FMD

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APPOINTMENT

PAN appoints Michael Humavindu as CEO

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THE BRIEF

News Worth Knowing

SOE debt rises by N$469m to N$11.12 billion



TUESDAY 03 NOVEMBER 2026

MAIN STORY



SOE debt rises by N$469m to N$11.12 billion

Namibia's state-owned enterprises (SOEs) recorded a N$469 million increase in combined debt during the first half of 2026, bringing their total outstanding debt to N$11.12 billion by the end of June, with the bulk of the debt owed to foreign creditors.

According to the October 2026 Namibia Financial Stability Report, published by the Bank of Namibia (BoN) and the Namibia Financial Institutions Supervisory Authority (NAMFISA), SOE debt increased from N$10.65 billion at the end of December 2025, representing a 4.4% increase over six months.

Foreign SOE debt accounted for N$9.37 billion, or approximately 84.3% of the total, while domestic SOE debt stood at N$1.75 billion.

The report showed that foreign SOE debt increased from N$8.95 billion at the end of 2025, while domestic SOE debt rose from N$1.70 billion over the same period.

The increase comes as combined corporate and SOE debt reached N$219.33 billion by June 2026, up from N$198.85 billion at the end of 2025, representing a 10.3% increase.

The report attributed the increase in overall corporate and SOE borrowing largely to higher foreign corporate debt, particularly intercompany loans involving companies operating in the mining sector.

Crucial Dates

- **EAN Public Discussion: National Skills and Employment Public Discussion**
  Wednesday 4 November 2026
  09h00 - 12h00
  Hilton Hotel, Windhoek
- **Bank of Namibia Monetary Policy announcement dates:**
  * 10 December 2026

THE BR/EF
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"Total corporate debt rose by 10.3 percent to N$219.3 billion at the end of June 2026, from N$198.9 billion at the end of 2025. The increase was largely underpinned by foreign corporate debt, which expanded by 13.1 percent to N$164.4 billion during the period under review," the report stated.

Foreign corporate and SOE debt increased from N$145.41 billion at the end of 2025 to N$164.40 billion by June 2026, with private corporate borrowing accounting for N$155.03 billion and SOEs contributing N$9.37 billion.

The increase was primarily driven by higher direct investment intercompany borrowing, particularly among mining companies, alongside increased use of trade credit by businesses in other sectors and higher non-resident currency and deposits with domestic banks. Meanwhile, combined domestic corporate and SOE debt increased by 2.8% to N$54.94 billion by the end of June 2026, mainly reflecting increased borrowing by businesses.

Instalment and leasing credit rose by 11.1%, while overdrafts and other loans and advances increased by 4.7% and 3.5%, respectively.

The report further showed that corporate debt as a share of nominal gross domestic product (GDP) increased from 69.8% at the end of 2025 to 74.5% by June 2026, largely reflecting higher external borrowing.

Foreign corporate debt as a share of GDP also increased from 50.6% to 55.5% over the same period, highlighting the growing reliance on external financing.

"However, the continued rise in foreign corporate debt warrants close monitoring, as greater reliance on external borrowing increases corporates' exposure to exchange rate risk. A sustained depreciation of the Namibia Dollar could increase the domestic-currency cost of servicing foreign-denominated debt, weaken corporate balance sheets and repayment capacity, and potentially increase demand for foreign currency," the report stated.

The regulators warned that these

BANNERMAN
MINING RESOURCES NAMIBIA

Vacancy: Manager Mining
Location: Swakopmund | **Closing Date:** 13 November 2026

Why join us
Bannerman exists to fuel a cleaner, more resilient future through the Etango Uranium Project. As our Manager Mining, you will turn mine plans into safe, efficient production and help build a long-life operation in Namibia.

How we work
We lead with safety, accountability and disciplined execution. We work across functions, use data to guide decisions and hold ourselves and our contractors accountable for reliable delivery.

What you will do as our Mining Manager
- Lead mine planning and scheduling to deliver ore, waste, production and development targets.
- Oversee mining contractor performance across safety, production, quality, cost and schedule.
- Provide technical leadership in mine design, drill and blast, load and haul, scheduling and optimisation.
- Champion safety, compliance, critical controls and proactive mining risk management.
- Build a capable mining team, manage OPEX and CAPEX, and improve productivity and cost efficiency.

What you will bring
- BSc or BTech degree (NQF Level 7) in Mining Engineering or equivalent recognised mining qualification with a Blasting ticket and Mine Manager Certificate of Competence.
- 10 years post-degree relevant mining experience, preferably in an open-pit.
- 5 years leadership/supervisory experience.
- Postgraduate qualification in Mining Engineering, Mine Management, Business Management or Project Management will be highly regarded.
- Demonstrated experience managing mining contractors and contractor performance.
- Experience with mining budgets, cost control and production reporting.
- Strong understanding of mining legislation, HSE requirements and risk management.
- Must have a valid driver's license (Code B).
- Namibian citizen or rights to work in Namibia.

HOW TO APPLY

Interested candidates meeting the above requirements are invited to apply by submitting their applications to NIEIS: https://nieis.namibiaatwork.gov.na or People@bannermanresources.com.au
In line with the Affirmative Action (Employment) Act, Act 29 of 1998, Namibian Citizens from previously disadvantaged groups will be given preferential consideration.

PROACTIVITY | RELIABILITY | RESPECT | INTEGRITY | DIVERSITY OF THINKING

developments could place additional pressure on foreign exchange reserves and broader financial stability, particularly if a weaker Namibia Dollar increases the cost of servicing external obligations.

Despite the increase in foreign debt, total foreign private-sector debt repayments declined to N$21.5 billion during the first half of 2026, compared with N$23.7 billion during the corresponding period in 2025.

The report attributed the decline partly to substantial repurchase agreement repayments by resident deposit-taking corporations in the first half of 2025, as well as lower repayments on trade credit by businesses in other sectors.

SD-GOLD 山金国际 SHANJIN INTERNATIONAL OSINO RESOURCES

NEW VACANCIES RELEASE

LOCATION: TWIN HILLS GOLD MINE SITE (KARIBIB)

POSITION	JOB SPECIFICATION	
SECURITY OFFICER (X2) Permanent	• Grade 12 • Valid driver's license • Relevant tertiary qualification in Security and Protection Management • 3 to 4 years' experience working in the security field of • Successful completion of the National Service Training • Good comprehension of English • Computer literacy • Psychologically fit to handle ammunition • Valid code of conduct certificate is a must	• Monitor and patrol the premises to detect and prevent signs of intrusion. • Respond to alarms and investigate disturbances promptly • Authorize and monitor the entrance and exit of employees, visitors, and others. • Guard against theft and ensure premises remain secure. • Document activities, irregularities, and unusual occurrences, such as equipment damage, theft, or unauthorized presence. • Notify relevant external authorities (police or fire department) in cases of emergencies, including fires or invasions • Notify relevant authorities (police or fire department) in cases of emergencies, including fires or intrusions. • Physically fit to participate in emergency and security drills
SURVEYOR (X1) Permanent	• Grade 12. • Valid driver's license. • National Mine Survey/Land Survey/Geomatics Diploma or Advance Mine Survey Certificate. • 3 to 4 Years experience working in the open-pit surveying. • Computer literacy, MS office, Survey software packages (Micromine, Trimble Business Center, Surpac). • Experience and full knowledge of Trimble DGPS, Total station equipment. • Understanding of drone operations. • Drone Pilot Certificate will be an added advantage	• Conduct, mark out, and surveying of pre-split, production, exploration and grade control drilling holes, as-drilled collars, drill blocks and pre-split corner pegs. • Create loading plans and conduct the ore mark out of blasted ore blocks with numbered pegs and joining the pegs with barrier tape as per loading. • Provide accurate survey information to support production reconciliation. • Maintain survey databases, records, and electronic files. • Assist in training junior survey assistants and equipment operators on survey-related matters. • Work with contractors and consultants during survey projects when required.
COORDINATOR: HEALTH AND EMERGENCY (X1) Permanent	• Grade 12 • Minimum Code C1 driving license. • Relevant qualification in Emergency Management, Fire & Rescue, Emergency Response or related field. • Fire Fighting and First Aid qualifications a pre-requisite • Minimum Five (5) years practical experience required	• Coordinate implementation and maintenance of the site Emergency Response Plan (ERP). • Maintain emergency response procedures, contact lists and emergency response arrangements. • Plan, coordinate and evaluate emergency drills and simulations. • Monitor emergency response equipment, facilities and readiness. • Identify emergency response gaps and initiate corrective actions. • Support Site Clinic functions • Coordinate communication between site emergency and clinic team with external service providers • Liaise with regulators and stakeholders
SUPERINTENDENT: SAFETY (X1) Permanent	• Grade 12. • Valid driver's license. • Diploma/Degree in Occupational Health & Safety or related field; • SAMTRAC/NEBOSH advantageous; ISO 45001 knowledge. • IMSknowledge added advantage. • 8 years' experience in mining safety experience, of which three years should be supervisory experience	• Coordinate mine-wide safety programmes. • Monitor critical risk controls and field compliance. • Coordinate inspections, audits and safety observations. • Review incident investigations and corrective actions. • Monitor contractor safety performance. • Support emergency preparedness and response.
SUPERINTENDENT: ENVIRONMENT (X1) Permanent	• Grade 12. • Valid driver's license. • Diploma or bachelor's degree in environmental management/science or related discipline. • Five (5) to Eight (8) years relevant experience • Proven record on environmental auditing and reporting • Knowledge of environment rehabilitation in a mining space	• Monitor environmental legal compliance and permit conditions. • Implement Environmental Management Plan requirements. • Coordinate environmental monitoring programmes. • Manage and lead environmental incident investigation and reporting. • Oversee waste, water, biodiversity, dust and pollution controls. • Coordinate rehabilitation planning. • Prepare environmental reports. • Liaise with regulators and stakeholders
SUPERINTENDENT: INTERGRATED MANAGEMENT SYSTEMS & COMPLIANCE (X1) PERMANENT	• Grade 12. • Valid driver's license. • Diploma/Degree in Occupational Health & Safety, Quality/Environmental Management • Certified ISO Auditor Training • Five (5) to Seven (7) years in IMS or Compliance experience and systems implementation • Comprehensive understanding of ISO 45001/14001/9001 • Proven experience to implement IMS	• Coordinate internal and external audits • Manage corrective and preventive actions • Coordinate management reviews • Drive continual system improvements • Maintain IMS procedures and standards • Drive risk management initiatives and data analysis • Responsible for SHE related document control
PLANT SHIFT OPERATORS X 32 (RE-ADVERTISMENT)	• Grade 12 • Post-secondary training and qualification ideal • Valid driver's license is an added advantage • Atleast two (2) to three (3) experience in a mineral-processing environment • Physically fit to work in a demanding environemnt • Must be a resident of Otjimbingwe, Karibib, Omaruru or Usakos. Confirmation of residence required.	• Operate assigned processing areas, including crushing, milling, classification, gravity recovery, thickening, pre-oxidation, CIL, cyanide destruction, filtration and associated services as allocated. • Monitor process parameters and communicate field conditions promptly to the Process Controller and Shift Supervisor. • Perform plant start-ups, shutdowns, equipment changeovers and process adjustments in accordance with approved procedures. • Support process sampling, reagent checks, density measurements, equipment inspections and other routine operating requirements. • Identify blockages, leaks, spills, abnormal vibration, unusual noise, excessive wear and other early indicators of equipment or process problems. • Maintain high housekeeping standards and ensure spills and unsafe conditions are promptly controlled and reported. • Complete shift logs, inspections and operational records accurately. • Participate in troubleshooting, operational improvement initiatives and structured operator training.

HOW TO APPLY

Interested candidates should submit a resume, all supporting documents and a letter of motivation detailing relevant experience and potential starting date to **recruitment@osinoresources.com** by **13 November 2026. Please clearly indicate position applied for in the subject matter line. Failure to do so, may result in disqualification of your application.** If you have not heard anything from us two weeks after the due date, please consider your application unsuccessful. **NO HARD COPY CV'S WILL BE ACCEPTED AT OUR OFFICES.**

Osino Gold Exploration and Mining and Shanjin International are an equal opportunity employer, committed to fostering diversity and inclusion in the workplace. Preference given to suitably qualified Namibian citizens. People with disabilities are encouraged to apply.



FMD costs Namibia's livestock industry N$150 million weekly

Namibia's livestock industry is losing an estimated N$150 million a week in foregone business due to foot-and-mouth disease (FMD), while combined regional losses are estimated at N$30 billion, according to Namibia Agricultural Union (NAU) President Thinus Pretorius.

Pretorius said the outbreak and associated livestock movement and marketing restrictions were disrupting trade across the Southern African Development Community (SADC), threatening farmers' incomes, employment and access to lucrative export markets.

He said Namibia's estimated weekly losses included N$118 million from cattle, N$26 million from sheep and N$6 million from goats, bringing the total to approximately N$655 million a month.

The industry also requires about N$230 million weekly to maintain farming



operations, despite restrictions preventing producers from selling livestock.

Pretorius said farmers continued to incur expenses for salaries, fodder, fuel, water pumping and other operational requirements while livestock marketing remained disrupted.

"We are at SADC trying to see how we are going forth to try and eliminate foot and mouth from the 29 million cattle in the region. And the combined loss is about 30 billion in what is FMD costing us," Pretorius said.

He said the regional cattle population of approximately 29 million animals was exposed to the economic consequences of the disease, with losses extending beyond livestock producers to transporters, processors and other businesses dependent on the agricultural sector.

Pretorius said the Namibian government had allocated N$180 million towards combating FMD, an amount he contrasted with the industry's estimated monthly losses of N$655 million.

He warned that approximately 265,000 jobs were at stake as restrictions continued to affect livestock production, processing and marketing activities.

According to Pretorius, restoring export market access under veterinary requirements could have an estimated 5% to 6% impact on economic growth.

He said Namibia's livestock industry was particularly vulnerable because approximately 94% of the country's beef exports were destined for markets requiring FMD-free status without vaccination.

These markets include the European Union and Norway, which receive approximately 10,000 tonnes of Namibian beef.

Pretorius said losing access to these markets threatened the country's ability to earn higher prices for beef and undermined investments made in expanding local livestock production.

He noted that Namibia's feedlot industry had expanded significantly in recent years, growing from one feedlot six years ago to 63 feedlots registered with Meatco.

The expansion was partly supported by favourable export market conditions, which allowed Namibian livestock



VACANCY ANNOUNCEMENT

Purpose of Role
This role is responsible for managing Cyber Risk of the subsidiary. This entails serving as the primary liaison between the subsidiary and the Chief Information Security Officer (CISO).

Key Performance Areas (KPAs)

Responsibilities include:

- Cyber Resilience Strategy
  - Provide inputs to the Group Cyber Resilience Strategy to ensure that it addresses the Cyber risks of the subsidiary.
  - Provide inputs into the design of an appropriate cyber risk framework
- Cyber Risk Management and Reporting
  - Implementing a comprehensive cyber risk management approach that aligns cyber risks with the company's risk appetite. This includes deploying an appropriate cyber maturity framework and model to continuously assess and enhance cyber resilience.
  - Prepare and present meaningful cyber submissions to all relevant subsidiary committees and the Board, providing an overview of cyber risk posture and progress with cyber initiatives
- Cyber Controls Design, Implementation, Monitoring and Assurance
  - Execute appropriate cyber controls that would mitigate cyber risk to within appetite.
  - Advise business on cyber risk, cyber controls and other cyber requirements as part of projects and business cases
  - Oversee cyber threat modelling, threat hunting, and threat management activities, and facilitate and manage third-line assurance activities to uphold comprehensive cyber defence measures across the company.
- Regulatory and Compliance Management
  - Facilitate and manage regulatory reviews, developing action plans to address any findings and diligently monitoring the progress of their implementation.

Minimum Requirements
- Relevant tertiary qualification such as eg. B. Com / B.Sc. Information Systems, Computer Science, Engineering, risk management or equivalent 3+ year degree
- Relevant Honours/ Master's degree
- CISM/CISSP/C|CISO/CSX-P Certification is preferred and SABSA/TOGAF foundation an advantage

Experience
- 10 years in the field of Cyber Security; experience in the banking environment will be an advantage.
- 7 years in a senior management position in Cyber Security
- Deep understanding of cyber risk and how it relates to the entity
- Working knowledge of information security standards and frameworks
- Working knowledge of third-party cyber risk management

Closing Date: 10 November 2026

To apply, e-mail a comprehensive CV and supporting documents to: apply@rejoinderglobal.com

prices to exceed South African prices by as much as 30% over the past two years.

Pretorius said the higher prices had encouraged producers to invest in local feeding operations, making the interruption of export trade particularly damaging to the livestock value chain.

He warned that prolonged market restrictions could place further pressure on producers who had invested in feedlots and other infrastructure while continuing to carry operating costs without normal sales income.

The NAU president called for urgent measures to restore access to export markets and strengthen livestock zoning arrangements to protect areas unaffected by FMD.

He said effective zoning would be important in allowing livestock production and trade to continue in disease-free areas while containment measures were implemented in affected regions.

Pretorius also urged the industry to strengthen the small-stock value chain, particularly sheep and goat production, to reduce its dependence on beef exports and improve resilience against future market disruptions.

He said the economic consequences of FMD extended across the agricultural value chain, affecting farmers, employees, livestock transport operators, meat processors and businesses supplying goods and services to the sector.

Pretorius warned that restoring market access and containing the disease would be critical to limiting further financial losses and protecting the long-term viability of Namibia's livestock industry.

SINOMINE TSUMEB SMELTER

VACANCY

Temporary Vacancy

The Position: Protection Services Officer

The incumbent will report to the Manager: Health, Safety & Protection Services and will be accountable for

ROLE ACCOUNTABILITIES:

- Ensure compliance with Safety, Health and Environmental (SHE) requirements, company security procedures, and Golden Rules.
- Monitor CCTV and fleet tracking systems, document activities, and report non□ conformances.
- Enforce access control at company gates in accordance with security procedures and contractual requirements.
- Conduct security patrols, inspections and preliminary investigations into security incidents and non-conformances.
- Coordinate emergency calls, employee callouts, and emergency response activities.
- Enforce the company Alcohol and Drug Policy, including required testing procedures.
- Protect company assets, infrastructure and equipment against theft, damage, and unauthorized access.
- Identify and report suspicious activities, security breaches, and unsafe conditions.
- Monitor the performance of security service providers and ensure compliance with contractual obligations.
- Liaise professionally with employees, contractors, visitors, and law enforcement agencies.

QUALIFICATIONS AND EXPERIENCE REQUIRED:

- Grade 12 certificate and a Diploma in Security Management or relevant qualification.
- Minimum three (3) years' security-related experience.
- Strong investigation, CCTV surveillance, observation, and incident-reporting skills.
- Good communication, interpersonal, supervisory, and problem-solving skills.
- Computer literacy (Microsoft Office) and a valid Code B driver's licence.
- Physically fit (fitness test required) and able to remain calm under pressure.
- Open to working shifts, weekends, and public holidays.
- Previous policing experience, particularly in law enforcement, crime prevention, investigations, incident response, crowd and conflict management, evidence preservation, report writing, emergency response, and collaboration with law enforcement agencies and security stakeholders.

CLOSING DATE: Friday, 11 November 2026, AT 16H00

Please forward application to the email: **stsrecruitment3@sinomine.na**
Only short-listed candidates will be contacted, applicants, who are not contacted within two weeks after the closing date should consider their application unsuccessful.

The recruitment process will be administered as prescribed by Namibian Affirmative Action Act. Women and person with disability are encouraged to apply.

Sinomine Tsumeb Smelter is an Equal Opportunity Employer

APPLICATION PROCEDURES:

All applications meeting the minimum requirements must be accompanied by a non-returnable detailed curriculum vitae, certified copies of qualifications and identification documents. Applications should clearly indicate the position being applied for and should be sent as one PDF attachment. Applications not adhering to these rules will not be considered.



Namibia's private sector credit increases by N$5.84 billion in nine months

Namibia's private sector credit increased by N$5.84 billion during the first nine months of 2026, representing a 39% increase from the N$4.20 billion recorded during the corresponding period last year, as borrowing by businesses and households continued to rise.

According to Simonis Storm Economist Almandro Jansen, private sector credit extension (PSCE) increased by N$1.06 billion in September alone, bringing the total credit book to N$128.2 billion.

Businesses accounted for N$656.8 million, or 62% of the monthly increase, while household borrowing contributed N$403.5 million.

The increase pushed annual private sector credit growth to 5.6% in September, up from 5.4% in August, marking the fastest growth recorded in a year.

Jansen said credit extension had strengthened throughout the year, with banks extending N$2.68 billion during the third quarter, compared with N$2.14 billion in the second quarter and N$1.02 billion in the first quarter.

However, he warned that inflation continued to undermine the recovery in lending, with real private sector credit growth standing at just 0.2% after adjusting for inflation of 5.4%.

This was below the 0.3% recorded in August, indicating that much of the increase in borrowing reflected higher prices rather than a significant expansion in real credit activity.

"September's data show a credit book that is growing in nominal terms but standing still in real terms," Jansen said.

Corporate credit growth accelerated to 6.7% in September from 5.9% in August, with the total business credit book increasing by N$656.8 million to N$54.6 billion.

The increase was supported by stronger demand for other loans and advances, which rose by N$292.4 million, while commercial mortgage lending increased by N$235.8 million.

"The increase was supported by other loans and advances, which rose by N$292.4 million, while commercial mortgage lending increased by N$235.8 million. Growth in other loans and advances reached 8.5%, its highest level this year, while commercial mortgage growth turned positive at 0.8%," Jansen said.

Overdraft lending remained largely unchanged, increasing by N$4.2 million, while annual growth in instalment and leasing credit slowed to 17.9% from 22.6% in August.

Jansen said the improvement in corporate lending was encouraging, particularly the increase in commercial mortgages and other loans, but cautioned that sustained growth would be needed before concluding that business investment was recovering.

"We would need two or three more months of similar flows before reading it as a capex recovery, especially with drought risk, foot and mouth disease restrictions and fuel costs weighing on agriculture and transport," he said.

Meanwhile, household credit growth remained unchanged at 4.9%, with the total household credit book increasing by N$403.5 million to N$73.6 billion.

However, after adjusting for inflation, household credit contracted by



approximately 0.5%, marking the second consecutive month of negative real growth.

Mortgage lending growth accelerated to 3.6% from 2.8% in August, adding N$199.3 million, while instalment and leasing credit increased by 15.6%, supported by an additional N$119.5 million in borrowing.

Growth in personal loans and advances slowed sharply to 2.1% from 5.4% in August, reflecting weaker demand for unsecured borrowing.

Jansen said higher fuel prices and borrowing costs were placing additional pressure on households, with the prime lending rate reaching 10.50% following the Bank of Namibia's decision to increase the repo rate by 25 basis points to 7.00% on 28 October.

He expects household consumption to weaken during the fourth quarter of 2026 and the first quarter of 2027 as higher borrowing costs and pressure on real incomes constrain spending.

The economist also cautioned that stronger corporate lending figures should not obscure the impact of rising financing costs on businesses.

The weighted average lending rate increased to 9.81% in September, its highest level this year.

Simonis Storm expects private sector credit growth to remain between 5.5% and 6.5% during the fourth quarter of 2026, partly supported by favourable base effects.

However, growth is forecast to slow to approximately 5.0% by June 2027 as higher interest rates increasingly weigh on borrowing demand.

Jansen said the effects of the recent monetary policy tightening would become more visible from the first quarter of 2027, as interest rate changes typically take two to three quarters to feed through to credit volumes.



Namibian businesses are investing more in technology, but are they investing in solutions?

By Joppie Maritz



Namibia has set itself a clear digital direction. The Sixth National Development Plan aims to digitise all government services by 2030 and to more than double the ICT sector's share of the economy, from 1.6% in 2024 to 4%.

The networks are being built to carry it. In September last year, the Communications Regulatory Authority of Namibia (CRAN) reported N$1.2 billion of investment in the ICT sector over the previous twelve months.

CRAN's latest quarterly figures show ICT sector revenue up 12% between April and June this year.

Organisations are following with investment of their own. I see it most in boardrooms moving to hybrid meetings. Ten years ago a boardroom had a projector.

Today clients ask for video conferencing as the most important item in the room. Council chambers are going paperless.

Lecture halls stream to students who are not in the room. Churches, venues and broadcasters produce for audiences online as well as in person.

The question is no longer whether to invest in technology. It is what that investment buys.

Bought as a list of products

Many technology projects still begin with a specification: a screen of a certain size, a camera, a set of microphones, often a brand. Suppliers quote against the list.

The lowest compliant price wins. The project is complete when the equipment is installed and switched on.

> **“CRAN's latest quarterly figures show ICT sector revenue up 12% between April and June this year.**

The most common failure I see is customers buying equipment without knowing what they are buying.

They make a decision based on a brand name, a price or a spec sheet and end up with equipment that works on its own but does not solve their problem. The money is spent and the problem is still there.

On paper, the organisation has invested. In practice, the room may not work. People joining remotely cannot hear the discussion. The system needs a technician to start a meeting. Nobody trained the people who use it every day. When something fails, there is no one nearby who knows how it was put together.

None of this is a failure of the equipment. It is what happens when technology is bought as products instead of as a solution to a problem.

It also happens when the supplier delivers the equipment but not a full turnkey solution that gives the people who use it a positive experience.

The cost does not appear on the invoice

A system that does not deliver rarely shows up as a line in the budget. Its cost is in meetings that start late, decisions that wait for the next session, staff who work

around the technology and equipment that is replaced years before it should be.

Start with the problem

Getting value from technology does not need bigger budgets. It needs a different starting point.

Define the outcome before the equipment. Who uses the space, what has to happen there, what should the experience be and what goes wrong today? The answers should decide the technology, not the other way around.

Specify results, not only products. Tenders and briefs can describe what the system must achieve and put training and support in the scope, so they cannot be cut to win on price. Public tenders can weigh lifetime cost and local support, not only the lowest compliant price.

Ask for certified people. Whoever supplies and installs the system should be certified to do it. The industry standard is AVIXA's Certified Technology Specialist (CTS) certification.

See it working first. Where it is possible, the people who will use a system should see it working in a real setting before the money is spent.

Plan for the life of the system. Training, maintenance and local support decide whether an investment still works in five years. Equipment is the same everywhere. What differs is whether someone in Namibia can fix it on a Monday morning and whether staff were trained to use it. Building local technicians is part of the investment and a responsibility we have as Namibians. Before signing off, decide who owns the system after installation and how you will measure whether it worked.

Namibia's digital ambitions are clear and the investment is following. Whether that investment pays off will depend on how each organisation spends: on technology alone or on solutions to the problems it needs to solve.

Joppie Maritz has 17 years' experience in the AV industry. He established Stage Audio Works Namibia, the Stage Audio Works Group's Namibian business, in 2014 and is its Managing Director.

ERONGO MARINE ENTERPRISES
AN OCEANA GROUP COMPANY

VACANCY

Erongo Marine Enterprises (PTY) LTD ("EME") is a proudly Namibian registered fishing company, based in Walvis Bay, and operates in the Horse Mackerel fishery. EME has an exemplary record in respect of its fishing operations as well as its focus on socio-economic investment and development, both regionally and nationally. We are hiring for the following position:

Human Resources Manager

Purpose of the role - To act as EME's frontline HR business partner, translating operational and vessel requirements into practical people solutions that support workforce availability, operational continuity and constructive employee relations. The role ensures ongoing engagement with union officials and shop stewards, clear two-way communication with shore-based employees and sea-going crew, and accurate, timely HR administration in close collaboration with the Group HR Service Centre and Centres of Excellence.

Qualifications & Experience

- Bachelor's Degree in Human Resources, Industrial Psychology, Organisational Psychology, Business Management or a related field.
- An Honours degree in a related field would be advantageous.
- A minimum of five (5) years' generalist HR experience across employee and stakeholder relations, payroll, recruitment, remuneration and benefits, performance management, training and organisational development.
- Experience in a blue-collar industry with strong industrial relations exposure would be advantageous.

Knowledge & Skills

- Strong operational HR business partnering and stakeholder management capability, including ongoing engagement with union officials, shop stewards, managers and crew.
- Sound knowledge of Namibian labour legislation, including the Labour Act 11 of 2007 as amended by Act 2 of 2012, and the ability to interpret employment policies, regulations and collective agreements.
- Practical experience in employee relations, disciplinary and grievance processes, payroll inputs, remuneration and benefits administration, recruitment, performance management and learning coordination.
- Demonstrated ability to maintain accurate HR records, reports and payroll submissions through disciplined checking, reconciliation and timely follow-through.
- Ability to coordinate crew work permits and visas, statutory reporting and confidential case documentation.

If you are interested in the above position and meet the required criteria, access the following link to apply: www.oceana.simplify/hr

Closing date for submissions: **13 November 2026**

Please note that only shortlisted candidates will be contacted.

Only Namibian Citizens will be considered. Suitably qualified candidates from designated groups as defined in the Affirmative Action (Employment) Act, No. 29 of 1998 are encouraged to apply. No faxed or emailed applications will be accepted.

116 Theo-Ben Gurirab Street, Walvis Bay | Tel: +264 64 219 200
www.erongomarine.com.na



WFP faces N$111.5 million funding shortfall for Namibia operations

The World Food Programme (WFP) faces a funding shortfall of N$111.5 million (US$6.7 million) for its operations in Namibia over the next six months, having secured only N$51.6 million (US$3.1 million) of the N$163.1 million (US$9.8 million) required.

According to the WFP Namibia Country Brief for October 2026, the organisation has secured approximately 31.6% of its funding requirement for the period from October 2026 to March 2027, leaving 68.4% unfunded.

The funding gap comes as Namibia faces renewed risks to food security, with forecasts indicating below-normal rainfall across most regions during the 2026/27 agricultural season.

"According to seasonal forecasts, most regions of Namibia are expected to experience below-normal rainfall during the November 2026 to January 2027 period,

posing risks to agricultural production and household food security," the report stated.

The WFP warned that a developing El Niño event could further reduce rainfall across Southern Africa, potentially affecting agricultural production, regional cereal supplies and household food security.

It said Namibia's dependence on food imports could expose the country to higher food prices if adverse weather conditions disrupt agricultural production across the region.

The organisation also warned that households still recovering from the 2023/24 drought could face increased vulnerability if rainfall remains below average.

"Looking ahead, forecasts indicate a developing El Niño event that could result in below-average rainfall across Southern Africa during the 2026/27 season. Reduced rainfall may adversely affect agricultural production, constrain regional cereal supplies and heighten food security risks," the report stated.

"Given Namibia's dependence on food imports, these pressures could contribute to higher food prices and increased vulnerability among households still recovering from the impacts of the 2023/24 drought."

The WFP further noted that Namibia's operating environment had become increasingly complex following its reclassification by the World Bank from an upper-middle-income to a lower-middle-income country.

Despite the funding constraints, the organisation reported that 383,084 households across Namibia's 14 regions had received rice assistance through a government distribution programme supported by the WFP.

A total of 4,893 metric tonnes of rice donated by the Republic of Korea had been distributed, with the programme in the Kavango East Region reaching 96% completion.

The WFP said the reconciliation of October's distribution figures was still ongoing.

Meanwhile, more than 51,000 children were benefiting from feeding interventions at Early Childhood Development (ECD) centres across the country.

In the Kunene Region, the provision of daily fortified



porridge at the Otuvero ECD Centre contributed to a 74% increase in enrolment and participation since the intervention was introduced.

The report said the WFP, the Ministry of Education, Innovation, Youth, Sports, Arts and Culture and the European Union had conducted a joint field mission to Kunene to assess progress under EU-supported programmes covering early childhood development, nutrition, education, health, water, sanitation and hygiene services.

"The mission provided an opportunity for direct engagement with regional and local authorities, communities, caregivers and programme beneficiaries," the report stated.

The WFP also continued supporting the government's Home-Grown School Feeding Programme and Clusters of Sustainable Villages initiative, which seek to strengthen local food production, improve nutrition and support sustainable livelihoods.

In addition, the organisation and the Office of the Prime Minister finalised a targeting methodology and standard operating procedure aimed at improving the identification of vulnerable households and ensuring that humanitarian assistance is distributed transparently and equitably.

The WFP's funding partners in Namibia include the European Union, Brazil, Japan, the Republic of Korea, the Russian Federation, the Namibian government, private-sector contributors and WFP multilateral funding sources.

The funding shortfall highlights the financial pressure facing the organisation as it supports food assistance, nutrition programmes and government efforts to strengthen Namibia's response to future food security shocks.





Traditional bank lending models restrict financing for Namibian agricultural SMEs

Namibia's agricultural small and medium-sized enterprises (SMEs) are struggling to access financing as traditional banking requirements, including collateral and fixed repayment schedules, continue to exclude businesses from credit markets.

Stellenbosch University Business School Professor Elizabeth Nanziri said conventional lending models were failing to accommodate the financial needs of agricultural SMEs, particularly those exposed to drought, unpredictable rainfall and other climate-related risks.

Speaking during a presentation titled Financing the Green Horizon: Bridging SME Gaps for Climate-Smart Agribusiness in Namibia, Nanziri said many agricultural businesses were unable to secure funding because they did not meet commercial banks' lending requirements.

She said these enterprises often fell into the financing category known as the "missing middle", where businesses were too large to qualify for certain microfinance programmes but lacked the financial capacity and collateral required by commercial banks.

"So your SMEs that are in the middle [they] cannot be funded by either of them. They are not too small to be funded by the government or any entity that is working through the government, and they're not large enough or relatively, you know, lucrative to get the funding from a private sector," she said.

Nanziri said the financing gap was limiting the ability of agricultural SMEs to expand production, invest in climate-smart technologies and improve productivity.

She explained that commercial banks generally prioritised borrowers with predictable cash flows, sufficient collateral and the ability to meet fixed repayment schedules, conditions that many agricultural enterprises struggle to satisfy.

The situation was being compounded by prolonged droughts, changing rainfall patterns and bush encroachment, which increased the risks associated with agricultural lending.

"Unfortunately, traditional balance sheet lending models treat these environmental issues as high risk. And what does this do? It makes these commercial banks rather shrink the credit, you know, at the time or in exactly the places where it should be dispersed or expanded, which is a challenge...But the core hurdle is not the lack of the technological solution. It is actually the structural financing gap," she said.

Nanziri said conventional repayment structures also failed to account for the seasonal nature of agriculture, where businesses often require extended production periods before generating sufficient revenue to service loans.

She added that the absence of specialised agricultural risk assessment tools among financial institutions contributed to higher borrowing costs and restricted access to finance.

To address the financing gap, Nanziri called for the introduction of alternative funding mechanisms, including blended finance, agricultural credit guarantee schemes and climate-related insurance products.

She said blended finance could combine





public and private capital to reduce lending risks and encourage commercial financial institutions to support agricultural enterprises that would otherwise struggle to qualify for financing.

Nanziri also proposed targeted credit guarantee schemes designed specifically for climate-smart agricultural businesses, alongside weather-index insurance products.

Under weather-index insurance, farmers would receive payouts when predetermined weather conditions, such as rainfall falling below an agreed threshold, were recorded.

"The second one is a targeted risk mitigation type of instrument. Here, we need instruments that are structured in such a way that the special credit guarantee schemes, you know, designed specifically for the green agribusinesses. So we would like to pair this with some parametric weather index insurance. And these parametric models, what do we do? There's an immediate payout that is triggered by predefined weather thresholds, if, you know, a calamity occurs," Nanziri said.

She said such instruments could reduce the financial exposure of both farmers and lenders, particularly during periods of severe drought and other climate-related disruptions.

Another proposed financing mechanism was warehouse receipt financing, which allows agricultural producers to use stored produce as collateral to obtain loans.

Citing Ethiopia's Commodity Exchange as an example, Nanziri said the model could enable farmers to access working capital without immediately selling their produce, allowing them to wait for more favourable market prices.

She further urged financial institutions to introduce flexible repayment arrangements aligned with agricultural production cycles, rather than applying standard lending terms across different sectors. Nanziri also recommended the use of digital technologies to improve agricultural risk assessments and evaluate borrowers' financial activities, potentially allowing lenders to make financing decisions using information beyond traditional collateral requirements. However, she cautioned that improving access to credit alone would not guarantee better economic outcomes for agricultural SMEs, highlighting the need for financing mechanisms suited to the operational and climate-related challenges facing the sector.

PAN appoints Michael Humavindu as CEO



The Payment Association of Namibia (PAN) has appointed Dr Michael N. Humavindu as its new Chief Executive Officer, effective 1 December 2026.

The appointment was announced by PAN Chairperson Kenandei Tjivikua.

Humavindu will take over from Mbapeua Kauuova, who has been serving as Acting Chief Executive Officer.

Humavindu currently serves as Executive Director at the Ministry of Works and Transport, having previously served as Executive Director and Accounting Officer at the Ministry of Finance.

He holds a PhD in Economics from Umeå University in Sweden, an MSc in Finance and Investments from Durham University in the United Kingdom, an MA in Economics from Stellenbosch University in South Africa, and a Postgraduate Diploma in Environmental Economics from the University of London in the United Kingdom.

PAN is a not-for-profit organisation established under the Payment System Management Act of 2023, with a mandate to promote a safe, efficient and reliable payments environment in Namibia.

The association serves as a central platform for collaboration among participants in the National Payment System, supporting coordination and the development of the country's payment infrastructure. Operating as a separate legal entity, PAN works closely with the Bank of Namibia to support regulatory oversight, establish participation standards and guide the development of payment systems.

The association also promotes industry cooperation and the adoption of best practices aimed at strengthening the safety, reliability and efficiency of Namibia's financial infrastructure.

Regulating AI without restricting innovation

By Dr Etuna Simon



Not long ago, I met a friend whose passion for Artificial Intelligence (AI) in education and training immediately caught my attention.

As our conversation unfolded, I discovered something fascinating. He was pursuing two PhDs simultaneously at two different institutions.

I was intrigued. Anyone who has undertaken doctoral studies understands the intellectual demands involved.

The extensive reading, critical engagement with literature, data analysis, academic writing and constant questioning of one's assumptions require considerable discipline. Pursuing one PhD is demanding enough. Two seemed almost unimaginable.

Naturally, I asked him how he managed. His response brought AI into our conversation.

He explained how he integrates AI into his research processes, particularly to identify relevant resources, organise information and support the synthesis of research materials.

What interested me most, however, was not his use of technology. It was the distinction he made between allowing AI to assist his research and not allowing AI to do the thinking for him.

He emphasised that AI should not replace the researcher's intellectual contribution. Instead, it should support the process while researchers critically examine evidence, interpret findings and construct their own arguments.

> **"UNESCO's guidance on generative AI in education and research advocates a human-centred approach that protects human agency, privacy, inclusion and educational integrity.**

That conversation stayed with me. We are living in an era when AI can generate essays, summarise lengthy documents, suggest research questions and produce convincing academic arguments within seconds.

Yet this convenience raises an uncomfortable question: are we using AI to become better thinkers, or are we gradually allowing it to think on our behalf?

My friend's experience reminded me that the challenge is not necessarily the presence of AI in education and research. It is how we choose to use it. And this is precisely where Namibia's emerging conversation about AI governance becomes important.

Regulation should enable responsible use

In October 2026, Namibia's Minister of Information and Communication Technology, Hon. Emma Theofelus, announced that Cabinet had directed the ministry and the Office of the Prime

Minister to develop an internal AI policy for public servants.

The proposed policy is intended to establish guidelines and safeguards for responsible AI use in government, particularly concerning information security, data protection and public accountability.

This is a welcome development. As AI becomes increasingly integrated into government operations, education, healthcare, research and business, the absence of appropriate safeguards could expose institutions and citizens to serious risks.

However, the announcement also invites a broader national conversation. How do we ensure that the necessary rules do not discourage experimentation, technological literacy and responsible innovation?

Regulation should not be understood as a choice between unrestricted technological adoption and outright prohibition.

There is a more constructive approach: establish clear boundaries around harmful practices while creating opportunities for beneficial applications.

Importantly, the announced internal public-service policy is not yet a comprehensive national framework governing every use of AI. Education institutions therefore have an opportunity to help shape sector-specific standards rather than wait passively for government-wide directives.

AI should strengthen, not replace, human intelligence

My friend's experience illustrates an important distinction between intellectual assistance and intellectual substitution.

Consider two postgraduate students preparing a literature review. The first asks AI to produce the entire chapter, copies the response and submits it without verifying sources or engaging critically with the material.

The second uses AI to help identify themes, organise reading materials and explore alternative interpretations.

The student then retrieves original publications, evaluates the evidence, develops an independent synthesis and acknowledges AI assistance where required. Both have used AI, but their intellectual engagement is fundamentally different.

The first has potentially surrendered essential academic responsibilities. The second has used technology to support scholarly work while retaining responsibility for the final product.

Of course, AI-generated summaries and references can be inaccurate or entirely fabricated. Researchers must verify sources, examine original datasets and protect confidential research information.

AI assistance does not automatically make research rigorous or ethical. This distinction matters because universities should not treat every use of AI as academic dishonesty.

Neither should they assume that using AI automatically demonstrates innovation. The determining questions should concern transparency, originality, verification and the exent of meaningful human contribution.

Our education system needs AI literacy

UNESCO's guidance on generative AI in education and research advocates a human-centred approach that protects human agency, privacy, inclusion and educational integrity.

This principle is especially relevant to Namibia. We cannot expect students to use AI responsibly if educators themselves have limited opportunities to understand its capabilities, limitations and ethical

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implications.

Nor can we develop effective institutional policies without distinguishing between legitimate research assistance, prohibited outsourcing of academic work and the use of AI for tasks involving sensitive information.

AI literacy should therefore become part of professional development for teachers, lecturers, researchers and institutional leaders.

Students should learn how to question AI-generated responses, verify claims, recognise bias, protect personal information and disclose AI assistance appropriately.

Curriculum and assessment practices also require attention. If an assignment can be completed entirely through uncritical copying from an AI platform, perhaps we should examine not only the student's behaviour but also what the assessment is measuring.

Universities could place greater emphasis on oral defence, research portfolios, authentic projects, reflective explanations and assessments that demonstrate how students arrive at their conclusions.

The objective should not be to make AI impossible to use. It should be to ensure that learning remains visible even when AI is used.

Innovation requires more than restrictions

Namibia's launch of the National Artificial Intelligence Institute in September 2026 presents another important opportunity.

The institute has been established to support research, software development, innovation and data capabilities, with potential applications in sectors such as education, healthcare, agriculture and public services.

This development signals an important recognition that Namibia must build its own technological capabilities rather than depend exclusively on solutions developed elsewhere. But institutions alone do not create innovation.

Innovation requires researchers who can experiment, universities that support interdisciplinary collaboration, educators who can test new teaching approaches and entrepreneurs who can develop locally relevant applications.

Equity must remain central

We must also recognise that AI opportunities are not distributed equally. A student with reliable connectivity, an appropriate device and access to quality digital resources may benefit considerably more than a student who struggles to afford mobile data.

Similarly, an urban university with strong digital infrastructure may adopt advanced research tools more rapidly than an institution operating under

significant resource constraints.

If AI governance focuses exclusively on controlling misuse without addressing unequal access, we risk creating another dimension of educational inequality.

Responsible AI policy should therefore consider affordable connectivity, accessible learning platforms, digital skills development and support for institutions serving disadvantaged communities.

It should also encourage locally relevant applications that reflect Namibia's languages, educational contexts and development priorities. Technology should not deepen the divide between those who can participate in the digital economy and those who remain excluded from it.

The responsibility is shared

Government has a legitimate responsibility to establish safeguards. Universities must protect academic standards.

Researchers must uphold scholarly integrity. Technology developers must design responsible systems. Educators must cultivate critical thinking. These responsibilities are complementary.

A practical way forward would be for Namibia's education and research institutions to develop clear AI-use guidelines, train staff and students, introduce transparent disclosure requirements and establish mechanisms for evaluating emerging tools.

Institutions should distinguish acceptable assistance from prohibited academic substitution, while ensuring that assessment practices reward genuine understanding.

Government, academia and industry should also collaborate on controlled innovation environments where promising AI applications can be evaluated before wider implementation.

This would allow Namibia to learn from practical experience rather than govern an evolving technology entirely through assumptions. Above all, policy development should involve those who will use these technologies, including teachers, students, researchers and young innovators.

The future demands human judgement

I return to the conversation with my friend. What impressed me was not simply that he was pursuing two doctoral qualifications or that he had discovered ways to integrate AI into demanding research processes.

It was his understanding that technology should assist human intellectual effort rather than replace it.

That distinction captures the challenge facing Namibia. We need governance that protects academic integrity without discouraging research, safeguards personal information without preventing responsible data-driven innovation and addresses technological risks without denying young Namibians opportunities to develop future-oriented skills.

The future of education should not be framed as a contest between human intelligence and artificial intelligence. It should be about strengthening human capabilities in an increasingly AI-enabled world.

If Namibia regulates AI primarily out of fear that people may stop thinking, are we doing enough to teach them how to think critically while using it?

**** Dr Etuna Simon is a researcher, strategist and writer with a keen interest in education, innovation, artificial intelligence and national development. The views expressed in this article are solely those of the author. She can be reached at etunasimon@icloud.com***



Govt cuts hake quota by 12.8% to 116,000 tonnes for 2026/27 season

Government has reduced its hake fishing quota by 12.8% to 116,000 metric tonnes for the 2026/27 fishing season, down from 133,000 tonnes in the previous season, as the government continues to restrict catches to support the sustainability of the country's marine resources.

The Cabinet-approved Total Allowable Catch (TAC) represents a reduction of 17,000 metric tonnes from the 2025/26 season and marks a further decline in the volume of hake that fishing operators are permitted to harvest.

Minister of Information and Communication Technology Emma Theofelus announced the decision, confirming that Cabinet had also approved a TAC of 180 metric tonnes for rock lobster for the 2026/27 season.

"The next Cabinet decision concerns the Total Allowable Catch (TAC) for hake for the 2026/27 fishing season, which has been set at 116,000 metric tonnes. The following decision concerns the Total Allowable Catch (TAC) for rock lobster for the 2026/27 fishing season. Cabinet has approved a catch limit of 180 metric tonnes for the season," she said.

The latest hake allocation continues a downward trend in catch limits following recommendations by marine scientists to support the sustainable management of Namibia's hake stocks.

> The next Cabinet decision concerns the Total Allowable Catch (TAC) for hake for the 2026/27 fishing season, which has been set at 116,000 metric tonnes.

During the 2025/26 fishing season, Cabinet approved a TAC of 133,000 metric tonnes, down from the 140,000 metric tonnes allocated for the 2024/25 season.

The 2024/25 allocation was a once-off catch limit covering the period from 1 November 2024 to 30 September 2025.

Compared with that allocation, the latest decision represents a cumulative reduction of 24,000 metric tonnes, equivalent to approximately 17.1%.

The successive reductions mean fishing operators will have a smaller total volume of hake available for harvesting during the coming season, with potential implications for fishing operations and processing volumes.

Meanwhile, Cabinet has maintained the rock lobster TAC at 180 metric tonnes, unchanged from the allocation approved for the 2024/25 fishing season.

The TAC system establishes the maximum quantity of each regulated fish species that may be harvested during a designated fishing season.

The limits form part of Namibia's fisheries management framework, which seeks to balance commercial fishing activities with the long-term sustainability of marine resources.

