when it is well understood and aligned with prevailing conditions. As part of our efforts to ensure that our monetary policy framework remains sound and appropriately calibrated to maintaining price stability and supportive of the broader trajectory of our economy, the Committee will undertake a scenario planning session to assess our current monetary policy conduct.

With the support of my colleagues, I look forward to continuing this work with outmost diligence and adapting to the evolving needs of our domestic economy.

Ebson Uanguta
Governor



20,000 cattle.

“That means we are reasonably confident that we could exceed the targets we have set for ourselves,” he said.

Aochamub said market diversification remains critical, particularly in light of the potential risk of a foot-and-mouth disease (FMD) outbreak, which could disrupt access to key export markets.

“Should that happen, we do not wish to be exposed to the extent that Meatco currently is, where 75% of our revenues are derived from the most profitable markets in Europe, predominantly the EU and Norway,” he said.

To mitigate this risk, the company is expanding its footprint across African markets while increasing direct marketing efforts in South Africa.

“We know that we will expand into the rest of the African continent in a bigger way. We are also marketing directly into South Africa, where pricing realisation is expected to improve,” he said.

Aochamub added that governance reforms remain central to sustaining operational improvements.

“There is no room for us to deviate from basic governance rules. We must adhere not only to the spirit of effective governance but also to the structures and provisions that support it,” he said.

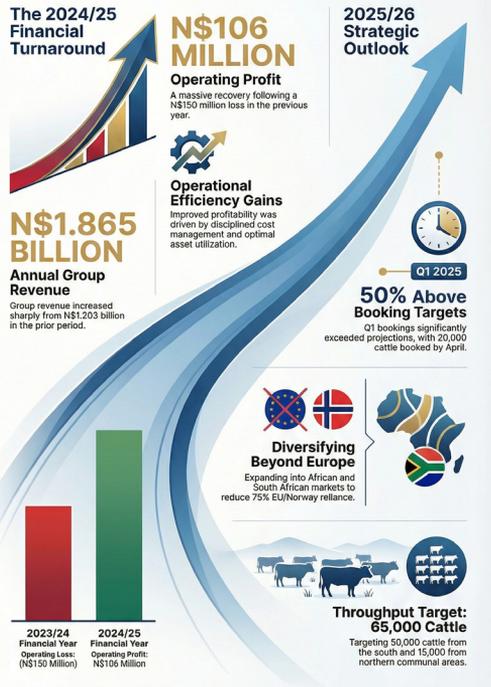
Reflecting on the 2024/25 financial year, Aochamub said the company recorded significant improvements in profitability and operations, supported in part by higher throughput during drought conditions.

“The figures show a substantial improvement in profitability, operational performance and better market realisation for our products, both locally and internationally,” he said.

He added that the improved performance was driven not only by higher volumes but also by operational efficiency and disciplined cost management.

Meatco's Path to Profitability: Strategic Turnaround & 2025/26 Growth

Meatco's successful financial recovery and strategic pillars for future market expansion.



“Profitability and gross profit improvements are also a function of how effectively we run the business, particularly through cost containment and ensuring our plant and equipment are utilised at optimal levels as productive assets,” Aochamub said.

The performance follows Meatco’s return to profitability, with the state-owned meat processor reporting an operating profit before tax of approximately N\$106 million for the financial year ended 31 January 2025, compared with a loss of N\$150 million in the previous year.

The turnaround was supported by a sharp increase in group revenue, which rose to N\$1.865 billion from N\$1.203 billion in the prior financial period.

The answer is in how they treat you, not what they say

By Junias Erasmus

At work, people say many good things. They say, “We are a team.” They say, “I support you.” They say, “We value each other.” But the real truth is not in the words. The real answer is in how colleagues treat one another every day.

Someone can speak kindly to you but ignore your ideas in meetings. A colleague can say they support you but fail to help when you need assistance. Another person can praise you in public but compete unfairly behind your back. When words and actions do not match, believe the actions.

How colleagues treat you shows their real attitude. Do they respect your time? Do they share information openly? Do they give you credit for your work? Do they speak well of you when you are not there? These small actions show more than big speeches ever can. A healthy workplace is built on respect and fairness. Respect is not loud. It is simple. It is replying to messages. It is listening when someone speaks. It is helping without expecting something in return. It is celebrating a colleague’s success without jealousy.

Sometimes we get confused because people say the right things. We want to



Sometimes we get confused because people say the right things.

believe them. But instead of focusing on what they promise, watch what they do. If someone values you, they will show it through consistent actions. If they don’t, their behaviour will also show it clearly.

This lesson is not only about others. It is also about us. How do we treat our colleagues? Do we act with fairness? Do we support others honestly? Do our actions match our words? The same standard we expect from others should be the standard we live by.

At the end of the day, behaviour is the clearest message. Words can sound good, but actions tell the truth. If you ever feel unsure about where you stand with colleagues, look at how they treat you. Because the answer is always in how they treat you, not what they say.

** 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.*



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Namibia's passenger volumes fall to 87,713 in December

Passenger traffic across Namibia's airports declined to 87,713 arrivals and departures in December 2025,

down from 94,322 movements recorded in November 2025 and below the 89,442 passengers registered in December 2024,

NOTICE OF ENVIRONMENTAL ASSESSMENT AND PUBLIC PARTICIPATION PROCESS

Junior Baiano Industrial Consultants cc hereby gives notice to all potentially interested and Affected Parties (IAPs) that an application will be made to Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and the Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following activity:

PROJECT DESCRIPTION: Proposed development and operation of a Sodium Potash plant in Walvis Bay

PROJECT LOCATION: Eastern side of the town boundaries of Walvis Bay, in the vicinity of Walvis Bay Airport and the Military base at Rooikop on state land

PROPONENT: Southern Africa Potash (Pty) Ltd

IAPs are invited to register with the consultant and give their comments and concerns in writing.

Kindly take note of the following:

PUBLIC MEETING
 Date: Friday 6 March 2026
 Venue: Protea - Felician Bay Hotel, Walvis Bay
 Time: 14h00 – 17h00

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyowa, Fredrich
 Tel: +264 (0) 81 147 2027 /081 2095996
 Email: juniorb200581@gmail.com

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PROJECT DESCRIPTION: Proposed development and operation of a Chlor-Alkali plant in Walvis Bay

PROJECT LOCATION: Eastern side of the town boundaries of Walvis Bay, in the vicinity of Walvis Bay Airport and the Military base at Rooikop on state land

PROPONENT: Southern Africa Chlor-Alkali (Pty) Ltd

IAPs are invited to register with the consultant and give their comments and concerns in writing.

Kindly take note of the following:

PUBLIC MEETING
 Date: Friday 6 March 2026
 Venue: Protea - Felician Bay Hotel, Walvis Bay
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To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyowa, Fredrich
 Tel: +264 (0) 81 147 2027 /081 2095996
 Email: juniorb200581@gmail.com



NAMIBIA AVIATION SECTOR: 2025 YEAR-END TRAFFIC REPORT

VISUALIZING THE DECLINE IN PASSENGER TRAFFIC ACROSS NAMIBIAN AIRPORTS DURING DECEMBER 2025 COMPARED TO PREVIOUS PERIODS.

NATIONAL TRAFFIC OVERVIEW



**-7.0%
MONTH-ON-MONTH
DECREASE**
in the Passenger Movement
Composite Index.



87,713
Total Passenger
Movements

YEAR-ON-YEAR CONTRACTION

December 2025 traffic fell below
the 89,442 movements recorded
in December 2024.



1.9% ANNUAL INDEX DECLINE

The passenger movement index decreased
consistently compared to the previous year.



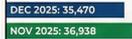
AIRPORT HUB PERFORMANCE

HOSEA KUTAKO INTERNATIONAL



79.4% SHARE

The international airport remains
Namibia's primary hub for total
passenger traffic.



EROS AIRPORT

EROS AIRPORT ARRIVALS PLUNGE 78.7%

Arrivals dropped
sharply to just
565 passengers
in December.



WALVIS BAY AIRPORT



WALVIS BAY AIRPORT HOLDS 14.3% SHARE

Walvis Bay remains the second
largest contributor to national
passenger movements.

according to the Namibia Statistics Agency (NSA).

The NSA said the Passenger Movement Composite Index decreased by 7.0% in December 2025, following an 11.8% contraction in November. On a year-on-year basis, the index declined by 1.9%.

Hosea Kutako International Airport remained the country's primary passenger hub, accounting for 79.4% of total movements in December 2025.

"This was followed by Walvis Bay Airport with 14.3% and Eros Airport with 3.1%, while the remaining airports each contributed between 1.7% and 0.01% of total passenger movements," the NSA noted.

At Eros Airport, the Arrivals Index fell sharply by 78.7% in December 2025, following a marginal 0.6% decline in November. On a year-on-year basis, the index dropped by 75.5%.

"In absolute terms, only 565 passengers arrived via Eros Airport in December 2025, compared to 2,648 passengers recorded in November 2025 and 2,303 arrivals in the

corresponding month of 2024," the NSA said.

The Departures Index at Eros Airport declined by 19.6% month-on-month in December 2025, following a 1.0% decrease in November. On a year-on-year basis, the index fell by 9.3%.

"In absolute terms, 2,123 passengers departed via Eros Airport in December 2025, down from 2,639 passengers in November 2025 and below the 2,340 passengers recorded in December 2024," the NSA stated. At Hosea Kutako International Airport, the Arrivals Index contracted by 3.9% in December 2025, following an 18.7% decrease in November. On a year-on-year basis, the index declined marginally by 0.9% compared with December 2024.

"In absolute terms, 35,470 passengers arrived through Hosea Kutako International Airport in December 2025, down from 36,928 passengers in November 2025 and slightly below the 35,775 passengers recorded in the same month of 2024," the NSA added.



Fiscal constraints set to shape Namibia's 2026/27 national budget

Namibia's 2026/27 National Budget is expected to be shaped by tightening fiscal constraints, with economists warning that weaker-than-anticipated revenue collections could limit government spending capacity, place pressure on the deficit and force difficult

policy trade-offs.

The outlook emerged during a high-level discussion hosted by the Economic Association of Namibia (EAN), in partnership with Capricorn Group and the Hanns Seidel Foundation, under the theme "The National Budget at a Pivotal Moment: Choices, Trade-offs and Economic

A vertical banner for Fly Namibia. At the top is the Namibian flag. Below it, the text "Fly Namibia" is written vertically in large white letters, with "our most recent edition!" written vertically to its right. Below the text is the slogan "We rise by lifting others." in white. Underneath is a call to action: "Click below to read the latest issue of FlyNamibia Magazine - your onboard guide to travel inspiration, aviation and proudly Namibian stories." Below this is a button that says "> READ ONLINE". At the bottom of the banner is a group photo of several people, some in flight attendant uniforms, smiling.

If revenue declines, expenditure will also be affected. Government must manage what it can spend within the budget balance. That is where the balancing act lies.

Direction.”

Chief Economist at Capricorn Asset Management, Floris Bergh, said limited revenue growth is likely to leave government with minimal fiscal space at a time when expenditure demands remain elevated.

“The budget is a difficult one. There is very little breathing room on the revenue side, and if expenditure pressures are not controlled, we could end up with a deficit larger than the preferred 3% of GDP,” Bergh said.

He noted that domestic capital markets had already experienced significant borrowing demand over the past year,

highlighting the importance of maintaining disciplined fiscal management going forward.

Managing Director of High Economic Intelligence (HEI) and EAN Associate Member, Salomo Hei, said government faces a delicate balancing act between revenue performance and expenditure commitments.

“If revenue declines, expenditure will also be affected. Government must manage what it can spend within the budget balance. That is where the balancing act lies,” Hei said.

Hei added that encouraging private-

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sector investment would be essential to sustaining economic growth under a constrained fiscal environment.

“We hope to see stronger emphasis on investment promotion and participation trends, because that is a potential game changer for the investment economy,” he said.

Standard Bank Namibia Group Economist Helena Mboti said the upcoming budget is expected to provide greater clarity on fiscal policy direction, regulatory reforms and measures aimed at stimulating economic activity while preserving fiscal stability.

“We expect more policy clarity, particularly around investment frameworks, to stimulate economic development and support fiscal stability,” Mboti said.

She added that the budget may also outline sector-specific support measures, including initiatives to improve public service efficiency and targeted social spending.

“I expect some expansion into key projects and hopefully more guidance on operational policies, which could strengthen economic activity without compromising fiscal discipline,” she said.

Vice-Chairperson of the Economic Association of Namibia, Jesaya Hano-Oshike, emphasised the need for improved prioritisation of existing resources, even if overall budget growth remains limited.

“Even if the budget does not grow significantly, the funds available must be well spent on activities that build the economy, create employment and improve public service efficiency,” he said.

Panellists also indicated that infrastructure investment, fiscal incentives to encourage private-sector participation and strategic allocation of resources to key social and economic priorities are likely to feature prominently in the budget.

The discussion reflected broad consensus among economists that managing expenditure pressures, safeguarding fiscal stability, promoting investment-friendly policies and improving spending efficiency will be critical as Namibia navigates a constrained fiscal environment.

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Metro Namibia signs training partnership with Northern VTC to boost retail skills pipeline

Metro Namibia has signed a Memorandum of Understanding (MoU) with the Northern Vocational Training Centre (VTC) aimed at strengthening skills development and expanding employment pathways for young Namibians entering the retail sector.

The agreement, signed in the presence of representatives from the Namibia Training Authority (NTA) and officials from the Northern Hub VTC facility, marks the

retailer's first formal partnership with a training institution.

Metro Namibia Chief Executive Officer Erick Fundula Nenghwanya and Chief Operations Officer Epafra Shilongo attended the signing ceremony alongside senior stakeholders from the vocational training sector.

The partnership is expected to support the development of a structured talent pipeline for the wholesale and retail

industry, linking vocational education directly with workplace experience.

The Northern Hub VTC is currently the only training institution in Namibia offering wholesale and retail studies as part of its formal curriculum, positioning the collaboration as a targeted intervention to address skills shortages within the sector.

Under the agreement, students enrolled in the wholesale and retail programme will be guaranteed job attachment placements at Metro Namibia stores, providing practical, hands-on experience in a live retail environment. Students who successfully complete their workplace attachment and academic qualifications will be eligible to apply for available positions within the company.

Metro Namibia Managing Director Bryan Davis said the partnership reflects the company's broader commitment to

workforce development and industry sustainability.

"This partnership is an important step in developing future-ready retail professionals. By working closely with the Northern VTC, we are investing in skills development, practical training and long-term career opportunities for Namibian youth," Davis said.

He added that the initiative supports both business growth and national economic objectives by improving employability among young people entering the labour market.

The retailer said collaborations between industry and training institutions are critical in bridging the gap between education and employment, while supporting the long-term growth and competitiveness of Namibia's wholesale and retail sector.



A milestone worth celebrating. Namibia Mining & Energy has reached 50,000 followers on LinkedIn. Thank you to our readers, partners and industry stakeholders for being part of the journey. Continue to read, share and engage with us as we tell Namibia's mining and energy story.

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What Happens When Vision Meets Reality

Kegan Strydom
Relationship Manager – Mining
RMB Namibia

A few days after Mining Indaba concluded, one insight has stayed with me: even the most well structured perspective can shift in an instant when confronted with the full scale of industry discourse.

There's a familiar dynamic many leaders will recognise: you spend weeks interrogating an idea, refining the logic, shaping a coherent narrative. And then you enter a space where thousands of people are wrestling with the same questions, and the landscape suddenly expands. The contrast between individual analysis and collective debate becomes impossible to ignore. That was the defining experience of Indaba this year.

Heading into it, I believed I had Namibia's mining trajectory clearly mapped. Three commodities, three distinct arcs: Uranium, ascending. Gold, surging. Diamonds, undergoing structural transformation.

The story felt tidy. The frameworks felt sound. And then President Hichilema stepped onto that stage and reframed the entire conversation.

When Leaders Articulate What We're All Feeling

What struck me most was that he didn't speak in the familiar language of tonnages, forecasts or production curves. Instead, he placed mining at the centre of Africa's economic renewal and called for a new kind of partnership, one that moves beyond transactional extraction and instead aligns governments, investors, companies and communities around long term, shared value creation.

It was a precise articulation of the tension that every one of us in African mining finance navigates daily.

Because here's what I've learned structuring facilities across Namibia's diverse commodity landscape: the technical elements, the covenant frameworks, hedging mechanics, waterfall priorities, that's the baseline. Necessary, rigorous, but ultimately insufficient to answer the deeper question. The question of whether our financial architecture genuinely enables shared prosperity.

Listening to the keynote address, I kept returning to conversations I'd had just the week before with clients facing the exact same dilemma. Balancing commercial imperatives with national development priorities. Structuring deals that attract international capital while still anchoring tangible benefits in local communities. Navigating a landscape where the economics must work, but so must the social licence.

Infrastructure: The Unspoken Essential

Heading into Indaba, I had a thesis about Namibia's infrastructure constraints: port capacity, rail networks, water availability, and energy reliability. Clear, structural limitations.

But the discussions on "strengthening the pillars of progress" reframed infrastructure entirely. Not as a constraint, but as an accelerant. Every dollar invested in infrastructure multiplies mineral value. Every megawatt of reliable energy unlocks new projects. Every incremental ton of port capacity expands economic potential.

The real question is how we design public private partnerships that balance risk and reward fairly, while building the enabling environment our sector requires.

And this is where collaboration becomes non negotiable. Infrastructure finance sits at the intersection of mining companies, governments, multilaterals and private capital. No single stakeholder can solve it alone. The partnerships Indaba champions are not aspirational; they are operationally essential.

The Mining Reality Check

Mining is no longer just about moving ore; it's increasingly about data infrastructure, automation, remote operations, and integrated systems.

One conversation with a digital mining solutions provider made this clear. Their technology could help mid tier operators improve production while reducing environmental impact, with immediate financial implications. Projects that demonstrate operational



excellence and credible sustainability performance consistently access cheaper capital and build resilience against volatility.

This aligns closely with what we're seeing at RMB Namibia: The operators securing the most competitive financing terms aren't always the ones with the biggest reserves; they're the ones with transparent governance, measurable community impact, and operational sophistication beyond compliance.

Market Signals and Strategic Positioning

The commercial sessions reinforced that context. Precious metals appear to be entering a more fundamentals driven phase. Discussions on battery metals underscored Africa's central role in the energy transition. And the expansion of lithium production highlighted the continent's growing global footprint.

For financiers, these aren't just market updates, they're strategic signals: where capital should be deployed, which exposures require careful hedging and how to structure facilities that remain resilient across different price scenarios.

The biggest reminder was that market dynamics alone don't determine outcomes. Execution capability does. An operator with moderate reserves but strong management and community legitimacy often delivers better risk adjusted returns than a company sitting on a vast deposit but struggling with operational or social license headwinds.

The Honest Assessment

Mineral resources alone have never been enough. What matters just as much is the architecture around the resources: institutional humility, stakeholder inclusion, transparent governance, environmental stewardship and commitment to shared prosperity.

This year, the conference theme: "Stronger Together: Progress through Partnerships", didn't feel aspirational. It felt practical. Even urgent. Because the challenges facing African mining exceed any single institution's capacity.

RMB Namibia's commitment remains unchanged: to finance a diversified mining sector that creates sustainable wealth, protects environments, empowers communities, and positions Namibia as Africa's mining destination of choice.

The resources beneath our feet matter. But the relationships we build, and the financial architecture we design, determine whether those resources translate into shared progress.



People-centred leadership is essential for sustainable productivity and long-term success

By Deonette Kazondovi

Across boardrooms and workplaces, a familiar tension persists: should organisations prioritise people or production?

In an era of constant change and economic pressure, many focus relentlessly on results. Yet successful organisations recognise a fundamental truth: production does not exist without people. Performance is not separate from humanity; it is created by it. Investing in people is not merely idealistic but a practical route to achieving sustained results.

People Are Not a Soft Issue; They Are a Strategic One

Behind every metric is a person bringing their skills, energy, and judgement to work. Reducing employees to outputs alone may deliver short-term gains, but the long-term costs, burnout, disengagement, high turnover, are significant.

When people feel valued and supported, performance improves. Employees who are respected bring effort, creativity, and



“

Leaders who foster balance and creativity help their teams exceed demands, even in challenging conditions.

accountability, qualities that drive impact beyond what is measurable.

Productivity is essential, but constant pressure to “do more with less” erodes the foundations of performance. Leaders who foster balance and creativity help their teams exceed demands, even in challenging conditions.

Over time, excessive strain leads to errors, absenteeism, and diminished focus, ultimately lowering performance.

True leadership recognises that wellbeing and results are interdependent, not competing priorities.

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High-performing organisations are intentional about balance, enabling people rather than exhausting them. Leaders can adopt simple habits, like meaningful check-ins, to support wellbeing and performance.

This balance is achieved through everyday leadership actions:

* Checking in meaningfully on workload and wellbeing, recognising effort and outcomes, encouraging rest, and investing in development.

* Recognizing effort as well as outcomes, reinforcing a culture of appreciation and accountability

* Encouraging rest and balance, understanding that a rested mind works smarter and more creatively

* Investing in development, ensuring people see a future for themselves within the organisation

These actions do not weaken performance; they strengthen it.

In Africa, work is deeply connected to community, dignity, and purpose. Employees bring professional skills as well as family and cultural commitments. Leading with empathy builds loyalty and trust that money alone cannot buy.

People-centred leadership is essential for long-term success.

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Standard Bank targets private sector energy transition with solar finance offering

Standard Bank Namibia on Thursday convened key business clients, engineering, procurement and construction (EPC) firms, renewable energy partners, municipal representatives and industry stakeholders for its Breakfast Connect Session, aimed at accelerating private sector adoption of renewable energy solutions.

The engagement introduced clients to the bank's Vehicle and Asset Finance (VAF) Solar Financing offering, designed to support businesses seeking clean, reliable and cost-stable energy alternatives amid rising electricity tariffs and supply reliability concerns.

Speaking at the event, Standard Bank Namibia Head of Business and Commercial Banking, Hellen Amupolo, said renewable energy has moved from a long-term aspiration to an immediate operational priority for Namibian enterprises.

She emphasised that access to financing remains central to enabling the transition towards sustainable energy systems.

"This breakfast is more than just a gathering; it is a platform for collaboration, dialogue and action. Financing is the bridge between vision and reality, enabling projects that power businesses, strengthen infrastructure and support national sustainability efforts," Amupolo said.

Delivering the keynote address, Standard Bank Group Market Development Lead and Asset Finance Specialist for Renewable Energy and Healthcare, Oliver Jugadasen, said Namibia's energy landscape is undergoing a structural shift as companies increasingly pursue decentralised power solutions.

"The energy market is shifting toward decentralised generation, driven by rising utility costs, reliability concerns and the global move toward cleaner electricity. For

Namibia, this is not only an environmental conversation but an economic one," he said.

Jugadasen noted that technological improvements and declining solar panel prices have strengthened the commercial case for distributed energy investment but stressed that successful implementation depends on accurately assessing a business's energy needs.

"For customers, the objective is not simply installing solar equipment. It starts with understanding energy demand. Oversizing installations increases capital costs unnecessarily, while right-sizing ensures optimal savings and predictable cash flow," he said.

He added that well-structured financing solutions can deliver immediate cost benefits, particularly where solar-generated electricity is cheaper than grid supply.

"A financed system that produces electricity at a lower effective tariff than grid supply allows a customer to reduce operating expenses from the first year," Jugadasen said.

While battery storage remains a significant cost factor, he said the investment case strengthens when compared with diesel generation expenses and the financial losses associated with operational downtime.

"When compared to the operational cost of diesel generators and the financial impact of downtime,

storage becomes a resilience investment," he said.

Jugadasen outlined financing pathways available to clients, including on-balance-sheet asset finance for customer-owned systems with repayment terms of up to ten years, as well as project financing structures linked to power purchase agreements, where the bank funds generation assets backed by contracted offtake arrangements.

"The bank finances the project following due diligence on contract stability, financial forecasts and operational risk. This model enables large-scale generation without requiring the end user to carry capital expenditure on their balance sheet," he said.

Standard Bank said its renewable energy financing strategy aligns with broader continental efforts to mobilise capital into sustainable infrastructure. The bank added that it remains focused on supporting bankable projects through disciplined risk assessment and partnerships that deliver measurable economic value to both the private sector and the wider economy.

The lender reaffirmed its commitment to supporting clients with financing solutions that enable greater energy independence while advancing Namibia's transition towards a decentralised, resilient and sustainable energy system.

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Potential economic impact of foot-and-mouth disease on Namibia

By Lot Ndamanomhata

Namibia's livestock industry remains one of the country's most strategic economic pillars. Valued at approximately N\$15 billion, the sector supports rural livelihoods, export earnings, food security, and industrial activity across the agricultural value chain.

Yet the growing spread of Foot-and-Mouth Disease (FMD) across Southern Africa has raised serious concerns about the country's preparedness and economic resilience.

While Namibia remains officially recognised as FMD-free, recent outbreaks in neighbouring countries have substantially heightened the risk profile, presenting what authorities describe as an immediate and significant threat to both the livestock sector and international trade.

Why FMD Is a Severe Economic Threat

Foot-and-mouth disease is a highly contagious transboundary viral infection affecting cloven-hoofed animals such as cattle, sheep, and pigs. Its consequences extend far beyond animal health, directly impacting economic stability.

According to Inge Zaamwani, Minister of Agriculture, Fisheries, Water and Land Reform, developments in neighbouring countries necessitate heightened surveillance, vigilance, strengthened rapid-response capacity, and sustainable investment in preparedness measures.



Foot-and-mouth disease is a highly contagious transboundary viral infection affecting cloven-hoofed animals such as cattle, sheep, and pigs.

A potential outbreak poses a threat to Namibia's N\$8-billion annual red meat industry and could trigger an economic collapse within the agricultural sector. The country exports roughly 60% to 70% of its beef to high-value international markets, meaning any violation of its "FMD-free without vaccination" status south of the veterinary cordon fence would result in the immediate termination of livestock exports.

The minister warned that safeguarding the livestock sector is not merely a veterinary responsibility but a national economic imperative tied to jobs, food security, and trade continuity.

Regional Outbreaks and Supply Chain Pressure

Recent confirmed cases approximately 400 kilometres from Namibia's borders have intensified concerns about cross-border transmission through livestock movement and trade dynamics.

An outbreak in South Africa's Northern

Cape Province, coupled with another reported case in Botswana’s Disease Control Zone 6b, demonstrates that Namibia is currently surrounded by elevated and unprecedented levels of FMD risk.

The regional experience illustrates the scale of the threat. In KwaZulu-Natal, the disease has impacted over 17,000 farms, with between 70% and 90% of herds affected in some areas. Farmers have reported massive financial losses, declining production, vaccine shortages, and strict animal movement bans that have stifled local agricultural economies.

Beyond commercial farming, rural communities have also been affected, with livestock intended for cultural practices lost – highlighting the disease’s deep social and economic consequences.

Why South Africa’s FMD Status Matters

South Africa’s disease status is particularly significant for Namibia due to shared borders, strong trade linkages, and regional livestock flows. When outbreaks occur there, the risk of transmission rises sharply, while trade disruptions can ripple across the region.

Since 2019, the Southern African Development Community (SADC) region has experienced recurring outbreaks, and South Africa consequently lost its FMD-free status as recognised by the World

Organisation for Animal Health.

For Namibia, this creates a dual threat:

- Reduced regional market stability
- Increased probability of disease crossing national borders

As Minister Zaamwani emphasised, elevated risks from southern and eastern neighbours threaten the entire livestock value chain and the industries that depend on it.

Economic Fallout if Namibia Loses Its FMD-Free Status

The economic consequences would likely



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be immediate and severe.

Export Shutdown

Any introduction of the virus would result in the immediate imposition of trade restrictions and long-term disruptions to international markets.

Market Access Damage

Namibia's hard-earned reputation as a reliable exporter could be compromised, potentially taking years to rebuild.

Agricultural Contraction

Given the livestock sector's estimated N\$15 billion value, a widespread outbreak could destabilise agriculture and trigger broader economic strain.

Livelihood and Employment Losses

Thousands of farmers, transporters, processors, and workers across the value chain depend on the sector. A shutdown would therefore extend beyond farms into rural economies.

Government Response: Investing in Prevention

To counter the increasing proximity and intensity of the risk, the government is pursuing proactive prevention and preparedness measures.

Preliminary estimates indicate that approximately N\$1.5 billion will be required — in addition to the already approved N\$57.5 million — to adequately protect the livestock sector and preserve the country's vital market access.

Key interventions include:

- Suspension and strict control of imports of cloven-hoofed animals and related products from affected areas
- Deployment of additional veterinary personnel to reinforce inspections at border posts
- Intensified vehicle inspections to prevent illegal movement of high-risk animal products
- Increased patrol frequency along national boundaries

- Monthly surveillance at border farms instead of annual inspections
- Rehabilitation and strengthening of border fencing
- Establishment of disease control and buffer zones

Authorities are also working with national security agencies to enhance enforcement and operational support for disease control interventions.

Industry Collaboration and Preparedness

Industry stakeholders are equally mobilising. Meatco has emphasised the importance of strengthening collaboration with veterinary authorities to ensure compliance, support producers, and sustain export competitiveness.

Discussions within the industry have also focused on commodity-based trade and improving market access, particularly for farmers in communal areas.

A Strategic National Imperative

Namibia has maintained its FMD-free zone status through robust disease control systems. However, the escalating regional situation requires heightened vigilance, stronger surveillance, rapid response capacity, and sustained investment.

Protecting this status is ultimately about safeguarding far more than livestock — it is about preserving economic stability, protecting rural livelihoods, and securing Namibia's position in global beef markets.

The lesson from regional outbreaks is clear: prevention is significantly less costly than recovery. In an interconnected agricultural economy, safeguarding animal health is synonymous with safeguarding national prosperity.

****Lot Ndamanomhata is from Ekoka. This article reflects his views and write entirely in his personal capacity.***



Namibia, Congo strengthen cooperation ahead of AfCFTA operationalisation

Namibia and the Republic of Congo have reaffirmed their commitment to strengthening bilateral cooperation as both countries prepare for the full operationalisation of the African Continental Free Trade Area (AfCFTA) by 2030.

The renewed commitment was highlighted during the 5th Session of the Namibia–Congo Joint Commission of Cooperation, where officials reviewed existing partnerships and explored new areas of collaboration aimed at advancing economic development and regional integration.

Congo's Minister of International Cooperation and Promotion of Public-Private Partnerships, Denis Christel Sassou Nguesso, called for an objective assessment of bilateral relations to identify practical initiatives capable of delivering tangible development outcomes.

“Congo and Namibia have signed and

ratified the treaty establishing the African Continental Free Trade Area, whose full operationalisation is planned for 2030. This perspective should encourage us to strengthen our cooperation so that it fully contributes to the creation of additional wealth and the reduction of poverty on our continent,” he said.

Namibia's Minister of International Relations and Trade, Selma Ashipala-Musavyi, echoed the call for deeper collaboration, emphasising the importance of leveraging opportunities under the AfCFTA framework to expand trade and business exchanges between the two countries.

She expressed confidence that commercial cooperation between Namibia and Congo would continue to grow as Africa advances towards deeper economic integration under the continental trade framework.

Ashipala-Musavyi revealed that senior



Congo and Namibia have signed and ratified the treaty establishing the African Continental Free Trade Area, whose full operationalisation is planned for 2030.

officials from both countries had met ahead of the ministerial session to deliberate on priority areas of cooperation, including trade, education, transport, mining, health and agriculture. The discussions resulted in recommendations for the signing of Memoranda of Understanding on political and diplomatic consultations, as well as cooperation in the education sector.

“Let us use this platform to develop tangible deliverables in various sectors that will benefit both our nations. I am confident that we are equally committed to ensuring that the outcomes of this session have a meaningful impact on the lives of our people,” she said.

The minister added that pending agreements between the two countries would be finalised and implemented

within clear timeframes, stressing that cooperation instruments must translate into measurable socio-economic benefits rather than remain symbolic commitments.

She also highlighted cooperation between the two countries’ port authorities, particularly in light of emerging opportunities linked to developments in the oil sector.

“I would like to call upon our senior officials to continue demonstrating utmost dedication so that the instruments agreed upon in this forum do not remain mere documents, but truly enhance socio-economic development between our two countries — especially as we forge ahead with economic integration on the African continent through the African Continental Free Trade Area,” Ashipala-Musavyi said.

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