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NamRA collects N\$61.1bn by December towards 2025/26 revenue target

TUESDAY 20 JANUARY 2026

MAIN STORY



NamRA collects N\$61.1bn by December towards 2025/26 revenue target

Namibia Revenue Agency (NamRA) collected N\$61.06 billion by 31 December 2025 towards its N\$88.999 billion revenue target for the 2025/26 financial year, according to data released by the Agency.

NamRA said domestic taxes accounted for N\$41.63 billion of the total, while customs and excise contributed N\$19.43 billion, underscoring the continued reliance on internal revenue sources to

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**

support the national fiscus.

By comparison, cumulative revenue collections for the 2023/24 financial year stood at N\$76.52 billion by March 2024, comprising N\$48.72 billion from domestic taxes and N\$27.80 billion from customs and excise.

Collections rose further in the 2024/25 financial year, reaching N\$88.56 billion by March 2025, with domestic taxes increasing to N\$56.49 billion and customs and excise to N\$32.06 billion, according to the Agency.

NamRA said its workforce stood at 1,507 employees as of 12 January 2026, including 1,418 permanent staff, 19 employees on contract or internship, and 67 seconded staff, while recruitment for three positions remained under way.

The tax base also continued to expand,

with 1,150,405 taxpayers registered in Namibia by 31 December 2025. Of these, 1,055,978 were active taxpayers, while 633,879 had registered on the ITAS portal over the same period.

The Agency said Namibia collected a total of N\$275.86 billion in tax revenue over the past four financial years, with collections increasing steadily during the period.

Total tax revenue rose from N\$52.96 billion in the 2021/22 financial year to N\$88.56 billion in 2024/25, reflecting improved economic activity, stronger compliance and higher collections from key tax categories, including individual income tax, corporate tax, value added tax (VAT) and international trade receipts, NamRA said.



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DBN approves N\$912.7m in loans, funds 49 SMEs, creates 1,429 jobs

The Development Bank of Namibia (DBN) approved N\$912.7 million in funding and supported the creation of 1,429 jobs during the 2024/25 financial year, according to the Bank's 2024/25 Integrated Annual Report (IAR).

DBN said the funding was channelled mainly into priority sectors such as housing and construction and supported both permanent and temporary employment, as the Bank entered the first year of implementing its 2024–2029 Integrated Strategic Business Plan, the report states.

According to DBN, the improved funding position, underpinned by strong liquidity and a solid capital base, strengthens the Bank's ability to diversify funding sources, expand financing to small and medium enterprises and balance financial sustainability with its developmental mandate.

In terms of development impact, the Bank reported that 49 SME projects were approved during the year, including N\$51.5 million allocated to women-owned enterprises and N\$24.3 million to youth-owned businesses.

Projects were also supported in regions such as Karas, Kavango East and West, Kunene, Oshikoto and Zambezi, aimed at promoting more inclusive regional development.

The IAR identified the strengthening of DBN's funding base as a major highlight of the year. According to the report, the Bank secured N\$607 million through the KfW Green Credit Line II, obtained approval





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for a N\$1.5 billion sovereign-guaranteed facility from the African Development Bank, and achieved accreditation with the Green Climate Fund, making it the first Namibian institution to do so. DBN said the accreditation enables the Bank to mobilise climate finance in support of Namibia's energy transition.

The report further noted that the period under review marked a key phase in DBN's long-term transformation, anchored on four strategic priorities: strengthening financial sustainability, empowering people, sharpening market presence and deepening development impact.

DBN reported a 42% increase in operating profit to N\$88.3 million, which the Bank attributed to disciplined cost management, improved recoveries and operational resilience amid a challenging economic environment.

The report noted that pressures related to asset quality and a contracting loan book remain, but said measures have been implemented to stabilise risk and position the Bank for renewed growth.

Commenting on the report, DBN Chief Marketing and Corporate Affairs Officer Jerome Mutumba said the IAR serves as a

key accountability and performance benchmark.

"The 2024/25 IAR is an important accountability and performance milestone for DBN, providing stakeholders with a clear view of how the Bank is delivering on its mandate," Mutumba said.

He added that the year under review reflected "solid financial results, meaningful progress in strengthening our funding base, and measurable developmental outcomes across priority sectors".

Looking ahead, DBN said in the report that it will deepen alignment with government priorities in the 2025/26 financial year, including support for the National Youth Development Fund. Under the programme, the Bank expects to disburse approximately N\$64.2 million to youth-owned businesses across all 14 regions, according to the IAR.

The Bank further stated that it will prioritise funding for projects aligned with the Sixth National Development Plan (NDP6) and Vision 2030, focusing on catalytic infrastructure, productive sectors and initiatives aimed at strengthening long-term economic resilience and inclusive growth.



Proflight Zambia appoints Namibia sales agent ahead of Windhoek–Lusaka route launch

Proflight Zambia has appointed AirlinePros International as its general sales agent in Namibia ahead of the launch of a new Windhoek–Lusaka route scheduled to commence in March 2026.

Under the agreement, AirlinePros Namibia will support Proflight Zambia with sales development, market outreach, trade education and customer servicing, the companies said.

The appointment follows Proflight Zambia's announcement last year that it would introduce direct flights between Windhoek and Lusaka from 3 March 2026. The service will operate three times a week, on Tuesdays, Fridays and Sundays, providing direct air access between Namibia and Zambia via Lusaka and Livingstone. Proflight Zambia will be the only airline operating direct flights on the route.

According to the schedule, flights will depart Lusaka at 08:30, make a brief stop in Livingstone, and continue to Windhoek, while return services will depart Windhoek at 12:20. The airline said the schedule will also allow morning connections from Ndola to Windhoek, as well as onward evening connections from Windhoek to Ndola, Solwezi and Mfuwe, improving connectivity for both business and leisure travellers.

Commenting on the partnership, AirlinePros Namibia Sales and Marketing

Manager Juanita Klassen said the appointment would strengthen Proflight Zambia's presence in the Namibian market.

"We are excited to bring Proflight Zambia even closer to the Namibian market. Our focus will be on strengthening relationships with the travel trade, delivering responsive sales and servicing support, and ensuring that agents have the tools, training and confidence to sell Proflight Zambia effectively," Klassen said. She added that the partnership aligns with AirlinePros Namibia's commitment to improving regional air access and supporting sustainable airline growth in Southern Africa.

Proflight Zambia operates a regional network through its Lusaka hub, connecting passengers to destinations including Livingstone, Ndola, Mfuwe, Solwezi, Johannesburg and Cape Town. The airline said its services also provide access to major tourism attractions such as Victoria Falls and South Luangwa National Park.

Established in 2005, Proflight Zambia is Zambia's leading scheduled airline, operating a fleet of jet and turboprop aircraft on domestic and regional routes. AirlinePros International is an award-winning airline representation company with more than 60 points of sale worldwide, providing commercial and distribution services to airlines and travel partners across the aviation and tourism sectors.

Will Namibia bow to the "America First" model?

By Dr. Matuikuani Dax

A new template for global health engagement is being rolled out across Africa under the banner of the America First Global Health Strategy.

The U.S is securing 5-year Memoranda of Understanding (MoU) that inextricably link health funding to mineral access.

At the heart of this shift is a statement by Caleb Orr, a U.S. Department of State official, who during a visit to Zambia declared that “economic cooperation supersedes and is a prerequisite for health funding.”

This rhetoric disrupts the traditional, solidarity-based aid model, upending it to hinge health funding directly on mineral access. This isn’t just aid with conditions; it’s a fusion of geopolitics, economics, and public health that may redefine global health architecture for the coming decade.

Namibia is not only one of Africa’s most politically stable and mineral-rich states, but is also on the brink of becoming a significant oil and gas supplier. Crucially, its mining and energy sector is a microcosm of global geopolitics, hosting diverse players from China, Iran, Canada, the EU, and Russia.

Instrumentalization of Health

The explicit linking of health support to mineral access signals a transactional model, one that aligns health aid with national security, industrial policy, and geopolitical competition. In this context, health is advertently reduced to a bargaining chip.

For Africa, the issue is not simply whether such agreements bring additional resources into underfunded health systems. The more



Imagine a future where Namibia uses progressive taxation, sovereign wealth funds, and value-addition policies to channel mineral and hydrocarbon revenues directly into strengthening its health system.

pressing concern is the balance of power. How empowered are African governments to negotiate such arrangements on equal footing? And what institutional mandates govern who signs them?

Is this health diplomacy, economic diplomacy, or simply diplomacy in its most unvarnished form—where health outcomes become proxies for the quality of bilateral relations between a donor and a recipient state?

This question is particularly salient. Health governance falls within the remit of the Ministry of Health, while mineral agreements are negotiated through economic, trade, or mining portfolios. When these domains converge, who leads, who consents, and who is accountable?

The Kenyan Precedent

Kenya, the first signatory, now provides a model of pushback. Its High Court has frozen

the implementation of the MoU following two separate legal challenges. Petitions raised two constitutional alarms: the risk to patient data privacy, and the executive bypassing Parliament in committing the country to a major international agreement. This legal roadblock is a landmark assertion of national sovereignty against a top-down, pre-packaged deal.

Namibia in the Crosshairs

While there is no confirmation that Namibia is in active talks, it is inevitable that the U.S. will come knocking. The question is: How empowered is Namibia to negotiate? The geopolitical upheavals of the past year have underscored that power lies in resource access. It was only a matter of time before this proxy war spilled into the health sector.

Unlike many nations, Namibia's need for the financial support is not existential. Its mineral wealth can easily fund its own health sector several times over. This raises a radical, sovereign alternative: could this external pressure be the catalyst for Namibia to finally internalize its own power and rely on its own resources?

Imagine a future where Namibia uses progressive taxation, sovereign wealth funds, and value-addition policies to channel mineral and hydrocarbon revenues directly into strengthening its health system.

It would mean building health sovereignty alongside economic sovereignty, freeing the nation from an aid trap that compromises long-term well-being for short-term aid.

Pathogen Sharing in a Time of Global Negotiation

A particularly troubling dimension is the inclusion of pathogen access and benefit-sharing (PABS) within these MOUs.

While the Pandemic Treaty, in its article 12, is still under negotiation, the U.S., by pre-emptively locking African states into

PABS agreements bilaterally, is effectively circumventing a multilateral process designed to ensure equity.

By locking itself into a 25-year bilateral PABS agreement with the U.S., Namibia could forfeit its right to the stronger, guaranteed benefits (e.g., tiered pricing, technology transfer, vaccine allocations) being negotiated in the Pandemic Treaty.

It would be bound to a deal with a partner that has deliberately weakened the very global forum designed to protect their interests.

Does this signal a Faustian Bargain? For Namibia, the calculus is delicate.

The need for robust health funding is acute, but at what cost? Signing such a deal could mean trading long-term sovereignty over natural resources for short-term health system support, while also committing to share biological data in a regulatory vacuum.

A Call for Transparency and Democratic Scrutiny

Author Emily Bass, posits that the day the Zambia-US health agreement was not signed as scheduled, marks the moment the curtain fully rose on the Trump Administration's 21st century scramble for Africa.

Engagement with global partners need not cease, but it must be governed by new rules: full transparency, coordinated inter-ministerial review, and mandatory parliamentary oversight.

Health financing agreements that hinge on economic concessions must be subjected to rigorous public interest scrutiny.

Kenya's courts have pressed pause. Zambia saw its health funds held hostage. Namibia now has a choice: will it be a signatory to this coercive new model, or will it be a champion for an equitable one?

****Dr. Matuikuani Dax is a Global Health Specialist.***

Card and electronic transfer fraud cost Namibia millions in 2024

Namibia's financial sector incurred direct financial losses of N\$19 million in 2024, largely from card fraud, while electronic funds transfer (EFT) fraud losses increased to N\$29 million, according to TransUnion.

The telecommunications sector also recorded major breaches during the year, with reported losses exceeding N\$5.4 billion, TransUnion said.

Speaking at a Fraud and Cybersecurity Risk Awareness Summit, TransUnion Namibia Chief Executive Officer, Lara Enslin said gift card fraud was the most common fraud type, accounting for 57% of reported cases.

This was followed by vishing at 33%, phishing at 29%, and smishing at 25%.

Enslin said fraud and data breaches carry wider economic costs beyond direct losses, including reduced investor confidence, slower digital transformation, higher compliance costs and reputational damage that can deter foreign investment and weaken economic growth.

She said fraudsters are increasingly using artificial intelligence tools, including deepfakes and synthetic identities, to run more sophisticated cross-border schemes that exploit weak customer onboarding processes.

According to Enslin, 2.8% of newly created accounts were identified as fraudulent, while account takeover fraud rose by 21% year on year.

She said Namibia's key fraud concerns include credit and payment card fraud at 59%, stolen identity at 54%, and data breaches at 31%. While 12% of consumers



reported no concern about fraud, about 20% of Namibian consumers experienced a data breach, a 7% increase from the previous year.

"The number of Namibians who were targeted increased, but fewer ultimately fell victim to fraud," Enslin said.

She added that 8% of individuals were targeted and fell victim to fraud, 57% were targeted but avoided losses, and 35% were unaware they were being targeted.

Enslin said stronger digital fraud mitigation could reduce fraud losses by up to 27% a year.

"Trust must be built through layered security, real-time analytics and consumer empowerment. Trust is the currency of the digital economy," she said.

Hollard Namibia: Redefining Growth and Impact in 2025



In a year marked by economic pressures, shifting customer expectations, and a rapidly digitising marketplace, Hollard Namibia has emerged as one of the country's boldest, most customer-centred insurance players.

Its 2025 story is not simply one of profit and process improvement—it is the unfolding narrative of a company intentionally reshaping the future of insurance for ordinary Namibians, corporate clients, and industry partners alike.

Across customer service, digital transformation, branch expansion, partnerships, youth development, and corporate citizenship, Hollard's 2025 achievements reflect a company confidently walking in the "Hollard Way"—a philosophy grounded in courage, curiosity, and a deep commitment to making a meaningful difference.

1. Customer Focus: Elevating Experience, One Policyholder At A Time

Hollard Namibia's 2025 strategy placed

customer-centricity at the core of its operational and cultural agenda. The company doubled down on the principle that insurance should be simple, transparent, and genuinely helpful in moments that matter.

Over the past year, Hollard has strengthened its frontline service delivery by refining internal processes, deploying faster decision-making frameworks, and empowering teams to resolve customer issues more efficiently.

Customer communication across policy cycles—onboarding, renewals, and claims—has also become more proactive and personalized.

Industry observers have noted that Hollard's approach is less transactional and more relational, with the company placing unusual emphasis on listening to customers, simplifying documentation, and embedding empathy throughout the claims journey.

Social media engagements and broader public feedback reflect a noticeable improvement in customer experience across several touchpoints.

This renewed customer focus has strengthened loyalty and positioned Hollard as one of the most trusted and human-centered insurers in Namibia's short-term insurance landscape.

2. Digital Transformation: Bringing Insurance To The Palm Of Every Hand

Hollard's digital transformation journey gained significant momentum in 2025, driven by the launch and expansion of several digital platforms designed to make insurance fast, accessible, and frictionless.

The Quick Quoter continues to attract new and younger demographics seeking instant, transparent pricing without lengthy paperwork. Similarly, Hollard's WhatsApp insurance service—allowing customers to request quotations, access information, and start claims processes—has dramatically improved accessibility, especially for Namibians with limited desktop internet access.

These innovations reflect a powerful truth: insurance must fit into the rhythm of everyday life. Internal feedback suggests steady month-on-month growth in engagement and conversion rates, reinforcing Hollard's position as one of Namibia's most forward-thinking insurers.

3. Expansion And Strategic Partnerships: Growing With Purpose

One of the highlight achievements for 2025 is the expansion of the Swakopmund branch, a move aligned with Hollard's commitment to improve regional accessibility.

The upgraded branch offers enhanced customer service capacity, improved

meeting facilities, and a modernised environment befitting a growing coastal hub.

Equally noteworthy is Hollard's pursuit of transformative strategic partnerships. The Agra partnership, which enables Hollard to reach rural and uninsured communities through Agra's national footprint, is especially significant. By taking insurance directly to the people and underwriting products sold through Agra, Hollard is helping with close financial inclusion gaps nationwide.

4. The Hollard Internship Programme: Building The Next Generation

In 2025, Hollard strengthened its reputation as a talent incubator. The Internship Programme expanded in size and structure, giving young graduates exposure to real-world insurance, compliance, finance, and customer service environments.

This year's cohort—diverse and ambitious—benefited from departmental rotations, executive mentorship, and hands-on operational training.

Several interns have already transitioned into permanent roles, further proving the programme's value.

5. Hollard Hearts Foundation: Changing Lives Beyond The Office Walls

Hollard measures success not only in policies sold but in lives uplifted.

The Hollard Hearts Foundation continued to deliver community-driven impact throughout 2025, supporting early childhood development centres, vulnerable families, and local NGOs. This is the Hollard Way in action: business success anchored in human impact.

Namibia's 2026 GRC outlook: The final stretch toward global confidence

By Moses N Gaweseb

As Namibia enters 2026, the country's governance, risk, and compliance (GRC) environment stands at a decisive inflection point.

A convergence of international scrutiny, regulatory reform, digital modernization, and evolving corporate governance expectations are reshaping how institutions public and private manage risk, accountability, and credibility.

This period will be defined less by legislative ambition and more by demonstrable execution.

The Race to Exit the FATF Grey List

At the center of Namibia's compliance agenda is its ongoing effort to exit the Financial Action Task Force (FATF) grey list, a designation applied in February 2024 following identified weaknesses in anti-money laundering (AML), counter-terrorist financing (CTF), and counter proliferation financing controls.

National authorities, led by the Financial Intelligence Centre (FIC) and supported by supervisory and law enforcement institutions, have confirmed that the majority of the FATF's identified strategic deficiencies have been addressed.

The remaining focus areas relate primarily to:

- Sustained increases in money laundering and terrorist financing



One of the most consequential reforms underpinning Namibia's FATF remediation efforts

is the strengthening of beneficial ownership transparency.

investigations

- Improved prosecutorial effectiveness and case outcomes
- Stronger coordination between intelligence, investigative, and prosecutorial bodies

While grey list status does not imply sanctions, its practical consequences are well documented. International correspondent banks apply enhanced due diligence to Namibian transactions, increasing costs and friction for cross border trade, investment, and capital flows. In parallel, several international partners classify Namibia as a jurisdiction requiring heightened AML/CFT vigilance.

Progress, however, is measurable. Improvements in independent risk assessments and regulatory evaluations suggest declining systemic AML risk exposure, reinforcing confidence that the

country's remediation trajectory is both credible and sustainable.

Beneficial Ownership and the Shift to Compliance Effectiveness

One of the most consequential reforms underpinning Namibia's FATF remediation efforts is the strengthening of beneficial ownership transparency.

Regulators have made clear that accurate, current, and verifiable ownership information is no longer a procedural requirement, but a foundational pillar of financial integrity.

For the private sector, this shift signals a broader regulatory expectation, therefore, compliance must be effective not symbolic.

Institutions are increasingly assessed on whether their controls produce meaningful outcomes including risk identification, escalation, and enforcement rather than merely existing on paper. This evolution aligns Namibia with global regulatory trends, where supervisory attention is firmly focused on outcomes, data quality,

and institutional accountability.

Digital Governance: From Legal Framework to Operational Reality

While Namibia's Electronic Transactions Act has been in force for several years, 2026 marks a turning point in operational adoption.

Newly activated regulations grant electronic signatures and digital records full legal recognition, enabling:

- Legally binding paperless contracts
- Digital regulatory submissions
- Streamlined internal governance and audit processes

This development reduces administrative friction, enhances traceability, and supports more resilient compliance infrastructures, particularly for financial institutions and regulated entities operating across borders.

In parallel, financial sector regulators continue advancing a broader transition toward risk based, forward looking supervision.

This includes modernizing supervisory

Conversation with Martha Nangombe and James Chapman

LEADING WITH PURPOSE IN A CHANGING BANKING LANDSCAPE

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tools, strengthening data driven oversight, and aligning domestic practices with international regulatory standards.

Public Sector Integrity and Enforcement Expectations

Governance reform in 2026 is increasingly measured by visible enforcement and consequence management.

Public oversight institutions face growing expectations to demonstrate timely escalation, credible investigations, and effective follow through where misuse of public resources is identified.

For boards and executives, this reinforces a critical reality. Governance failures are no longer abstract reputational risks, they carry real regulatory and legal consequences.

This environment places a premium on internal controls, audit independence, and board level risk oversight across both public and private institutions.

Fiscal Policy as a Signal of Compliance Alignment

Proposed fiscal reforms for the 2026/27 tax period reflect a strategic attempt to balance competitiveness with accountability. Measures under consideration include:

- A reduction in the non-mining corporate income tax rate to 28%
- Targeted tax relief for qualifying small and medium enterprises
- Enhanced anti-avoidance provisions to protect the tax base

These reforms are best understood not as concessions, but as signals reinforcing the principle that formal, compliant, and transparent businesses will be better positioned within Namibia's evolving economic framework.

Corporate Governance, NamCode,

and Market Expectations

Corporate governance standards continue to mature under NamCode, Namibia's national governance framework aligned with international best practice. Boards are increasingly expected to demonstrate:

- Active risk oversight
- Ethical leadership
- Integrated governance, risk, and compliance structures

While ESG disclosure requirements remain evolutionary rather than prescriptive, investor and stakeholder expectations are shifting decisively toward demonstrable governance performance.

In this context, governance quality is fast becoming a competitive differentiator rather than a compliance exercise.

Compliance to Confidence

Looking ahead, 2026 is unlikely to be remembered for the volume of new regulation. Instead, it will be judged by whether existing frameworks translate into measurable trust, institutional credibility, and market confidence.

For Namibia and for the leaders steering its institutions the message is clear: compliance is no longer about meeting minimum standards.

It is about earning confidence in a global system that increasingly rewards transparency and penalizes opacity.

This analysis draws on publicly available information from Namibian regulatory authorities, international standard setting bodies, financial sector disclosures, and independent risk assessments.

** Moses Nicodemus Gaweseb is an independent governance, risk and compliance professional, offering regulatory and forensic insight and providing board advisory support.*



Namibia's 2026 GRC outlook: The final stretch toward global confidence

Egypt and Namibia are looking to deepen trade and economic cooperation, with talks focused on green energy, value addition and the medical sector, Prime Minister Tjitunga Elijah Ngurare has said.

Ngurare was speaking after a courtesy meeting with Ramia Shawky, Egypt's Ambassador to Namibia, held on 19 January 2026, during which Egypt expressed interest in expanding bilateral cooperation.

He said the discussions reaffirmed the long-standing relationship between the two countries, dating back to Egypt's support for Namibia's liberation struggle in the 1960s and the establishment of diplomatic relations in 1990.

According to Ngurare, priority areas identified for cooperation include green hydrogen and renewable energy, agriculture and agro-processing, infrastructure development, the medical and pharmaceutical sector, education and capacity building, as well as trade facilitation and value addition.

The meeting was attended by senior government officials, including deputy ministers responsible for International Relations and Trade, and Education, Innovation, Youth, Sport, Arts and Culture, as well as ministers overseeing Justice and Labour Relations, and Agriculture, Fisheries, Water and Land Reform.

In one classroom, every learner is in a different place

By Simeon Tuyoleni

Walk into a classroom and you see it, some learners following every word, others are stuck on the first line, a few lost focus, and a teacher moving between them all, trying to hold one class together while everyone is in a different place.

Many learners are struggling quietly. One stares at the page, not sure if they understand. Another is drawing to pass the time while the confusion is growing, then the other tries a problem but stops because it doesn't make sense.

Without attention, their confidence drops and learning starts to feel more like a chore. Their brains start slowing down as they struggle to keep moving with no help.

The teacher moves constantly, jumping from one student to another. They explain a tricky concept to one, challenge a fast learner who finished early and check on a quiet one who has not said a word all lesson.

Attention is always shifting, back and forth, never settling. The lessons are short, 40 to 80 minutes, and the class has 30 learners, all at different levels and with



Imagine trying to do something well while constantly running out of time, you rush, you try and every minute feels heavier, and the pressure keeps building.

different interests. Imagine trying to do something well while constantly running out of time, you rush, you try and every minute feels heavier, and the pressure keeps building.

There is never enough time, teachers do what they think will help the most in the moment. They focus on what seems urgent, or on the learners who show they are paying attention. By the end of the lesson, the teacher is tired, knowing that in the next class, the same thing will happen over and over again. Thirty learners, different levels, limited time, impossible expectations, and this effort repeats over and over again, day

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The students who had guidance early keep moving forward, answering questions, finishing exercises, and staying engaged.

after day.

Look at the classroom as a whole, and you see the pattern forming. The students who had guidance early keep moving forward, answering questions, finishing exercises, and staying engaged. The ones who missed structured learning struggle with even small tasks, fall behind on the basics, and hesitate to participate and some stop trying altogether because each lesson feels like a chore they can't finish. The noise of the classroom, the constant movement, and the mix of levels make it almost impossible for the teacher to give attention to everyone. Over time, the class becomes uneven, with some thriving and others silently falling behind, unnoticed.

This is why we see the realities of the education system today. The teacher, the excelling learners, and

the struggling learners are all in the same classroom. Those who had strong early childhood foundations move forward more easily. Those who missed out start behind and struggle to catch up, no matter how hard the teacher tries, lessons are short, classrooms are crowded, and attention is limited and this cycle will keep repeating over and over again, and the recent results does make it clear.

So the question remains, in a system where teachers must guide learners with very different needs, how do we make sure every child has a chance to reach their full potential?

**Simeon Tuyoleni is a software engineer and founder of Asmbly, a startup focused on supporting the education system.*

MTC Branding and Marketing Indaba to recognise innovation and excellence

MTC's Branding and Marketing Indaba has launched a new awards programme aimed at recognising excellence and innovation across the fields of branding, marketing, communications and advertising.

The awards will be presented at the MTC Branding & Marketing Indaba Gala Dinner, scheduled to take place in April, organisers said.

Speaking on the launch, MTC Chief Brand, Marketing, Communications and Sustainability Officer Tim Ekandjo said the awards are intended to acknowledge both individuals and organisations that have made a significant contribution to the industry.

"The award ceremony will honour outstanding individuals and corporates that have demonstrated excellence and exceptional achievements and have made vital contributions and impact to the industry," Ekandjo said.

He added that the selection process has been structured to ensure credibility and fairness, with an independent panel of industry experts appointed to adjudicate the categories.

"All categories are open for entry except the People's Brand of the Year category, which will be decided by a public vote," Ekandjo said.

He said the remaining categories will be assessed by the independent panel, which will evaluate entries based on the information and evidence submitted. The names of the judges will be announced in due course, Ekandjo added.

