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THE BRIEF
News Worth Knowing

Municipal tariff hikes likely to increase Windhoek rents

FRIDAY 25 JULY 2026

MAIN STORY

Municipal tariff hikes likely to increase Windhoek rents

The City of Windhoek's latest municipal tariff increases are expected to push up rental prices, with economists warning that landlords are likely to pass the higher costs on to tenants when leases are renewed.

They say the increase comes at a time when housing costs, interest rates and inflation are already rising, making it more expensive for landlords to own and maintain rental properties.

Simonis Storm Associate Economist Almandro Jansen said there is already evidence that higher municipal costs are contributing to rent increases in Windhoek.

"Local real estate agents have linked recent rent increases to higher municipal rates, maintenance costs and rising interest rates," Jansen said.

Crucial Dates

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

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He explained that tenants are unlikely to see rent increases immediately because most rental agreements are fixed for 12 months. Instead, higher rents are expected when leases are renewed.

"The practical effect is that this latest tariff increase will likely start showing in rent reviews from around September or October 2026, as leases signed or renewed after 1 July are repriced," he said.

Jansen said the increase comes at a time when housing costs are already rising. The housing, water, electricity, gas and other fuels category recorded inflation of 4.4% in June 2026, matching the national inflation rate.

Khomas also recorded the country's highest regional inflation rate at 5.8%, compared with 3.3% in the northern regions.

Jansen said Windhoek continues to face a shortage of housing because of slow land delivery, continued migration to the city and more properties being converted into short-term accommodation.

He also noted that Namibia has no rent control laws, allowing landlords to adjust rents more freely.

Jansen said municipal charges such as rates, refuse collection and sewerage usually account for 10% to 20% of a landlord's rental income. While a 4% increase in these charges alone may not result in a large rent increase, it becomes more significant when combined with higher bond repayments following the Bank of Namibia's recent repo rate increase to 6.75%.

High Economic Intelligence (HEI) Economist Lewis Komu said landlords may try to recover higher municipal costs through rent increases, but the size of any increase will depend on what tenants can afford, vacancy rates and competition in the rental market.

He said tenants could also face higher deposits, additional municipal-related charges and reduced affordability as housing costs continue to rise.

"Windhoek landlords may seek to recover higher municipal costs through rent adjustments, particularly when leases are renewed or when new tenants move into a property. However, a 4% increase in municipal tariffs will not necessarily result in a similar increase in rent because municipal charges are only one part of the total cost of owning and maintaining a property," Komu said.

Komu said municipal tariff increases alone are unlikely to change landlords' investment decisions, but they become more important when combined with higher loan repayments, insurance costs, maintenance expenses and inflation.

He said landlords should first look at

ways to reduce costs, such as improving water efficiency, carrying out preventative maintenance, checking municipal accounts, negotiating longer leases and absorbing part of the increase where possible before passing the full cost on to tenants.

"Passing all the extra costs on to tenants could make housing less affordable, increase vacancy rates and make it harder to keep reliable tenants. Landlords need to manage their costs while also considering what tenants can realistically afford," Komu said.

Namibia's economy growing too slowly to keep up with population, BoN warns

The Bank of Namibia has warned that Namibia's economy is not growing fast enough to keep pace with the country's rising population, raising concerns that living standards, incomes and job creation could come under increasing pressure if the trend continues.

Speaking at a stakeholder engagement in Oshakati, Bank of Namibia Governor Ebson Uanguta said the economy grew by 1.7% in 2025, below both its estimated long-term growth potential of around 3% and the country's annual population growth rate of about 2%.

He said when the economy expands more slowly than the population, the country's wealth is shared among more people, resulting in lower income per person and slower improvements in living standards.

“Our economy's long-term growth potential is around 3%. However, in 2025, economic growth reached only 1.7%, falling below that potential,” Uanguta said.

“At the same time, the population is growing at approximately 2% per year. When an economy grows more slowly than its population, it is not a good sign. If this trend continues, the country will become poorer over time because per capita income will decline.”

Uanguta said sustained periods of economic growth below population growth would make it more difficult to create jobs, raise household incomes and improve the delivery of public services as economic gains are spread across a larger population.

“It is therefore essential that the economy grows at a faster rate than the population to improve living standards and ensure sustained economic prosperity,” he said.

The governor attributed the weak economic performance largely to the slowdown in the diamond sector, where demand for natural diamonds has declined amid growing competition from cheaper laboratory-grown alternatives.

“We have been relying on natural diamonds. The demand overall has come down, and that has affected our GDP growth and also our revenue proceeds to the government,” Uanguta said.

He added that slow economic growth was also limiting the economy's ability to create enough jobs, particularly for the growing number of young Namibians entering the labour market each year.

Despite the weaker growth, Uanguta said Namibia's medium-to-long-term economic outlook remains positive, expressing confidence that new and emerging industries would support stronger economic expansion in the years ahead.

Some people don't miss you, they miss the benefits

By Junias Erasmus

"One of the greatest mistakes people make is believing that being useful is the same as being loved.

Relationships are an important part of life. Family, friends, colleagues, and loved ones all play different roles in our journey.

We naturally expect that the people around us care about us for who we are.

However, as we grow older and gain more life experience, we often discover a difficult truth: some people do not miss you, they miss the benefits they received from you.

This may sound harsh, but it is an important lesson to understand. Not everyone who stays close to you values your heart, your character, or your presence.

Some people remain in your life because of what you can provide.

It may be your money, your knowledge, your connections, your kindness, your time, or your willingness to solve their problems. When those benefits are no longer available, they slowly disappear.

This does not mean that everyone has bad intentions.

Many people genuinely love and appreciate us. The challenge is learning to tell the difference between those who genuinely value you and those who value only what you can do for them.

A true friend checks on you even when they need nothing from you. They celebrate your success without jealousy and support you during difficult times.

They stand by you when you have nothing to offer except your friendship. Their loyalty is based on love, respect, and trust, not on personal gain.

On the other hand, people who only miss the benefits usually contact you only when they need help.

They remember your phone number when they need money, advice, transport, a favour, or an introduction to someone important. When life is going well for them, they become distant.

But as soon as they need something again, they suddenly remember you.

One of the greatest mistakes people make is believing that being useful is the same as being loved.

Helping others is a wonderful quality, but it should never become the reason people value you.

Your worth is not measured by what you give, but by who you are. A kind heart should never be taken for granted.

This lesson also teaches us the importance of setting healthy boundaries. Saying "no" does not make you selfish.

It simply means you respect your time, your energy, and your well-being. If someone becomes angry because you cannot help them every time, they may have been more interested in your benefits than in your friendship.

It is also important not to become bitter after experiencing disappointment. Instead, become wiser. Continue to be generous, but be discerning.

Continue to help people, but do not allow yourself to be used. True kindness should come from a willing heart, not from pressure, guilt, or fear of losing people.

At the same time, we should examine ourselves.

Are we appreciating the people in our lives for who they are, or only for what they do for us?

Do we check on them when they are struggling? Do we show gratitude even when they cannot help us? Healthy relationships are built on mutual care, respect, and appreciation, not on constant receiving.

The people who truly love you will remain even when your circumstances change. They will support you during seasons of success and seasons of hardship.

They will value your presence more than your possessions and your character more than your contributions.

These are the relationships worth protecting and investing in.

Life becomes more peaceful when you stop chasing people who only value your usefulness. Instead, surround yourself with people who appreciate your heart, your honesty, and your company. Such relationships bring joy, trust, and lasting happiness.

The naked truth is, most people do not miss you, they miss the benefits. While this truth may be painful, it can also be freeing.

It helps us recognise genuine relationships and avoid those that only based on personal gain. Continue to be kind, generous, and compassionate, but never forget your value.

The right people will love you for who you are (Unconditional love), not merely for what you can offer. Real relationships are built on love, respect, and sincerity, and those are the relationships that stand the test of time.

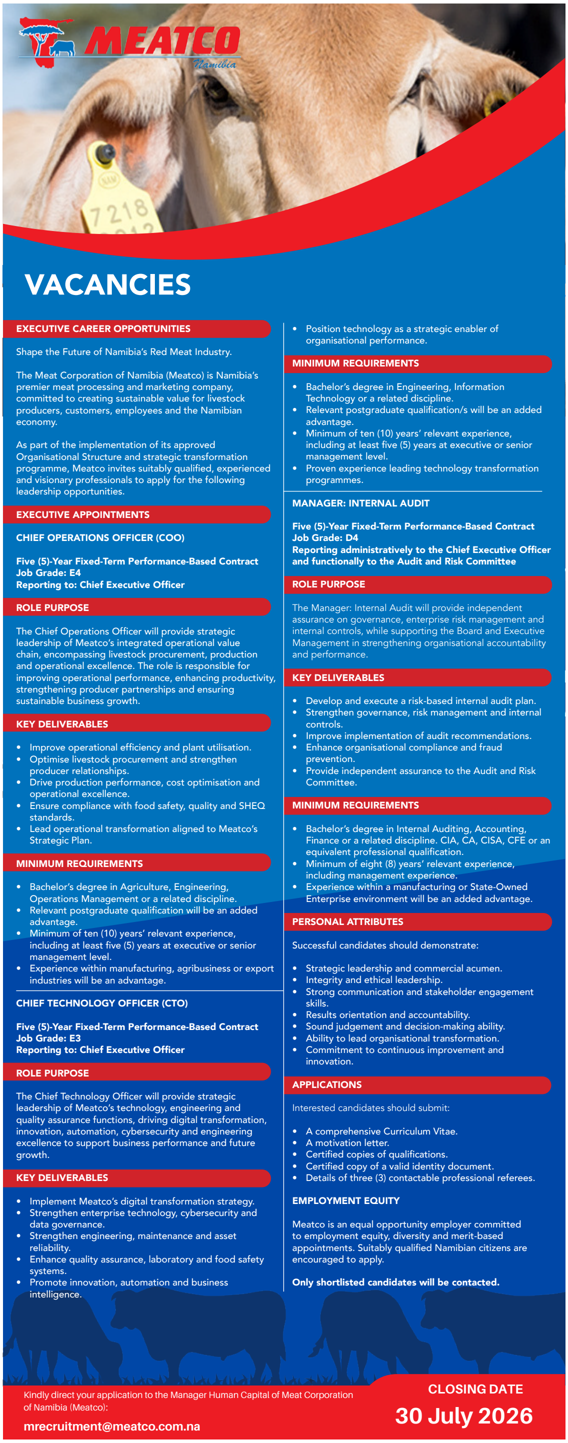
Junias Erasmus is an Interdisciplinary Scholar, Philosopher, and Legal Researcher, with recognised expertise in Artificial Intelligence grounded in a Multidisciplinary foundation in Management Science. He is also a Motivational Speaker. This article is authored in his personal capacity. For enquiries, he may be contacted at Junias99@gmail.com.

NCCI calls for urgent reforms to improve MSME access to finance

The Namibia Chamber of Commerce and Industry (NCCI) has called for reforms to improve access to finance for micro, small and medium enterprises (MSMEs), saying the findings of the Namibia Financial Inclusion Survey 2025 highlight persistent barriers limiting business growth and broader economic participation.

The Chamber said the survey provides evidence-based insights into how households and businesses access and use financial services, while identifying structural gaps that continue to constrain entrepreneurship, digital financial inclusion and financial literacy.

NCCI President Vetumbuavi Mungunda said improved financial inclusion is central to creating a more competitive business environment and



supporting sustainable enterprise growth.

"Improved financial inclusion directly supports the Chamber's mission to promote a conducive business environment, support inclusive growth, advocate for sustainable enterprise growth and strengthen the competitiveness of Namibian businesses across all sectors," Mungunda said.

The Chamber said the survey underscores the need for targeted reforms to expand economic participation, particularly by addressing constraints affecting MSMEs, improving access to credit, expanding digital financial services and reducing regional disparities in access to financial products.

NCCI identified three immediate priorities arising from the survey: improving MSME access to finance to stimulate entrepreneurship, innovation and job creation; expanding digital financial services to improve affordability and accessibility; and strengthening financial literacy and consumer protection to ensure greater economic empowerment.

The Chamber said greater financial inclusion would expand markets, increase consumer participation, strengthen MSME development and improve the resilience of Namibia's private sector.

NCCI said it will continue working with government, regulators, financial institutions and development partners to translate the survey's findings into practical policy reforms aimed at reducing barriers to finance and creating a more inclusive and competitive financial ecosystem.

Talent is not cheap, but neither is mediocrity

By Lisa Matomola

“A few thousand dollars may seem like a significant amount during salary negotiations, but what will it cost if the position remains vacant for another six months?

A key part of our consulting work at Hito HR involves helping organisations attract and hire the right people. While recruitment may appear straightforward, the reality is often far more complex, particularly for organisations operating within tight budgets.

One lesson has become increasingly clear over the years: Talent is not cheap. Neither is hiring the wrong person.

Whenever I hear concerns about salary expectations, I encourage employers to pause and look beyond the number on the offer letter. Instead of asking, "Can we afford this candidate?" I ask a different question: "Can you afford not to hire them?"

That question often changes the entire conversation.

A few thousand dollars may seem like a significant amount during salary negotiations, but what will it cost if the position remains vacant for another six months? What will it cost if critical projects are delayed because no one has the expertise to lead them?

What happens when existing employees become overwhelmed because they are carrying the workload of an unfilled position? What is the cost of losing clients because service standards begin to decline?

Even worse, what happens when an organisation appoints someone simply because they were the cheapest option, only to discover months later that they lack the competence, judgement or leadership capability required for the role?

The cost is no longer just a salary.

It becomes delayed projects, frustrated clients, declining employee morale, poor decision-making, repeated recruitment costs, onboarding expenses and countless hours spent correcting mistakes that could have been avoided in the first place.

In my years of recruitment and executive search, I have learnt that the most expensive employee is not necessarily the one earning the highest salary.

Quite often, it is the wrong employee.

I have also witnessed the opposite.

An organisation decides to invest in an exceptional individual. At first, there is hesitation because the salary appears higher than budgeted. Yet within a year, productivity improves, customer satisfaction increases, processes become more efficient, the team becomes more engaged and the organisation begins achieving results it had struggled to deliver for years.

Suddenly, the salary that once seemed expensive becomes one of the smartest investments the organisation has ever made.

That is why I often say salaries should never be viewed in isolation. They should be viewed against the value a person creates.

Talent is far more than the qualifications listed on a CV. It is the combination of knowledge, experience, skills, attitude, adaptability and the consistent ability to create value. Two people may hold the same degree, have the same years of experience and even occupy the same position, yet their contribution to an organisation can be vastly different.

One simply completes tasks, the other transforms the business.

That difference is what organisations are paying for.

In his book Hire Smart, Dr. Pierre Mornell introduces what he calls the "leftover market." He argues that organisations which move too slowly or focus solely on paying the lowest possible salary often lose the strongest candidates. By the time they are ready to make an offer, those candidates have already accepted opportunities elsewhere.

I see this happen more often than many people realise.

The strongest candidates rarely remain available for long. They are continuously approached by recruiters. They have options, and they understand the value they bring. Organisations that recognise that value move quickly.

This does not mean organisations should overpay people or ignore budget constraints. Every business has financial realities, and responsible remuneration remains important. However, there is a significant difference between managing costs and undervaluing capability.

It is also important to recognise that not every role requires paying a premium salary. Many organisations intentionally recruit for potential rather than proven expertise. Graduate programmes, internships, apprenticeships and entry-level positions exist to develop talent. They provide individuals with the opportunity to learn, gain experience and grow into future leaders. In these cases, remuneration should reflect both the developmental nature of the role and the

> The cost of poor hiring is hidden in lost opportunities, declining performance, disengaged teams and unrealised potential.

candidate's current level of experience.

The conversation changes when an organisation is recruiting for a specialist, technical or leadership role where immediate impact is expected. Certain industries require professionals who can solve complex problems, exercise sound judgement and deliver results from the moment they walk through the door. These are not roles where organisations can afford a lengthy learning curve.

Unfortunately, some organisations expect years of experience, scarce technical skills, proven leadership ability and exceptional performance, yet want to pay an entry-level salary. Expectations and remuneration must align if organisations want to compete for top talent. Today's labour market has changed.

Professionals are no longer evaluating salary alone. They are looking at leadership quality, organisational culture, opportunities for growth, flexibility, continuous learning and purpose. The best people have choices, and they choose employers who value both their contribution and their development.

There is an equally important message for professionals. If you aspire to earn more, focus on becoming more valuable, invest in your education, and build meaningful experiences. Develop new skills, embrace technology, strengthen your communication and leadership capabilities and become someone who consistently solves problems and delivers results.

High salaries are rarely paid for qualifications alone, they are paid for impact.

As organisations across Namibia compete for specialised skills, one thing is becoming increasingly clear.

The competition is no longer just for customers. It is for people.

The organisations that will succeed over the next decade will not necessarily be those offering the lowest salaries. They will be those that understand that attracting, developing and retaining exceptional people is one of the smartest investments they can make.

Likewise, professionals who continuously invest in themselves will remain relevant, regardless of how the world of work evolves.

After years of helping organisations recruit talent and coaching thousands of professionals throughout their careers, one lesson continues to stand out above all others.

Talent is not cheap, but neither is mediocrity.

The cost of excellence is visible on the payroll.

The cost of poor hiring is hidden in lost opportunities, declining performance, disengaged teams and unrealised potential.

If you are hiring for potential, invest in developing that potential. If you are hiring for expertise, be prepared to pay for it.

Northern Namibia drives tourism as region accounts for 57% of hotel rooms sold

Northern Namibia accounted for nearly 57% of all hotel rooms sold nationwide in June, cementing its position as the country's leading tourism destination as wildlife travel boosted occupancy during the peak winter season, according to High Economic Intelligence (HEI).

The region recorded a room occupancy rate of 70.35%, the highest in the country, with 24,140 rooms sold out of 34,313 available.

The North accounted for 56.97% of all rooms sold nationally, outperforming the national occupancy rate of 58.54%, which rose from **56.21% in May.

HEI attributed the strong performance to sustained demand for wildlife and nature-based tourism as Namibia entered its peak winter travel season.

The Coastal region recorded the second-highest occupancy rate at 55.99%, followed by the Southern region at 46.21% and the Central region at 45.34%.

International visitors continued to drive demand for accommodation, with tourists from Germany, Switzerland and Austria accounting for 33.47% of total arrivals.

Domestic travellers made up 15.02% of visitors, followed by South Africa (7.72%),

> The region recorded a room occupancy rate of 70.35%, the highest in the country, with 24,140 rooms sold out of 34,313 available.

France (7.33%) and the United States and Canada (6.91%).

Among accommodation categories, bed and breakfast establishments recorded the highest occupancy rate at 71.81%, ahead of lodges at 67.03%. HEI said lodges remain the backbone of Namibia's hospitality industry due to their extensive room capacity and continue to be the largest contributor to sector output.

Looking ahead, HEI expects occupancy levels to remain strong through the third quarter, supported by continued European leisure travel, regional tourism initiatives and growing corporate travel associated with offshore oil and gas developments along Namibia's coast.

"Namibia's hospitality and tourism sector is well positioned to sustain its positive momentum through the core winter peak travel season. Driven by strong leisure demand and growing corporate travel linked to coastal energy developments, the hospitality sector remains a vital contributor to domestic economic growth in 2026," HEI said.

Mining in Namibia deserves world-class waste management. Now it has it.

Namibia's mining sector is the backbone of the national economy, but every tonne of uranium, gold, and base metals extracted comes with a parallel responsibility: the safe, compliant management of the hazardous waste that mining activities inevitably generate.

Waste streams like hydrocarbon contaminated material, arsenic dust, chemical residues, contaminated PPE, and processed by-products cannot simply be stored and forgotten. They demand infrastructure, expertise, and accountability.

For decades, Namibia has lacked the infrastructure to manage these waste streams to international standards. That era is over.

A national first, built for the mining industry

Earlier this year, operations officially commenced at the Namwaste Management Facility (NMF), Namibia's first fully compliant general- and hazardous waste management facility.

Developed by Namwaste, a subsidiary of Rent-A-Drum and part of the international Séché Environnement Group, the facility is located 17 km northwest of Arandis in the Erongo Region, strategically positioned close to the country's major uranium, gold, and base metal operations.

The location is no coincidence. Proximity to large mines allows for efficient collection, reduced transport risk, and a shorter chain of custody between waste generation and safe disposal.

Spanning 177 hectares and designed to receive a minimum of 60,000 tonnes of

waste annually, the NMF is purpose-built for the scale at which Namibia's mining industry operates.

Compliance you can trace, from mine to disposal cell

The NMF operates to the best international standards. Every load is tracked from the generating site to the waste management facility. Where necessary, waste is treated to reduce air and groundwater contamination risks.

For mining houses, this means something concrete: full traceability, documented compliance, and the confidence that environmental obligations are being met not just on paper, but in practice.

When Namibia's waste management regulations, which are currently being developed, come into force, working with a fully compliant partner will no longer be a nice-to-have. It will be a licence-to-operate issue.

More than a facility, an integrated solution

The NMF is the newest chapter in a

much longer story. Rent-A-Drum has been Namibia's leading waste management and recycling company since 1989, offering mines a truly integrated service: on-site waste management, hazardous waste removal, specialised transport, waste audits, recycling through our Material Recovery Facilities, and real-time waste-stream reporting through our onsite systems, turning waste data into ESG insight.

Closing the loop: a true circular economy

Rent-A-Drum and Namwaste's approach is built on the principles of a circular economy: recovering value from waste, rather than simply disposing of it.

Through Rent-A-Drum's Material Recovery Facilities (MRF), recyclable waste is sorted and recovered for productive re-use, while Refuse-Derived Fuel (RDF) solutions convert non-recyclable, combustible waste into an alternative energy source, cutting landfill volumes and reducing reliance on virgin fuel.

Backed by the international expertise of the Séché Environnement Group, these circular economy solutions sit at the heart of how Rent-A-Drum and Namwaste manage waste responsibly.

Together with NMF, this circular economy approach completes Rent-A-Drum's fully integrated waste management offering by closing the loop across the entire waste value chain.

From the initial collection of general and hazardous waste to specialised waste management solutions for the mining sector, every waste stream is managed through a comprehensive process that includes collection, recycling, hazardous waste treatment, and fully compliant final disposal.

This end-to-end approach maximises resource recovery, minimises environmental impact, and delivers a seamless, sustainable waste management solution for clients.

With the international technical expertise of Séché Environnement behind it and deep local experience on the ground, Rent-A-Drum and Namwaste offers the mining industry something no one else in Namibia can: a single, accountable partner across the entire waste value chain, ending at a world-class, fully compliant facility.

Namibia's mines are building the country's future. Rent-A-Drum is making sure they can do it responsibly.

Meet us at the Mining Expo

Visit the Rent-A-Drum booth at this year's Mining Expo to discover how our integrated waste management solutions can support your operation, from first collection to resource recovery, hazardous waste treatment, and compliant final disposal. Meet our team, discuss your waste management challenges, and see how Rent-A-Drum and Namwaste are helping mining operations close the loop on sustainable waste management in Namibia.

Municipal water leakages waste up to 60% of treated water,

Namibian municipalities are losing up to 60% of treated water through ageing and leaking distribution networks, despite bulk water supplier NamWater limiting its own water losses to between 10% and 15%, water sector experts have warned.

Speaking during Africa Public Service Day 2026 in Swakopmund, Global Water Partnership Organisation (GWPO) Chief Executive Officer Alex Simalabwi said the country's biggest water challenge lies in municipal distribution systems rather than bulk water supply.

"NamWater's water efficiency is one of the best on the continent, with between 10% and 15% water losses. The world average is around 10% to 12%. But some municipalities lose up to 60% of water. Once it leaves NamWater, it becomes the responsibility of municipalities. Some of that treated water, paid for with taxpayers' money, is lost through leakages in distribution networks," Simalabwi said.

He said reducing distribution losses should become a national priority, arguing that development financiers are more willing to invest in countries that demonstrate sound governance and efficient water management.

Simalabwi said the Global Water Partnership has helped mobilise more than

US$2 billion in water investments across over 90 countries during the past decade and aims to influence a further US$15 billion between 2026 and 2030 to address the global water financing gap.

Despite the losses, he said Namibia has achieved water access of about 90% in urban areas and 83.8% in rural communities, with future investment expected to focus on desalination, water technology and innovation.

Meanwhile, International University of Management (IUM) lecturer Michael Mulondo said national coverage statistics mask the realities faced by residents in informal settlements.

Presenting findings from research conducted in Havana informal settlement, Mulondo said some households walk up to one kilometre to access water, while many cannot afford the cost of purchasing it. He added that inadequate sanitation continues to expose communities, particularly children, to health risks.

Chief Hydrologist at the Ministry of Agriculture, Fisheries, Water and Land Reform, Asteria Mwetulundila, attributed delays in expanding water infrastructure to funding constraints, procurement processes, shortages of specialist skills and fragmented policy implementation.

She said government continues to lose hydrologists and hydrogeologists to the private sector, weakening its capacity to deliver water projects.

Namibia University of Science and Technology (NUST) lecturer and researcher Paul Tuhafeni said the Water Resources Management Act of 2023 has strengthened integrated water governance but warned that vandalism remains a major challenge, with water infrastructure worth about N$120 million damaged during 2023 and 2024.

The remarks were made during Africa Public Service Day 2026 under the theme: "Enhancing Public Sector Institutions and Empowering Multi-Stakeholder Partnerships to Achieve Universal Water Availability and Safe Sanitation by 2063."

Why workplace culture is every leader's responsibility

By Frieda Nangolo

> Culture is not what organisations say they value.

Walk into any workplace for five minutes and you will not need an employee handbook to understand its culture.

Watch how employees greet one another, listen to how leaders speak to their teams, notice whether people confidently ask questions or choose to remain silent, and observe how mistakes are handled.

Within moments, you will have a clear picture of whether people come to work because they feel respected and valued or simply because they need a paycheck. That is workplace culture, and whether leaders realise it or not, they shape it every single day.

Many people believe workplace culture is the responsibility of the Human Resources department. While Human Resources plays an important role in developing policies, supporting employee engagement and coordinating organisational initiatives, culture is not created by policies alone.

It is created through the everyday actions, decisions and behaviours of leaders. Every interaction, every conversation and every response to a challenge sends a message about what is acceptable and what is expected.

Culture is not what organisations say they value. It is what they consistently tolerate. When disrespect is ignored, it becomes accepted behaviour.

When employees are afraid to speak up, silence becomes the norm. When mistakes are punished instead of treated as learning opportunities, innovation begins to disappear.

Over time, these behaviours shape the identity of the organisation far more than any vision statement displayed on the office wall.

Although every employee contributes to workplace culture, leaders have the greatest influence over the environment people experience each day.

Employees pay close attention to what leaders reward, what they overlook and what they are willing to accept. Those daily observations teach people how to behave, how to interact with one another and whether they feel safe enough to contribute their ideas.

From an Organizational Learning and Development perspective, workplace culture is the environment in which learning either flourishes or fades.

Employees are more likely to ask questions, share knowledge and admit mistakes when they know they will be supported rather than blamed.

Learning does not happen simply because organisations provide training opportunities. It happens because leaders create environments where people feel psychologically safe enough to learn, experiment and grow.

This is where emotional intelligence becomes essential to effective leadership. Leaders who listen before they judge, coach instead of criticise, recognise effort and show empathy during difficult moments create workplaces built on trust.

When employees trust their leaders and one another, collaboration improves, communication becomes more open and learning becomes part of everyday work rather than something that only happens in a training room. Healthy workplace cultures do far more than improve employee morale. They strengthen teamwork, encourage innovation and enable organisations to adapt to change.

People perform at their best when they know their ideas are valued, their contributions matter and their leaders genuinely care about their growth. A positive culture is therefore not a luxury; it is a strategic advantage.

Imagine two organisations facing the same challenge. In one organisation, employees remain silent because they fear criticism or failure.

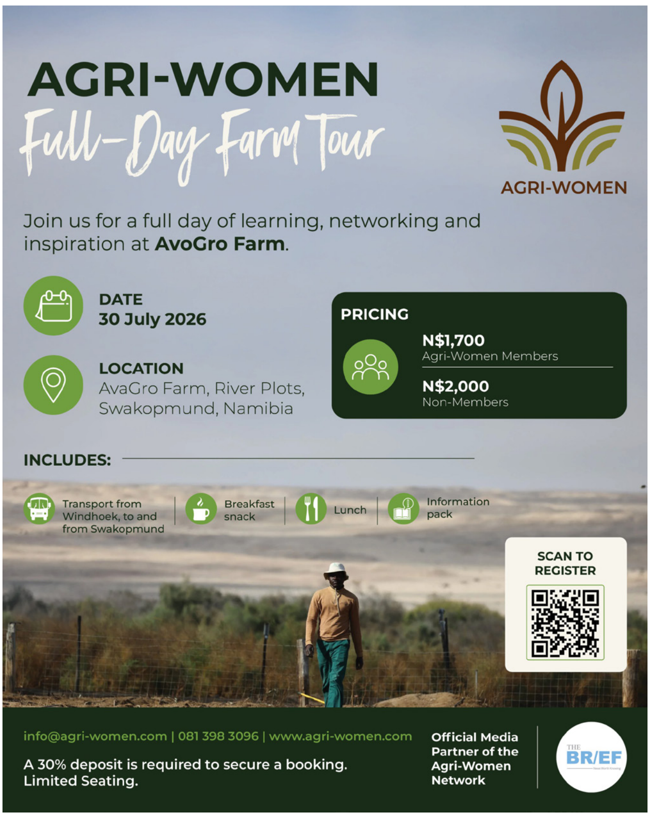
In the other, employees openly share ideas, respectfully challenge one another and work together to solve problems. Both organisations may have talented people, but only one has created a culture that allows those people to perform at their full potential. The difference is not talent, resources or technology.

The difference is culture.

As Namibia works towards Vision 2030, building resilient and competitive organisations will require more than new technologies, improved systems and ambitious strategies.

It will require leaders who recognise that people remain every organisation's greatest asset. Our future depends on workplaces where trust is intentional, learning is continuous, respect is demonstrated and every employee is given the opportunity to grow.

Every organisation has a culture. The only question is whether that culture was created intentionally or accidentally. Because people do not simply adapt to workplace culture. Over time, they become it.



SanlamAllianz launches campaign celebrating resilience and achievement

SanlamAllianz has launched a national campaign aimed at recognising Namibians who have overcome financial hardship and other challenges to achieve major life milestones, as the insurer seeks to promote financial resilience and long-term confidence.

The Proud Moments campaign invites members of the public to nominate individuals whose achievements were made possible through perseverance, sacrifice and determination despite financial or personal obstacles.

SanlamAllianz said the initiative reflects its commitment to encouraging financial confidence by celebrating stories of resilience that demonstrate the value of planning, persistence and support.

General Manager for Brand and People, Dr Evans Simataa said financial pressures often prevent people from celebrating major achievements, even after years of hard work and sacrifice.

"Recognition is often rare.

For many people, life's financial pressures mean that even when they achieve a lifelong dream, there is little opportunity to celebrate with those who helped make it possible," Simataa said.

He said many of the country's most inspiring success stories involve individuals overcoming economic constraints to pursue higher education, build businesses or achieve lifelong ambitions.

The company said nominations are open to individuals from all walks of life, including entrepreneurs, graduates, parents and professionals whose journeys can inspire others.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