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Govt loan guarantees fall by more than N\$2bn over five years

THURSDAY 15 JANUARY 2026

MAIN STORY



Govt loan guarantees fall by more than N\$2bn over five years

Central government loan guarantees have declined by more than N\$2 billion over the past five years, signalling a sustained reduction in government exposure to contingent liabilities, according to data from the Bank of Namibia (BoN).

BoN figures show that the total stock of loan guarantees peaked in the early part of the period under review before following a steady downward trend through to the

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**

By 2022/23, total guarantees had declined to about N\$10.4 billion, marking the first significant contraction in the stock of guarantees during the five-year period.

2024/25 financial year.

In 2020/21, central government loan guarantees stood at approximately N\$11.4 billion, reflecting heightened support for state-owned enterprises and strategic projects during a period of economic strain.

Guarantees rose slightly in 2021/22 to around N\$11.9 billion before the trend reversed.

By 2022/23, total guarantees had declined to about N\$10.4 billion, marking the first significant contraction in the stock of guarantees during the five-year period.

The decline continued in 2023/24, with total guarantees falling further to approximately N\$9.1 billion.

According to the latest BoN data, central government loan guarantees declined

again in 2024/25 to just under N\$9 billion, confirming a cumulative reduction of more than N\$2 billion since 2020/21.

The composition of guarantees also shifted over the period. BoN data show that foreign loan guarantees consistently accounted for the larger share of total guarantees, while domestic guarantees declined steadily, both in nominal terms and as a proportion of gross domestic product (GDP).

As a share of GDP, total loan guarantees trended lower throughout the period, reflecting both the decline in guarantee values and growth in nominal GDP.

BoN figures indicate that guarantees fell from above 6% of GDP in the early years of the period to around 3% or lower by 2024/25.



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Windhoek approves building plans worth N\$2.29 billion in 2025

The City of Windhoek approved a total of 1,968 building plans valued at N\$2.29 billion in 2025, representing a 0.9% increase in the number of approvals and a 3.3% rise in value compared to 2024.

In December alone, 149 building plans worth N\$121.3 million were approved. This was four fewer approvals than in November, with the total value declining by N\$2.6 million.

On a monthly basis, approval values fell by

2.1%, while the year-on-year decline stood at 58.1%.

According to IJG Securities, 32 buildings were completed in December with a combined value of N\$26.3 million, reflecting 38 fewer completions than in November.

“In December, 116 property additions were approved, valued at N\$56.1 million. This reflects a 4.9% month-on-month decline but a 7.4% increase year on year,” IJG said.

The value of additions approved rose

by 10.6% month on month and surged by 92.8% year on year. For the full year, 1,564 additions were approved, worth N\$661.1 million, marking an 18.3% decline in value compared to 2024. A total of 424 buildings were completed in 2025, with a combined value of N\$384.0 million. This represents a month-on-month decline of N\$9.6 million, or 26.7%, and a sharp year-on-year contraction of 49.4% from N\$758.5 million in 2024.

During December, 24 additions valued at N\$9.2 million were completed, indicating a 140.0% year-on-year increase in volume and a 140.1% rise in value.

“Nevertheless, 283 additions worth N\$96.8

million were completed in 2025, reflecting a 56.3% decline in quantity and a 44.0% decrease in value compared to the previous year,” the firm noted.

Residential activity showed mixed results. Thirty new residential units were approved in December, six more than the 24 units approved in November. The value of residential approvals rose to N\$48.8 million, up N\$3.5 million month on month.

However, the value of residential approvals declined by 77.5% year on year. For the full year, 330 residential units worth N\$692.4 million were approved, reflecting a 20.3% drop in value and a 5.2% decline in volume compared to 2024.

In December, eight residential units valued at N\$17.1 million were completed. For 2025 as a whole, 135 units worth N\$231.1 million were completed, representing a 44.6% decrease from the previous year.

No commercial or industrial buildings were completed in December, while only six such units valued at N\$56.2 million were completed during the year. This reflects a 66.7% year-on-year decline in both volume and value.

“Only three commercial and industrial plans worth N\$16.4 million were approved in December. However, year-to-date approvals reached 74 units valued at N\$937.7 million, a strong 73.6% increase year on year despite the subdued December performance,” IJG said.



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Energy, agriculture and fisheries identified as growth areas in Namibia–Russia talks

Energy, agriculture, fisheries and the agro-industrial sector have been identified as areas with strong potential for collaboration between Namibia and Russia following high-level talks held in Moscow on Wednesday.

Speaking at a joint press conference, Russian Foreign Minister Sergey Lavrov said the discussions also covered geological exploration and the extraction and processing of mineral resources, including uranium.

“We see strong potential for cooperation in geological exploration and in the extraction and processing of mineral resources, including uranium, as well as in energy, the agro-industrial complex and fisheries,” Lavrov said.

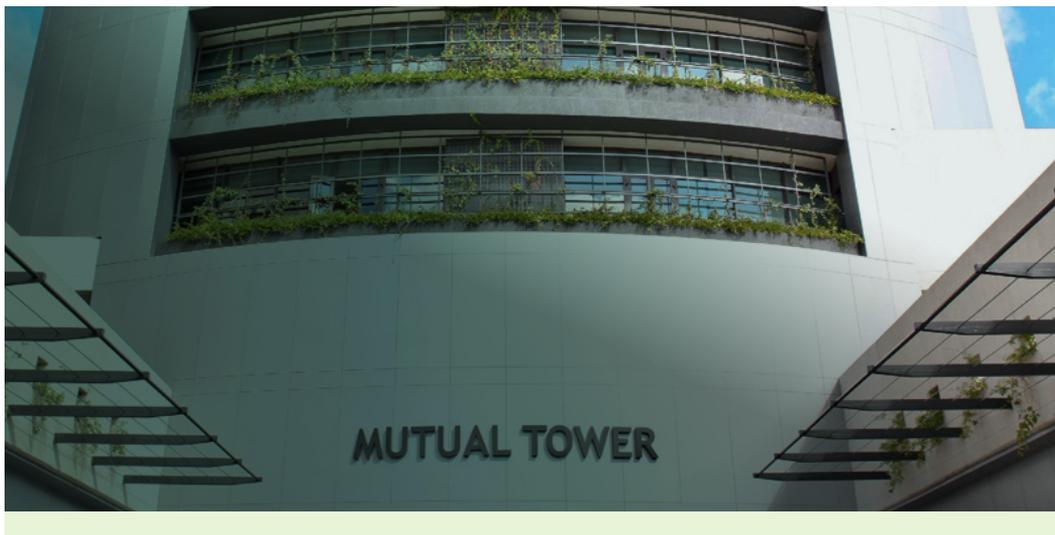
He added that tourism, healthcare, culture

and sport were also identified as sectors for closer engagement.

Lavrov further noted the long-standing cooperation between the two countries in education and skills development, pointing out that thousands of Namibians have received training in Russia and the former Soviet Union, a practice that continues.

Namibia’s Minister of International Relations and Cooperation, Selma Ashipala-Musavyi, described relations between the two countries as historical and strategic, saying the scope for cooperation remained broad.

“The potential for cooperation between our two countries is vast,” Ashipala-Musavyi said, highlighting opportunities in agriculture, construction, sport, the creative industries and access to high-quality education.



Old Mutual Namibia: A Year of Impact, Innovation, and Empowerment

When it comes to shaping Namibia's financial future, Old Mutual Namibia stands unrivalled. We set new benchmarks for service excellence, innovation, and community impact, proving once again why we are the trusted name in financial services.

This year, our brand earned the prestigious 'Best of Namibia' Service Award in Insurance, a testament to our relentless pursuit of excellence and customer-first approach. We were also recognised as Namibia's Most Admired Non-Namibian Insurance Brand, reinforcing our position as a household name synonymous with trust and reliability. These accolades are not just awards: they are proof of the confidence Namibians place in us every day.

Our success story is powered by innovation. We introduced the World Wide Equity Fund, giving Namibians access to global investment opportunities.

We launched *142*264#, a revolutionary USSD service that makes financial services accessible at the touch of a button, bridging the gap for thousands of customers in remote areas. In short-term insurance, our state-of-the-art Assessment Centre redefined efficiency and customer experience, setting a new industry standard.

And with Old Mutual Rewards surpassing N\$2 million, we celebrated loyalty in a way that truly rewards our customers.

But numbers and awards only tell part of the story.

At Old Mutual Namibia, we believe leadership is about impact; about creating opportunities, driving progress, and building futures that matter. That's why our commitment goes beyond financial services.

Through the Old Mutual Foundation, we invested millions into education, entrepreneurship, and community upliftment, touching lives across all 14 regions

of Namibia. As Patricia Olivier, Chairperson of the Old Mutual Foundation, proudly say: Our mission is simple yet powerful: to build futures that matter. Every initiative we champion is a promise kept to Namibia: to educate, empower, and enable progress.

Driving Change Through the Old Mutual Foundation

In 2025, the Foundation invested over N\$3 million in transformative projects across Namibia, touching thousands of lives. Here's how we made impact happen:

Youth Indaba – Closing the Gap Between Education and Skills Development

Investment: N\$500 000

Beneficiaries: 130 young Namibians

The second edition of the Youth Indaba brought together students, professionals, and changemakers under the theme “Closing the Gap Between Education and Skills Development.” Through expert-led sessions on financial literacy, mental wellness, and career readiness, we equipped youth with tools to thrive in a competitive job market. Three students received a tuition sponsorship of N\$10 000 each to further their tertiary studies. The partnership with One Economy, where the event was held, amplified its reach and impact.

OM SEED – Rooted in Growth for Sustainability

Investment: N\$1 000 000

Beneficiaries: 12 grassroots entrepreneurs received capital and almost 80 received financial education training OM SEED empowered entrepreneurs from Omaheke, Otjozondjupa, Omusati, and Kunene with funding, mentorship, and incubation training.

Twelve finalists shared N\$400 000 in prize funding, enabling them to scale businesses and create jobs. We strengthened financial skills and business planning capabilities of entrepreneurs in collaboration with the

Financial Literacy Initiative to enable them to transform local ideas into sustainable enterprises.

National Mathematics Olympiad

Investment: N\$50 000

Beneficiaries: 56 learners nationwide Partnering with NCRST and Debmarine, we inspired excellence in STEM education. Top performers received Unit Trust accounts worth N\$8 000 and N\$6 000, fostering a culture of competitive learning and innovation.

Chair & Desk Initiative

Investment: N\$1 000 000

Beneficiaries: Eight schools across Kavango East, Kavango West, Khomas, and Hardap We restored dignity to learners with 100 new chairs and desks or repairing 100 units per school. By engaging local vocational training centres, we created jobs and skills development opportunities while improving learning conditions for hundreds of learners.

Additional Impact Projects

Flood Relief Donation: Emergency support for affected communities, reinforcing our commitment to care.

Kapande Foundation: N\$100 000 invested in community gardens and financial literacy training for 120 participants.

Staff Builder Projects: N\$240 000 allocated to 18 staff-led community initiatives, driving grassroots change.

Executive Discretionary Fund: N\$136 975.71 spent on targeted sponsorships to uplift communities in need.

From classrooms to boardrooms, from rural entrepreneurs to urban youth, Old Mutual Namibia's impact in 2025 has been bold, measurable, and deeply meaningful. We don't just talk about change, we make it happen. And as we look ahead, our promise remains unwavering: to lead with purpose, innovate with passion, and empower Namibia to thrive.

How poor screening undermines growth before it shows up in revenue

By Kenneth Moongo

Every CEO monitors revenue numbers closely. But by the time declining sales reveal themselves in your quarterly reports, the real damage was done months earlier during screening.

Poor hiring decisions don't announce themselves with fanfare. There's no alert when you bring on a salesperson who can't close, a customer service rep who drives clients away, or a manager who suffocates team productivity.

The consequences unfold silently, eroding your growth potential long before the financial statements reflect the truth.

The Hidden Tax on Growth

Consider what happens when a mediocre salesperson joins your team. They don't just fail to hit targets, they occupy territory. They tie up leads that a stronger performer could convert.

They consume management time through coaching that yields minimal returns. They set a benchmark that makes average seem acceptable.

The mathematics is brutal: if that sales role could generate N\$9 million in annual revenue with the right person, but you've hired someone who delivers N\$3.6 million, you're not just missing N\$5.4 million. You're losing that difference every month they remain in the role, plus the compounding growth that revenue would have generated, plus the opportunity cost of delayed replacement.

Research from the Society for Human Resource Management shows that the cost



Customer service heads recognise that empathy and problem solving ability rarely shine through in a 30 minute video call.

of a bad hire can reach up to five times the person's annual salary when you factor in lost productivity, recruitment costs, and training investments. For Namibian businesses operating in a smaller talent pool with unemployment sitting at 19.4% according to the Namibia Statistics Agency, the stakes are even higher. You're not just losing money, you're potentially damaging relationships in a tight business community where reputation travels quickly.

Multiply this across multiple roles, and you're looking at millions in unrealised growth, all whilst your screening process continues generating the same suboptimal results.

Where Traditional Screening Falls Short

Most organisations approach screening with tools designed for a different era. The standard playbook of resume review, phone screen, panel interview, and reference check hasn't fundamentally changed in decades. It's a process built on gut instinct dressed up as methodology.

Resumes reveal what candidates want you to know, not what you need to know. Interviews favour the articulate over the capable, the polished over the productive. Reference checks arrive too late and too sanitised to matter. A LinkedIn study found that 45% of bad hires are attributed to lack of proper screening and assessment methods, yet companies continue using the same approaches.

Sales leaders know this intimately. You can't spot a closer from their LinkedIn profile.

Customer service heads recognise that empathy and problem solving ability rarely shine through in a 30 minute video call. Technical recruiters understand that coding interviews often miss the engineers who ship products that customers actually want.

Yet we persist with these methods because they're familiar, because everyone else uses them, and because we lack viable alternatives.

The Systems Gap

Here's the uncomfortable truth: most companies don't have systems that combat poor screening. They have processes that create the illusion of rigour whilst delivering

inconsistent results.

A system would mean predictive assessments that correlate with job performance. It would mean structured evaluations that eliminate bias and guesswork. It would mean data driven decision frameworks that improve with each hire. Instead, we have hiring managers making gut calls based on whether they "clicked" with a candidate, HR teams checking boxes on compliance forms, and recruiters optimising for time to fill rather than quality of hire.

According to Harvard Business Review, 80% of employee turnover stems from bad hiring decisions. In Namibia's context, where skills gaps persist across sectors, with the World Bank noting that only 16% of Namibian firms provide formal training, hiring the wrong person doesn't just affect immediate performance. It means you're investing scarce training resources in someone who may not deliver returns.

The absence of real systems creates a compounding problem. Without objective data on what predicts success in each role, you



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can't improve your screening. Without improvement, you keep making the same mistakes. Without recognising the pattern, you attribute poor performance to external factors like market conditions, product limitations, or bad timing rather than the screening process that set you up for failure.

The Cascading Consequences

Poor screening doesn't just affect individual performance. It corrupts your entire organisation.

Bad hires lower the bar. When subpar performance becomes normalised, your top performers notice. They're now carrying extra weight, compensating for colleagues who shouldn't be there. The best people start looking elsewhere, not because they're unhappy with their own roles, but because they're frustrated with the declining standards around them.

Meanwhile, your reputation in the market suffers. Candidates talk.

In Windhoek, Walvis Bay, or Oshakati, professional circles are tight. The best talent gravitates towards companies known for high performance, not those with revolving doors and mediocre teams.

Your employer brand becomes a liability instead of an asset, making each subsequent hire harder to secure.

Management bandwidth evaporates. Leaders spend their time managing out mistakes

instead of scaling what works. Coaching underperformers. Documenting issues.

Navigating performance improvement plans. Having difficult conversations that should never have been necessary.

What Growth Actually Requires

Sustainable growth demands that your screening process be as sophisticated as your product development, as rigorous as your financial controls, and as data driven as your marketing attribution.

This means acknowledging that hiring is a capability, not just a function. It requires investment in assessment tools that actually predict performance.

It demands structured processes that every interviewer follows. It necessitates ongoing measurement of which screening criteria correlate with success and which are just noise.

Companies that crack this code don't just avoid bad hires, they systematically attract and select top performers. They build competitive advantages that compound over time. Whilst competitors struggle with turnover and underperformance, they're accelerating further ahead.

The revenue will eventually reflect your screening quality. The only question is whether you'll fix the system before the damage becomes undeniable.



FNB Namibia named Top Employer in Namibia and Africa for second year

FNB Namibia has been awarded Top Employer in Namibia and Africa for 2026 by the Top Employers Institute, marking the second consecutive year the bank has received the recognition.

The certification follows an independent assessment conducted through the institute's HR Best Practices Survey, which evaluates organisations across areas including people strategy, work environment, talent acquisition, learning, diversity, equity and inclusion, and employee wellbeing.

Isidor Angula, Chief Human Capital Officer of FirstRand Namibia, said the recognition reflected a sustained focus on employee investment.

"It reflects our commitment to our people, which is unwavering. It demonstrates the

consistency and intentionality of how the organisation invests in its people," Angula said.

He said receiving the award for a second year affirmed the bank's approach. "It affirms that we are not only doing what matters, but that we are doing so consistently," Angula said.

FirstRand Namibia Group chief executive officer Conrad Dempsey said investing in people remained central to the group's long-term vision.

"Building a globally competitive Namibia starts with investing in people. Our people are our greatest asset, and it is our responsibility to create an environment that enables them to perform at their best," Dempsey said.

He added that the group's people

It reflects our commitment to our people, which is unwavering. It demonstrates the consistency and intentionality of how the organisation invests in its people.

strategy is designed to attract, develop and retain talent, while fostering a culture of excellence, inclusion and shared purpose.

According to the Top Employers Institute, which operates in 131 countries and regions, certification is awarded following a benchmarking process based on independently verified people practices.

FNB Namibia said it continues to invest in modern workspaces, hybrid and flexible working models, employee wellness

programmes, competitive remuneration and continuous learning opportunities as part of its response to an evolving world of work.

“Our people are at the heart of our business. They drive our strategy, our innovation and our growth,” Angula said, adding that the bank remains committed to creating an environment where employees can thrive and deliver value to clients and communities.



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Namibia's Watermeyer and Nekundi recognised among Africa's top communicators

Kirsty Watermeyer, Group Communications Manager at FirstRand Namibia, and Erasmus Nekundi, Corporate Communications and Public Relations Specialist at MTC Namibia, have been named among the Top 100 Corporate Communications Leaders in Africa.

The recognition was conferred by Africa PR Week, which publishes an annual list highlighting communications professionals shaping corporate narratives and reputation management across the continent.

Watermeyer said the recognition reflected the often unseen work undertaken by communications practitioners.

"Thankful for the acknowledgement. Respect to the professionals recognised alongside me, leaders doing the often unseen work of navigating complexity and building trust across the continent," she said in a LinkedIn post.

Nekundi said the recognition was particularly meaningful given the behind-the-scenes nature of the profession.

"It is quite an honour to be recognised as one of Africa's top communications and public relations specialists. In our profession, much of the work is unseen and rarely recognised because we make things happen from behind the scenes," he said.

"As communicators, we shape brand narratives and public perceptions, making this profession key and strategic to any organisation. I am proud and grateful for the recognition," Nekundi added.

According to Africa PR Week, the Top 100 list is compiled based on professional achievement, leadership, impact and contribution to the communications and public relations field.

The platform said the list has become a benchmark for professionalism and leadership within Africa's corporate communications industry.

Beyond compliance: Why Namibia's mental health future rests in the workplace

By **Ndamono Shikoyeni** & **Sheldon Subeb**



Namibia stands at a historic crossroads in mental health. Following the introduction of the Mental Health Bill of 2025 last October and the long-standing National Mental Health Policy, Namibia is pivotally moving away from isolated institutional care toward a model of human rights and community inclusion.

While these legal frameworks set the stage, true national healing cannot be achieved through legislation alone.

The ultimate success of this transition rests on Namibia's organizations, which must now evolve from passive observers into the frontline architects of supportive, mentally healthy environments.

From mines to ministries, from banks to farms, organisations are where people spend most of their waking hours.

They are not just economic units, but they are also social ecosystems, where mental health is either nurtured or neglected. While the new Bill places clear duties on the State and health providers, it also sends a powerful signal: mental health is everyone's business, especially those who lead, manage, and employ.

The Mental Health Bill (2025) introduces a modern, dignity-centred framework aligned with international human rights standards. For employers, several provisions are particularly significant:

- Discrimination is now explicitly unlawful. The Bill prohibits employment decisions based on a person's past or present mental health condition. Violations can result in severe penalties, including substantial fines. This moves mental health from the shadows of stigma into the light of legal protection.

- Confidentiality is legally enforced. Unauthorised disclosure of someone's mental health information is a criminal offence. This obliges organisations to handle such matters with the utmost care and discretion.

- Dignity and autonomy are paramount. The Bill enshrines these principles, setting a standard that workplaces must reflect in their culture and conduct.

Beyond the law, there is a pressing moral urgency. Parliament recently debated the alarming suicide rate in Namibia, among the highest in Africa, with working-age men particularly at risk. This year alone, there has been a record of 7 suicide cases across the New Year period. This is not just a health crisis; it is a societal one, rooted in economic stress, social isolation, and untreated mental illness. Workplaces are on the front lines of this reality.

The National Mental Health Policy doesn't just imagine a better system. It explicitly calls for employers to help build it. It advocates for workplace mental health initiatives and Employee Assistance Programmes (EAPs), recognising that

well-being cannot be left at the office door. Compliance is the starting line, not the finish. To truly contribute, organisations must embrace a proactive strategy through:

1. Creating psychologically safe cultures. This means training managers to recognise signs of distress and respond with empathy and knowing how and when to refer appropriately. It requires clear, stigma-free policies that support disclosure and reasonable accommodation.

2. Providing tangible support. EAPs, partnerships with counselling services, and mental health insurance coverage are no longer perks, as they are pillars of a responsible, modern workplace.

3. Designing work for well-being. This involves assessing psychosocial risks like unsustainable workloads, poor management, and job insecurity and then redesigning these roles and processes to promote health, not undermine it.

Here is the most compelling opportunity: organisations can be more than just compliant entities, as they can be active contributors to national mental health reform. The Policy's goal to

improve population mental wellbeing requires a network of support beyond clinics. Companies, especially those in remote areas, can partner with local training institutions, NGOs and health workers to extend the reach of care. They can use their resources and influence to advocate for better public services and destigmatise mental health through public leadership. Furthermore, by ethically and anonymously sharing aggregated well-being data (with employee consent), larger organisations can help address the critical lack of Namibian-specific mental health data, informing better national policies and resource allocation.

A Call to Conscious Leadership

Namibia's mental health turnaround will not be delivered by the Ministry of Health and Social Services alone. It will be co-created in our boardrooms, on our shop floors, and in our staff rooms. The new legal framework provides the mandate. The suicide statistics provide urgency.

The question now is one of leadership. Will organisations see mental health as a compliance checkbox or as a cornerstone of sustainable success and social responsibility? Will you be passive occupants of the



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The Mental Health Bill (2025) introduces a modern, dignity-centred framework aligned with international human rights standards.

new landscape or active gardeners helping it to grow?

The Bill and the Policy have given us the tools and the map. It is now up to Namibia's leaders in every sector to choose the path forward: one of minimal compliance or one of transformative contribution. Our collective mental health and our nation's future depend on that choice.

Lafara Talent Solutions exists to help organisations rebuild the human centre of work. Using a behavioural insight, organisational psychology and a systems thinking approach, our purpose is to create workplaces across Namibia and beyond where employees thrive rather than simply endure the workday. Contact us at lafaratalentsolutions@outlook.com

**Ndamono is an experienced development professional and registered Psychological Counsellor with a background spanning the United Nations system, the Namibian public sector, and community-based initiatives. She currently works*

with UNESCO and has previously supported UNAIDS and the International Labour Organization. With a Master's in Labour Activism and Development and qualifications in clinical psychology and project management, she is passionate about decent work, inclusive development, and systems change.

**Sheldon is a seasoned Organizational and Talent Development practitioner with over a decade of experience in creating people-centered workplaces. He specializes in strategic HR change, leadership development, and embedding wellness into organizational culture. With a background in organizational psychology and an ongoing MPhil in Inclusive Innovation at the University of Cape Town, he integrates systems thinking and equity-focused approaches to foster sustainable organizational health.*



WFP requires N\$14m to close December–May funding gap in Namibia

World Food Programme (WFP) requires US\$ 739,601, equivalent to about N\$14 million, in net funding to sustain its operations in Namibia over the six-month period from December 2025 to May 2026.

The agency said the shortfall represents a 17% funding gap in its total operational requirements for the period, warning that planned activities will be constrained unless additional resources are secured.

According to WFP, the funding is needed to maintain food assistance, social protection support and food systems strengthening at a time when Namibia continues to face compounded climate and economic pressures.

The organisation attributed ongoing needs to recurrent droughts and floods, pest infestations and structural vulnerabilities in the country's food production systems.

Namibia has been affected by severe drought conditions linked to the El Niño phenomenon, which have resulted in crop failures and rising food insecurity.

WFP said the country's reliance on rain-fed agriculture and external food markets has left low-income households particularly exposed to food price inflation and climate-related shocks.

In November 2025, WFP reported that 15,725 people received food assistance through its programmes. Of these, 3,687 people were supported through

Namibia has been affected by severe drought conditions linked to the El Niño phenomenon, which have resulted in crop failures and rising food insecurity.

food voucher assistance, while 12,038 schoolchildren benefited from the Home-Grown School Feeding Programme.

The organisation said its work in Namibia extends beyond emergency food assistance to strengthening national systems. WFP has been providing technical support to government institutions to improve social protection delivery, school feeding programmes and food system resilience.

“Capacity-strengthening initiatives during the reporting period included targeted workshops designed to enhance food safety standards, digital systems integration and monitoring mechanisms for social protection programmes,” the organisation said.

WFP added that it is working with national authorities to advance digital transformation in social protection systems, including efforts to harmonise beneficiary management and digital assistance platforms to improve data sharing, coordination and targeting of vulnerable households.

School-based interventions remain a priority, with WFP reporting progress in establishing integrated horticulture and poultry production systems at selected schools to complement the national school feeding programme. The initiatives aim to strengthen local food systems, reduce reliance on external suppliers and improve long-term sustainability.

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