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News Worth Knowing



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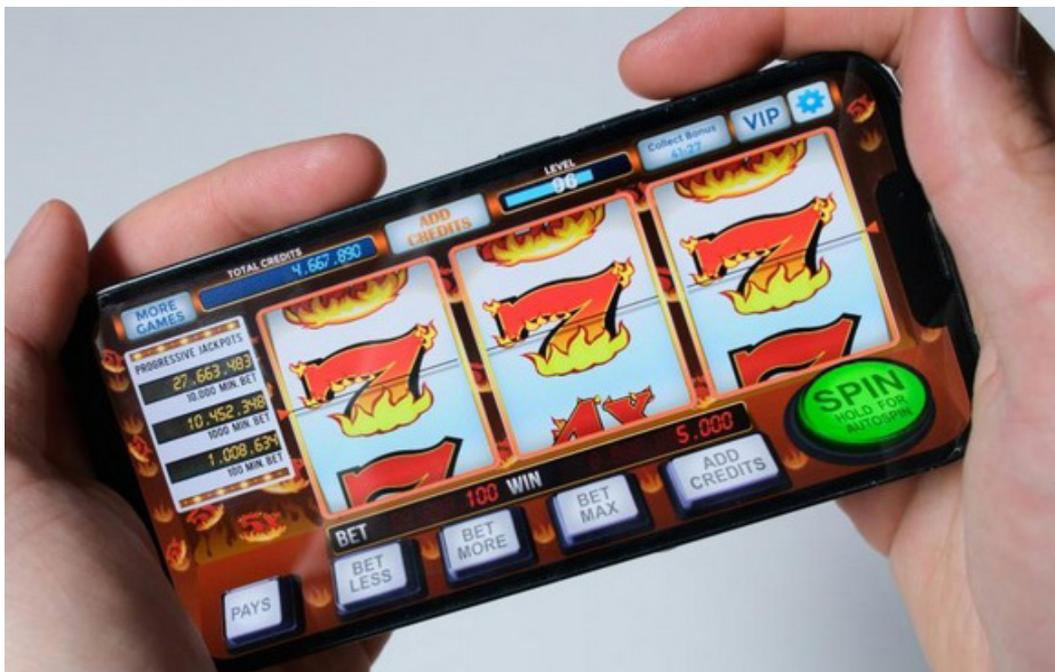
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Business

MAIN STORY



New lottery rules to hit promotions with 5% levy and N\$2,000 application fee

The Lotteries Board of Namibia plans to charge a 5% levy on the value of prizes for all competitions run in the country, alongside a N\$2,000 processing fee for companies and individuals seeking approval to operate.

The proposed measures form part of a broader regulatory overhaul aimed at tightening oversight of promotional competitions and strengthening compliance across the gaming and lottery sector.

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
 - * 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**

The levy and processing fee are expected to be formalised through a gazetting process in line with the Lotteries Act, 2017 and the Lotteries Regulations, 2021.

Chairperson of the Lotteries Board, Wycliff Shililifa, said the reforms are designed to improve monitoring and accountability, particularly in a segment that has grown rapidly with limited regulatory control.

He said the amendments will introduce mandatory pre-competition registration requirements, ensuring that all competitions are vetted before launch.

The changes also include a revised fee and levy structure to support the Board’s regulatory functions, as well as the introduction of standardised application forms to improve efficiency and consistency.

Stronger oversight measures are also being proposed for entertainment and private lotteries, which regulators say require closer scrutiny.

In addition, the Board is considering the introduction of electronic software lottery licensing to regulate digital and online gaming platforms, reflecting the sector’s shift towards technology-driven operations.

Deputy Director in the Ministry of Environment, Fisheries and Tourism, Saimy Shidute, said the proposed amendments are intended to address gaps in the current legal framework while promoting transparency, accountability and responsible gambling.

She said the government is also seeking to ensure that

revenue generated from gaming activities contributes to national development programmes.

“The gaming and lottery sectors continue to evolve rapidly, driven by technological advancements and increased participation. While this creates economic opportunities, it also presents regulatory challenges that require a proactive and responsive approach,” Shidute said.

The proposed changes signal a more assertive stance by regulators as Namibia moves to formalise and better control a sector that has expanded quickly, particularly in the digital space.



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- Applicants from industry must provide proof of at least two (2) years of relevant work experience.

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Bank of Namibia signs first gold purchase deal to diversify foreign reserves

The Bank of Namibia has signed its first gold purchase agreement, accelerating a strategic shift to diversify its foreign exchange reserves and reduce exposure to global currency volatility.

The apex bank has entered into an agreement with QKR Namibia Navachab Gold Mine to acquire domestically produced gold, formally launching its gold accumulation programme.

The signing follows an announcement in August last year outlining the central

bank's intention to include gold in its reserves. However, Namibia does not yet have a refinery capable of producing gold at the required international standard, with local mines currently processing output to around 85% purity. The central bank has since initiated engagements with refineries in South Africa to ensure the gold is refined to 99.9% purity. Under the strategy, the Bank aims to build gold holdings equivalent to around 3% of net foreign exchange reserves, aligning with global central banking practices

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where gold is used to hedge against inflation, currency risk and geopolitical shocks.

Governor Ebson Uanguta said the agreement marks a decisive step in strengthening the country’s reserve management framework.

“This agreement represents an important step in advancing the Bank’s reserve diversification strategy. Gold continues to play a critical role as a store of value and a hedge against global uncertainty,” he said.

The gold will be refined to 99.9% purity, stored in the central bank’s vaults and incorporated into Namibia’s official reserves.

The move signals a clear policy shift by the central bank to rebalance reserve assets, which have historically been concentrated in foreign currencies and liquid instruments. By introducing gold, the Bank is positioning itself to better absorb external shocks in an increasingly volatile global environment.

Uanguta said the initiative also allows Namibia to capture greater value from its mineral resources by retaining a portion of domestically produced gold within the economy.

“By partnering with domestic producers, we are not only strengthening our reserves but also supporting local value creation and economic development,” he said.

The acquisition programme will be implemented in phases, with purchases guided by market conditions, governance structures and risk management controls.

QKR Namibia Navachab Gold Mine managing director George Botshiwe said the

agreement underscores the role of public-private collaboration in advancing national economic priorities.

“As Navachab Mine, we are proud to partner with the Bank of Namibia on this important initiative, which underscores the vital role that public-private partnerships play in advancing sustainable development,” he said.

The central bank said the programme will be executed with strict oversight to ensure transparency and accountability as it builds gold holdings over time.

The move comes amid a broader global trend of central banks increasing gold purchases to diversify reserves and reduce reliance on major currencies.

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Why CRAN rejected Starlink's Namibia licence application

Namibia's communications regulator has rejected Starlink's bid to operate in the country, citing failures to meet key legal and regulatory requirements.

Here is a breakdown of the key reasons behind the rejection according to the Communications Regulatory Authority of Namibia (CRAN)

1. Failure to meet minimum ownership requirements

A central issue was Starlink's ownership structure. Namibia's Communications Act requires at least 51% local ownership in telecommunications licensees unless an exemption is granted.

CRAN found that Starlink, which is wholly foreign-owned, did not comply with this requirement and had not

secured an exemption.

This alone was sufficient grounds for refusal under the law.

2. Concerns over national security and regulatory oversight

CRAN also raised concerns about how Starlink's satellite-based model would be regulated within Namibia's jurisdiction.

The authority said the company's structure and operating model raised questions around data sovereignty, enforceability of compliance obligations and the ability of regulators to exercise effective oversight.

These concerns fall under requirements related to national defence and public

safety, which are part of the statutory licensing criteria.

3. Compliance history raised red flags

The regulator cited past compliance issues, stating that Starlink had previously operated in Namibia without a valid licence and failed to respond to regulatory summons.

CRAN said this conduct raised concerns about the company’s willingness and ability to comply with licence conditions if approved.

4. Only half of the required criteria were met

CRAN assessed the application against six statutory criteria: competition, technical and financial capacity, frequency availability, ownership and control, national security, and compliance history.

Starlink met three of these, namely competition, technical and financial capacity, and frequency availability.

However, failure to meet the remaining three resulted in the application being

rejected, as each criterion is independently sufficient grounds for refusal.

5. Spectrum licence automatically denied

Because Starlink did not secure a telecommunications service licence, its application for a spectrum licence was also denied.

Under Namibian law, spectrum cannot be issued independently of a valid service licence.

6. What happens next

CRAN said the company may request a reconsideration of the decision or submit a revised application that addresses the identified gaps.

Authorities have also stressed that the decision does not signal opposition to satellite technology. Both CRAN and government say low-Earth orbit satellite services remain important for expanding connectivity, particularly in rural areas.

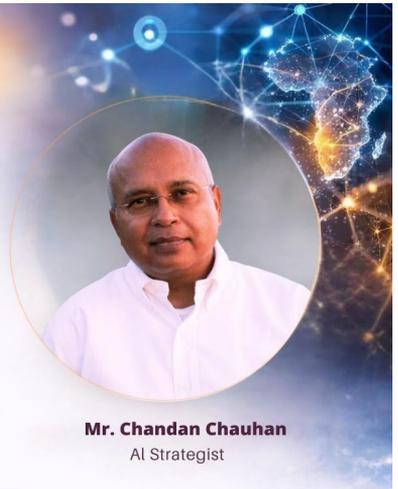
EAN Public Lecture

Harnessing AI for National Development:

Skills, Productivity, and the Future of Namibia

Mr. Chandan Chauhan is a seasoned technology expert, digital health thought leader, and AI product strategist with more than four decades of experience in building and scaling high-impact technology companies. A Microsoft veteran, he was part of the Windows Operating System development team.

The lecture will explore how Artificial Intelligence (AI) can serve as a strategic tool to address some of Namibia's most pressing economic and social challenges, including youth unemployment, constraints in health care and education systems, and the need to improve productivity in both the public and private sector.



Mr. Chandan Chauhan
AI Strategist

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Govt services 4,698 plots, misses housing target

The Ministry of Urban and Rural Development (MURD) serviced 4,698 residential plots over the past

two years, significantly exceeding its target of 1,810 under the extended 2023/24–2024/25 development plan.



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The ministry also declared 57 new townships during the period, surpassing its target of 42, in a move aimed at supporting urban expansion and improving access to land for housing.

“Fifty-seven new townships were declared against a target of 42, while 4,698 plots were serviced compared to a target of 1,810,” the ministry said in its latest strategic plan.

Four informal settlement areas were formalised, meeting the ministry’s target, while 1,472 ventilated improved pit (VIP) latrines were constructed in rural households and public spaces, also achieving planned levels.

However, housing delivery fell short of expectations. A total of 2,802 houses were built nationwide through government programmes, public-private partnerships and private developers, below the target of 3,354 units.

“2,802 houses were constructed throughout Namibia against a target of 3,354,” the report stated.

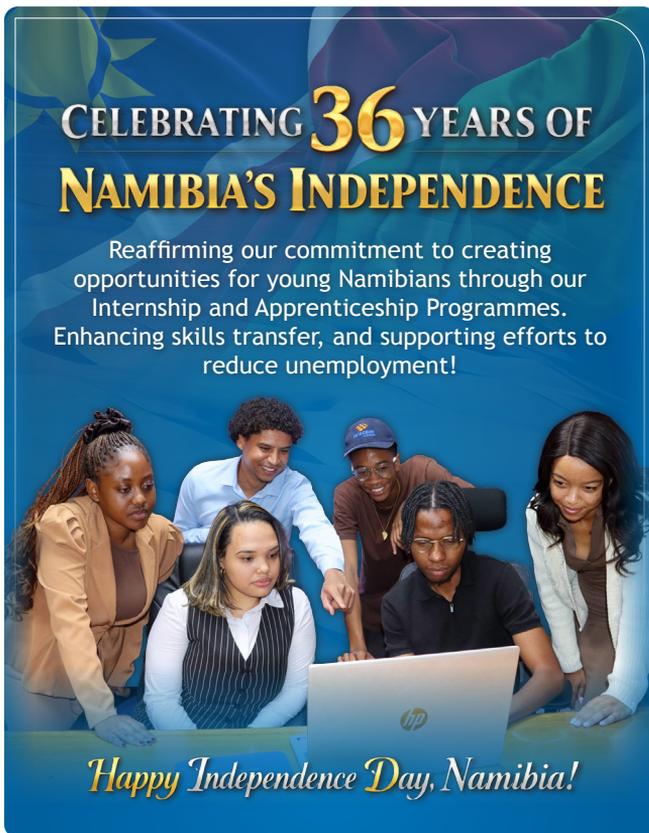
In the policy space, the ministry reviewed or developed five key frameworks, including the National Housing Policy, the Regional Councils Act, the Traditional Authorities Act and the Council of Traditional Leaders Act, as well as drafting the Regional Constituency Development Fund Bill.

Rural development

initiatives also underperformed, with 332 projects supported against a target of 500.

By contrast, all eight planned Regional and Local Economic Development (RLED) initiatives were successfully implemented.

The figures reflect mixed performance across the ministry’s core mandates, with strong progress in land servicing and township development offset by slower housing delivery and rural programme execution.



Culture eats strategy for breakfast: Aligning purpose, culture and standards

By Celestino Ferreira

The saying “culture eats strategy for breakfast” a phrase often attributed to Peter Drucker, means that a plan can fail if people don’t share the right values.

In our fast changing world, leaders must treat their organisations as communities. Strategy tells you where to go, while culture governs how you get there.

When they work together, organisations adapt and thrive. When they clash, even good plans stumble.

International standards now recognise this. The draft version of ISO 9001:2026 asks managers not only to write policies but to build a positive quality culture, behave ethically and consider climate and technology. Updates to ISO 14001:2026, also focus on climate risks. These standards show that quality now includes trust, fairness and responsibility.

Standards bring practical benefits. They help companies meet international rules, win export customers through showing that they



“

In our fast changing world, leaders must treat their organisations as communities.

operate responsibly.

Standards turn big ideas into daily actions by training staff, improving processes and learning from audits. Because they require regular review, they keep strategies alive rather than gathering dust.

But everything rests on culture. Culture shapes how people treat customers, use new tools and care for the environment. A supportive culture makes it easier to go digital or cut waste, while a toxic culture turns standards into paperwork.

Namibia’s constitution protects natural resources, and community programmes give local people a say in tourism. These succeed because they align national values with

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practical plans. The same applies to efforts to digitise services or engage stakeholders, they need openness, learning and fairness.

The lesson is that culture is not an add-on. Leaders must live the values they expect, listen to stakeholders and make sure their plans fit the world around them. Standards offer structure and a common language, but they are tools, not magic wands.

To build a resilient future, strategies must be grounded in ethics and tuned to social and environmental realities. Our organisation had a vision of becoming world class, the culture was to interrogate decisions and actions using the phrase “is this world class standards?”.

So, does culture eat strategy for breakfast? In my experience, culture and strategy share the table. A rich, values driven culture gives life to strategic plans, ensuring that they are not merely documents but lived realities.

Standards provide the utensils and recipes that guide execution, translating vision into consistent practices. In Namibia and elsewhere, aligning strategy with culture and standards has fostered sustainable tourism, agronomic innovation, digital transformation and stakeholder trust.

Executives must therefore become gardeners of culture and architects of strategy, using standards as blueprints and climate considerations as guiding stars. The next decade will reward organisations that integrate quality, sustainability and ethics into their strategy

and culture, and penalise those that treat these as optional add-ons.

The new ISO standards make clear, the future of management is about more than compliance; it is about cultivating resilient, ethical and environmentally responsible organisations. Breakfast, after all, is just the start of the day. Culture and strategy must dine together at every meal if we are to thrive.

****Celestino Ferreira is the Total Quality Management Officer at the Namibian Agronomic Board, the opinions expressed here are his own and do not necessarily reflect the views of his employer.***

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- PR Consultation
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- Plumbing and Drainage Services
- Electrical Installations and Maintenance

D. Information Technology and Digital Services

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- Business Intelligence and Data Analytics
- Software Development and Systems Integration
- Cybersecurity Services and Penetration Testing
- Identity and Access Management (IAM)
- Disaster Recovery and Business Continuity Systems

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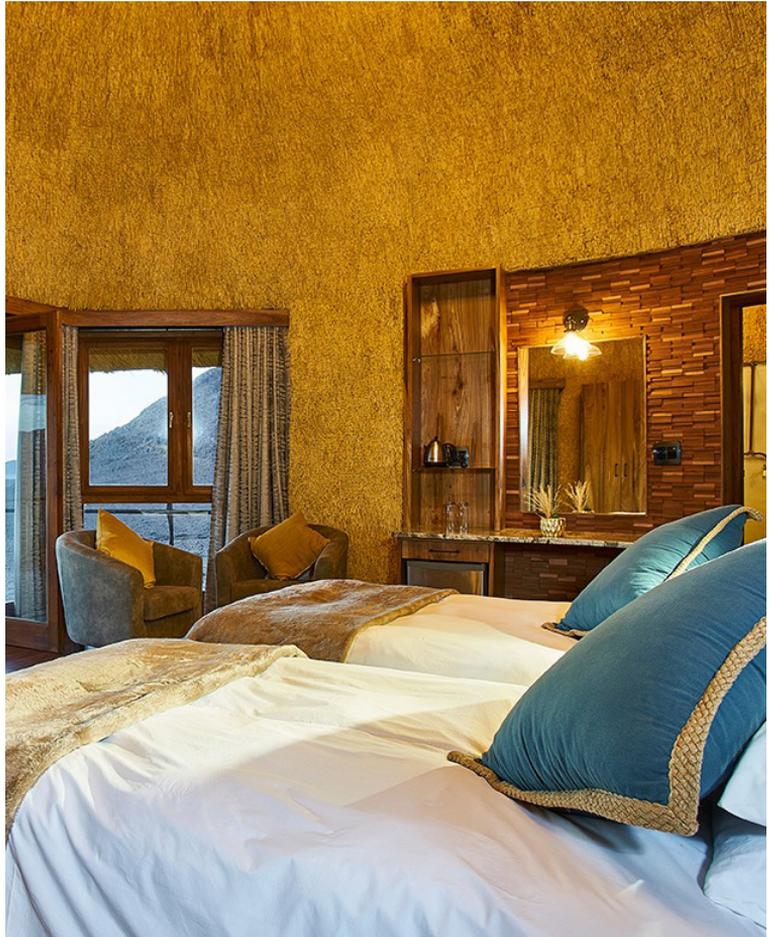
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Hospitality occupancy rises to 32.39% amid weak demand outlook

Namibia's hospitality sector recorded occupancy of 32.39% in February 2026, up slightly from 31.23% a year earlier, but demand remains subdued.

The figure reflects the typical first-quarter slowdown, with international arrivals declining after the European winter travel season.

Simonis Storm Economist

Almandro Jansen said the sector continues to be driven by seasonal patterns.

Leisure travel accounted for 95.58% of arrivals, while business travel contributed 2.83% and conferences 1.59%.

The Coastal Region led performance, with occupancy rising to 42.22%, supported by European tourists and increased oil and gas-related business activity.

The Southern Region recorded 32.75%, while the Central Region posted 31.77%,

down from January's peak driven by conferences. The Northern Region recorded the lowest occupancy at 29.17%.

Jansen said forward bookings are weakening across all regions.

He warned that rising travel costs, including accommodation, fuel surcharges and other expenses, are affecting demand from key European markets.

Global economic uncertainty, limited air access and visa challenges continue to weigh on the sector's outlook.

Namibian Hospitality Outlook 2026: Performance & Headwinds

Performance & Market Composition



Marginal increase from 31.23% in Feb 2025



Leisure Travel Dominates the Market

95.58% of all arrivals are leisure travelers

Economic Outlook & Challenges



Rising Travel and Operating Costs

Increased fuel surcharges & accommodation prices deterring key European markets



Coastal Region Leads Growth

fuelled by European tourists and oil-related business

Regional Occupancy

Coastal: 42.22%

Southern: 32.75%

Northern: 29.17%



Weakening Forward Bookings

Future booking data suggests a slowdown across all geographic regions

Structural Barriers to Growth

Limited air access and visa challenges continue to weigh on the sector's recovery



From extension to reauthorisation: What AGOA's uncertain timeline means for Namibia's trade strategy

By Tupandule Shipo-Nghidengwa

From Initial Extension to Legislative Certainty

The trajectory of the African Growth and Opportunity Act (AGOA) over the past year has highlighted both the value and the vulnerability of unilateral preference-based trade arrangements.

On the 14th January 2026, the United States House of Representatives announced the passage of legislation extending AGOA, signalling continued political support for preferential trade relations with sub-Saharan Africa and providing temporary reassurance to beneficiary countries, including Namibia.

The announcement was widely welcomed as a reaffirmation of AGOA's role as a cornerstone of U.S.-Africa economic cooperation.

However, the extension is time-bound and subject to further legislative processes. For Namibia, this provided short-term certainty for exporters and investors, while simultaneously underscoring the fragility of relying on unilateral trade preferences in a global trade environment.

AGOA Reauthorised, but on Narrower Terms

On the 3rd February 2026, this uncertainty was partially resolved when the President of the United States signed legislation reauthorising AGOA through 31 December 2026, with retroactive effect to September 30, 2025 (USTR, 2026).

While the reauthorisation preserved duty-free access for eligible sub-Saharan African



Sectors such as agro-processing, fisheries, and light manufacturing stand to benefit most, as preferential access directly lowers landed costs and supports export margins in price-sensitive markets.

countries, accompanying policy statements made clear that expectations surrounding the programme have shifted.

U.S. trade authorities emphasised that AGOA must “demand more from trading partners” and deliver greater market access for U.S. businesses, farmers, and ranchers, aligning the programme more explicitly with an “America First” trade policy orientation (USTR, 2026).

This framing signals a move away from AGOA as a primarily development-focused initiative toward a more transactional and performance-based trade instrument.

Why Preferential Tariffs Still Matter for Namibia

AGOA continues to provide eligible countries with duty-free access to over

1,800 products, in addition to more than 5,000 tariff lines already eligible under the U.S. Generalised System of Preferences (USTR, 2024). Compared to standard Most-Favoured-Nation tariffs, particularly for processed and value-added goods, AGOA's zero-duty treatment remains a decisive source of competitiveness.

For Namibian exporters, this tariff differential often determines whether products can enter the U.S. market at competitive prices or are priced out altogether.

Sectors such as agro-processing, fisheries, and light manufacturing stand to benefit most, as preferential access directly lowers landed costs and supports export margins in price-sensitive markets.

Conditional Access and the Risk of Reversion

The short duration of the current reauthorisation changes how AGOA should be interpreted. Preferential access can no longer be treated as a stable, long-term arrangement, but as a conditional and politically reviewed opportunity.

Eligibility criteria such as progress toward a market-based economy, rule of law, human rights protections, and the removal of barriers to U.S. trade and investment are likely to face heightened scrutiny (USTR, 2026).

Following the one-year extension of AGOA, products from eligible sub-Saharan African countries that had reverted to higher Most-Favoured-Nation (MFN) or

sectoral tariffs will again enter the United States duty-free or at reduced duties under the reinstated regime.

This benefits textiles, apparel, agricultural products, metals, and other manufactured goods by lowering their cost of entry into the U.S. market (Reuters, 2026).

If AGOA lapses beyond 2026 or eligibility is restricted, Namibian exports would revert to standard MFN tariff treatment, reintroducing duties that could erode competitiveness, especially for value-added products with narrow margins.

AGOA does not supersede other U.S. trade measures, safeguards, or regulatory

JOINT MEDIA STATEMENT

Namibia Health Plan, Medscheme Namibia and Universal Care confirm Managed Care transition and continuity for members



Namibia Health Plan (NHP), Medscheme Namibia and Universal Care issue this joint statement to clarify recent media reports regarding NHP's Managed Care services and to reaffirm continuity of service for members, providers and employer groups.

Strengthening care management and member value

As part of NHP's ongoing commitment to strengthen healthcare value and improve long-term sustainability, the Fund is implementing a planned transition of its Managed Care service provider. The purpose of this transition is to enhance care management capability and operational efficiency, enabling stronger support for prevention, chronic disease management and appropriate utilisation while protecting the Fund's sustainability for the benefit of all members.

NHP is the **first medical aid fund in Namibia** to embark on this journey as part of a broader modernisation programme aimed at strengthening Managed Care capability. This step is important because the healthcare environment is evolving rapidly and medical aid funds must continuously improve clinical oversight, preventive health interventions, and operational efficiency to deliver sustainable value.

NHP confirms that Medscheme Namibia remains the Fund's primary administrator, a role it has fulfilled since 1995. This administrative relationship remains fully in place. The only change currently underway is the planned transition of the Managed Care function to Universal Care.

NHP, Medscheme Namibia and Universal Care confirm that the transition is being managed through a structured implementation process with appropriate oversight and safeguards. Medscheme Namibia and Universal Care are working closely together to ensure a seamless integration, stable operational processes, and continuity for all stakeholders.

What is changing and what is not

The transition relates specifically to Managed Care services, which typically include functions such as related claims assessments, pre-authorisation support, disease management programmes and provider network-related decisions. It is important to note that:

- Members' benefits remain unchanged and members will continue to access services as they do currently.
- There is no disruption anticipated to members' access to care or continuity of benefits during the transition.
- Members, providers and employer groups will continue to receive the same level of service and engagement they are accustomed to.

Commitment to member interests and healthcare delivery

NHP, reaffirms our commitment to transparency, sound governance, and responsible implementation, always guided by what delivers the best outcomes and value for members.

Further updates will be provided at the appropriate milestones as the transition progresses.

ENDS

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Corporate Communications Manager
tmungoba@nhp.na
Namibia Health Plan (NHP)



requirements imposed outside its framework, which remain applicable unless specifically exempted.

A Strategic Window, Not a Comfort Zone

For Namibia, the extension to December 2026 should be viewed as a strategic transition period rather than a comfort zone. A one-year horizon is too short to support meaningful structural transformation, as it does not provide sufficient certainty for firms to undertake long-term investments, upgrade production systems, or enter new market segments.

Policy efforts should therefore move

beyond merely preserving preferential access. Instead, Namibia must use this limited window to strengthen durable export capacity that can withstand potential preference erosion.

This entails accelerating the shift from raw and minimally processed exports toward higher value-added products, enhancing compliance with U.S. sanitary, technical, and quality standards, improving firm-level export readiness and scale, and aligning industrial, trade, and investment policies to sustain competitiveness beyond the temporary extension.

Looking Beyond 2026

The past year has demonstrated that AGOA's future will be defined not by sentiment, but by demonstrable mutual benefit. Whether the programme is modernised, replaced, or allowed to lapse will depend on its ability to deliver tangible gains for both African exporters and U.S. economic interests. For Namibia, the strategic question is not whether AGOA continues in its current form, but whether the country emerges more competitive in global markets.

In this sense, AGOA's extension and subsequent reauthorisation are not endpoints; they are a narrowing window within which strategic choices must be made.

Disclaimer: The views expressed in this article are those of the author and do not necessarily reflect the views of their employer.

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GRADE: D2

KEY PURPOSE:

The position of the Senior Regulatory and Compliance Officer is responsible for assisting line management in discharging its responsibility to comply with applicable statutory, regulatory and supervisory requirements. The Senior Officer should enable the company to demonstrate to the Regulators that it is fit and proper to undertake its business. The position holder is liable to facilitate the management of compliance risks, to avoid regulatory summons and action by the Regulators as well as, to minimise the possibility of civil and criminal action against the company. The Senior Officer: Regulatory and Compliance is responsible for embedding the administrative and process support to the compliance function with implementation of the compliance framework, policy, and methodology.

KEY EDUCATIONAL QUALIFICATIONS & EXPERIENCE REQUIRED:

- Bachelor's degree in law, or similar field.
- A Compliance Certificate or Diploma.
- Knowledge of Excel, Outlook and PowerPoint.
- Minimum 5 years' experience in the legal/auditing environment.

NOTES TO APPLICANTS:

A comprehensive application supported by a detailed CV with copies of educational qualifications should be addressed in confidence to: The Acting: Human Resources Business Partner: Corporate & Marketing Divisions via the following email address: apply@telecom.na

Suitably qualified applicants from designated groups defined in the Affirmative Action Act (1998) are encouraged to apply. Only short-listed candidates will be communicated with, and no personal documents will be returned.

CLOSING DATE: 26 March 2026

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819 farmers supported under livestock scheme as Hope Farm benefits 48

Government has supported 819 farmers under the Small Livestock Support Revolving Programme since

2009, as part of efforts to strengthen rural livelihoods and agricultural productivity. Agriculture Minister Inge Zaamwani

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“
A total of 1,008 goats and sheep were handed over to cooperatives under the project.”

revealed the figures during the handover of Phase II of the Hope Farm Project at Farm Daweb near Usakos.

She said the programme has distributed 16,380 ewes and 819 rams to communal farmers across all regions.

At project level, the Hope Farm initiative

in the Erongo Region has benefited 48 farmers, including 22 women and 26 men.

A total of 1,008 goats and sheep were handed over to cooperatives under the project.

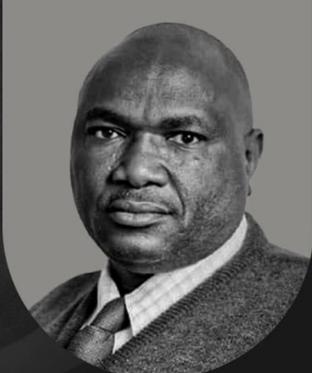
Zaamwani said livestock numbers increased from 630 to 751 within one production cycle, reflecting improved management and uptake of training and veterinary support.

The programme operates on a revolving model, requiring farmers to return a portion of livestock after two years to support new beneficiaries.

She said agriculture remains a priority, with a focus on food security, rural development and economic growth.

Government is also pursuing partnerships with the private sector, including a planned agreement with Swakop Uranium, to expand the programme.

Zaamwani said collaboration is key to extending support and improving sustainability of agricultural initiatives.




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**04
JUNE
2026**

Numeracy as a national asset: Bank Windhoek's approach to shared value creation

By Jacqueline Pack

In recent years, the conversation around corporate social responsibility has evolved significantly.

Businesses are no longer viewed solely as economic actors. They are increasingly recognised as partners in social development. This shift has given rise to the concept of shared value creation.

For financial institutions, this connection is particularly evident in the importance of numeracy skills.

Mathematics is far more than a school subject. It is a foundational life skill that shapes how individuals manage money, evaluate opportunities, understand risk, and participate in the economy.

Numeracy underpins financial literacy, entrepreneurship, and informed decision-making, making it one of the most important capabilities for individuals and societies alike.

As a homegrown Namibian financial institution, Bank Windhoek recognises that strengthening numeracy skills is not only an investment in education but also an investment in Namibia's long-term economic resilience.

It is within this context that Bank Windhoek, in partnership with the Ministry of Education, Innovation, Youth, Sports, Arts and Culture and the African Leadership Institute, launched a mathematics teacher-training initiative in 2024 to strengthen mathematics education.

Since its inception, the programme has



Businesses are no longer viewed solely as economic actors.

trained 240 mathematics teachers, supported through an investment of N\$1.2 million. The initiative focuses on equipping teachers with improved teaching methodologies and integrating financial literacy elements to make mathematics more practical and relevant for learners.

While the programme sits within the broader scope of corporate social responsibility, its true significance lies in how it reflects the principle of shared value creation. Traditionally, corporate social responsibility initiatives were often seen as philanthropic contributions separate from a company's core business.

Shared value challenges this view. It recognises that when businesses invest in addressing societal challenges that intersect with their own value chain, they create benefits for both society and the business itself.

For banks, numeracy is central to everything they do. From risk analysis and financial modelling to data interpretation and credit assessment, strong mathematical capability is fundamental to the modern financial sector. This means that improving numeracy across the education system ultimately strengthens the future of the

broader financial services industry.

Reports on Namibia's skills mobility and STEM capacity consistently point to a critical shortage of analytical and STEM skills, underscoring the direct relevance of improved numeracy to the country's economic diversification and growth. Initially, the Bank Windhoek Mathematics Teachers Initiative focused on grade 3 and grade 4 teachers at the foundational level. In 2025, the focus shifted to grade 8 and grade 9 teachers, extending the impact to high school learners.

Investment in mathematics education creates benefits that extend far beyond the classroom.

Teachers play a powerful role in shaping

these outcomes. When educators are equipped with stronger teaching tools and greater confidence in mathematics instruction, they influence thousands of learners throughout their careers. This multiplier effect of teacher development is recognised as one of the most effective ways to strengthen a country's long-term skills base.

Each learner who develops stronger numeracy skills is better positioned to navigate financial decisions, pursue careers in fields such as finance, engineering, or technology, and contribute meaningfully to the economy.

The initiative also reflects Bank Windhoek's commitment to homegrown impact, supporting initiatives that respond directly to Namibia's development priorities while contributing to the country's future prosperity. Partnerships between the private sector and government are essential in this regard. Through collaboration with the Ministry, the teacher training programme aligns with national education priorities while complementing existing efforts to improve mathematics outcomes in schools.

By strengthening numeracy skills, the programme supports learners, empowers teachers, contributes to national development, and helps build the analytical capabilities that businesses

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Investment in mathematics education creates benefits that extend far beyond the classroom.

themselves rely on.

Ultimately, the relationship between mathematics and banking is clear. When individuals understand numbers, they are better equipped to understand money. When societies strengthen numeracy skills, they lay the foundation for both economic inclusion and sustainable business

growth. Shared value reminds us that the most meaningful investments businesses can make are those that strengthen the capabilities of the communities they serve.

*** Jacqueline Pack is Bank Windhoek's Executive Officer of Marketing and Corporate Communication Services.**

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