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THE BRIEF

News Worth Knowing



Windhoek approves nearly N$1bn in building plans in four months

THURSDAY 19 NOVEMBER 2026

MAIN STORY



Windhoek approves nearly N$1bn in building plans in four months

The City of Windhoek has approved nearly 600 building plans valued at close to N$1 billion in just four months, between July and October 2026, reflecting continued construction and property development activity in the capital.

The municipality said September

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 9 December 2026

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> The municipality also conducted more than 700 building inspections during the month, with all inspections completed within its prescribed service standard of two working days after receiving requests.

recorded the highest value of building plan approvals during the period, exceeding N$365 million, while October registered the highest number of approvals at 182.

The City said the figures reflected continued investment in property development and construction activity across the capital.

"The figures reflected continued confidence in Windhoek as a place to live, invest and conduct business, as it seeks to support development through improved service delivery," the municipality said.

Meanwhile, approximately 85% of standard building permit applications were processed within the City's targeted turnaround time of 28 working days during October.

The municipality also conducted more than 700 building inspections during the month, with all inspections completed within its prescribed service standard of two working days after receiving requests.

The City said it remained focused on improving building approval processes and inspection services to support investment and accommodate continued urban development in the capital.

The nearly N$1 billion in approved building plans represents the value of proposed construction projects cleared by the municipality and does not necessarily reflect construction work already undertaken.





Namibia's Youth Fund reaches N$422m, creates over 700 jobs

Namibia's National Youth Development Fund has reached N$422 million following an additional N$165 million mobilisation, with projects financed through the initiative generating more than 700 jobs in its first months of operation.

President Netumbo Nandi-Ndaitwah said the fund, initially capitalised with N$257 million, was established to address financing challenges faced by young entrepreneurs, particularly those unable to provide collateral to secure conventional business loans.

Speaking at the inaugural National Youth Trade Forum in Windhoek on Wednesday, Nandi-Ndaitwah said the additional funding was mobilised from the Namibia National Reinsurance Corporation.

"The fund is delivered through the Development Bank of Namibia, Agribank, NamPost and the Environmental Investment Fund, with the additional N$165 million mobilised from Namibia National Reinsurance Corporation," she said.

The President said the fund provides collateral-free loans to support youth-owned businesses, expand entrepreneurship and create employment opportunities.

The financing initiative forms part of the government's efforts to prepare young Namibian entrepreneurs to access regional

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and international markets, particularly through the African Continental Free Trade Area (AfCFTA).

The agreement provides access to a continental market of more than 1.3 billion people, offering Namibian businesses opportunities to expand beyond the country's domestic market of approximately three million people.

Nandi-Ndaitwah said Namibia launched its first export consignment under the AfCFTA in 2025 and was implementing its National AfCFTA Implementation Strategy to increase participation in intra-African trade.

The government has also developed a step-by-step guide to assist micro, small and medium enterprises (MSMEs), particularly women- and youth-owned businesses, in understanding export procedures and meeting the requirements for trading under the agreement.

However, the President acknowledged that limited access to working capital, equipment, investment partners and market information continued to constrain the growth of youth-owned enterprises.

She said unfamiliarity with export procedures, certification requirements and international market standards also prevented many young businesses from expanding their operations.

Nandi-Ndaitwah urged young entrepreneurs to move beyond the domestic market and position their businesses to compete across Africa.

She said the 2023 Population and Housing Census showed that 71.1% of Namibia's population was under the age of 35, highlighting the importance of youth participation in productive economic activities.

The President further revealed that the government had supported more than 3,000 MSMEs across all 14 regions through equipment and enterprise development programmes.

"The Youth Credit Scheme has trained over 1,000 young people in business management, while the 121 Rural Youth Enterprises Project has trained more than 400," she said.

Nandi-Ndaitwah called on the private sector to increase procurement opportunities for youth-owned businesses and provide mentorship, investment and market access support.

She also urged young entrepreneurs to formalise their businesses, maintain proper financial records and comply with the standards required to compete in regional and international markets.





Namibia moves to address export barriers facing young entrepreneurs

The Namibian government is seeking to address financing, production and market access challenges preventing youth-owned businesses from entering regional and international export markets.

Minister of International Relations and Trade Selma Ashipala-Musavyi said the government aims to connect young entrepreneurs with financial institutions, investors and potential buyers to help them expand their operations and access export opportunities.

Speaking at the opening of the inaugural two-day National Youth Trade Forum in Windhoek on Wednesday, Ashipala-Musavyi said limited access to finance, inadequate production capacity and difficulties securing buyers remained key obstacles facing young businesses.

"Hence we also seek to connect youth-owned enterprises with potential financiers, development finance institutions,

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commercial banks, investors, business development service providers and both local and international investment partners," she said.

"Our expectation is that the discussions will help transform business potential into business performance, and business performance into sustainable enterprises that contribute to employment creation, income generation and national economic growth."

The forum follows consultations conducted across all 14 regions, during which the ministry engaged businesses of different sizes to identify investment opportunities and challenges affecting their participation in trade.

Ashipala-Musavyi said young entrepreneurs had identified priority areas for investment in their respective regions and proposed measures to prepare locally produced goods for export markets.

She said the forum was intended to translate the findings of the regional consultations into practical measures to improve market access and strengthen the competitiveness of youth-owned enterprises.

"Our objective is to create a platform that would bring young entrepreneurs together with policymakers, trade experts, financial institutions, investors, international partners and established business leaders," she said.

The minister said the discussions would focus on identifying ways to remove trade bottlenecks, improve access to financing and establish business connections that could help young entrepreneurs enter domestic, African and international markets.

The forum brings together youth-owned enterprises, policymakers, development finance institutions, investors, trade experts and established business leaders to explore opportunities for business expansion and export development.

President Netumbo Nandi-Ndaitwah attended the opening alongside World Trade Organization Director-General Ngozi Okonjo-Iweala and African Development Bank representative Moono Mupotola.

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NCAA profit jumps 60% to N$83.6m as revenue reaches N$262m

The Namibia Civil Aviation Authority (NCAA) recorded a 60.2% increase in comprehensive profit to N$83.6 million for the financial year ended 31 March 2026, driven by a 12.5% rise in revenue to N$262.2 million.

NCAA Executive Director Toska Sem said revenue increased from N$233.1 million in the previous financial year, while comprehensive profit rose from N$52.2 million.The authority also received an unqualified audit opinion on its financial statements.

Presenting the NCAA's performance at its Annual General Meeting in Windhoek on 12 November, Sem said the authority had made progress in aviation safety oversight, regulatory efficiency and air navigation services.

During the reporting period, the NCAA renewed 13 Air Operator Certificates, conducted 347 aircraft conformity inspections and approved 94 major aircraft repairs and modifications.

The authority also renewed two international aerodrome certificates and completed its scheduled aerodrome surveillance programme.

Air navigation services recorded 60,251 air traffic movements, representing a 2% increase from the previous financial year.

Sem said the Air Navigation Service

Provider successfully completed its recertification process in 2025 and retained its ISO 9001:2015 quality management certification.

The NCAA is also working to improve regulatory efficiency by reducing licensing turnaround times while maintaining aviation safety requirements.

A Customer Service Charter is being developed to establish formal service standards and expected turnaround times for applicants. On aviation safety, Sem said the number of closed corrective action plans arising from findings under the International Civil Aviation Organization's (ICAO) Universal Safety Oversight Audit Programme increased from 48 to 52 by October 2026.

She said work on outstanding findings was continuing, with corrective actions only considered complete once implementation had been supported by verified evidence.

The authority has also endorsed the establishment of a Pilot Standards and Proficiency Task Force in response to a ministerial directive on aviation accidents.

The task force's proposed six-month programme will focus on pilot proficiency, training standards, weather-related decision-making and operational practices.

On skills development, the NCAA supported 32 internships and awarded 23 bursaries across 12 regions.

Nine bursary recipients progressed to on-the-job training after completing their studies in Kenya, while another 14 continued their training in South Africa.

Sem said the authority was prioritising infrastructure upgrades covering surveillance systems, air traffic management, navigation aids and control-tower facilities.

"These investments are intended to strengthen operational capacity and support Namibia's planned assumption of oceanic air traffic management responsibilities within the Windhoek Flight Information Region, subject to operational readiness, regional agreements and formal authorisation," she said.

The NCAA also completed stakeholder consultations on 9 November 2026 on draft directives governing the certification of unmanned aircraft systems, commonly known as drones, and the designation of remote pilot examiners.

Sem said the authority would continue prioritising the closure of outstanding ICAO audit findings, strengthening institutional capacity and upgrading aviation infrastructure.

She said progress would be measured against improvements in aviation safety oversight and service delivery.

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Gambling Board suspends new betting licence applications amid surge in demand



The Gambling Board of Namibia has suspended the submission of new bookmaker and totalisator licence applications with effect from 30 November 2026, citing an overwhelming number of applications that has strained its administrative capacity.

The Board said the suspension would allow it to clear a backlog of applications and ensure that all submissions are assessed in accordance with the Gaming and Entertainment Control Act of 2018.

“The continued receipt of applications for these categories of licences hampers the effective and efficient execution of administrative processes of the Board to expedite evaluation of applications already received,” the Board said.

The regulator said all applications submitted before the suspension would continue to be processed, with preliminary evaluations already underway.

> The Board has not disclosed the number of applications received or indicated when it will resume accepting new submissions.

Applicants may be required to submit additional documentation, outstanding information or updated records as part of the assessment process.

The Board warned that applicants who fail or refuse to provide requested information risk having their applications discontinued and declared lapsed.

It said the suspension was necessary to allow sufficient time for the evaluation of pending applications and the completion of the required administrative procedures.

"After consideration of all applications received, the Board will communicate its decision on the future licensing processes of these type of licences," the notice stated.

The suspension applies exclusively to new bookmaker and totalisator licence applications and does not affect applications already submitted.

The Board has not disclosed the number of applications received or indicated when it will resume accepting new submissions.



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Small business, big Standards: Professionalism has no company size

By Lisa Matomola



In my previous article, I encouraged graduates not to overlook SMEs when looking for their first job. That encouragement comes with a condition, and it applies to everyone on the payroll.

Through my work as an HR consultant, I have worked with large corporations, government institutions and SMEs. One thing is constant: every organisation, whatever its size, needs professional employees to succeed.

There is a concern that deserves attention precisely because we are steering more young people towards smaller employers. Some employees do not take their jobs seriously because they work for a small business.

SME founders raise this with me often. They describe employees who arrive late, miss deadlines, ignore instructions, show little accountability and, at times, openly disrespect the people who gave them a job. Some treat workplace rules as optional. They take advantage of the flexibility small businesses offer and mistake an approachable founder for one who cannot hold them accountable.

To be fair, many SME employees work hard and take real pride in it. But the exceptions do damage, both to the business and to their own long-term employability.

Professionalism has nothing to do with the size of your employer

Your work ethic should never be determined by the size, reputation or financial strength of the organisation that employs you.

> **“Whether you work for a multinational, a government institution, a family-owned business or an SME with three employees, the expectations are the same.**

Whether you work for a multinational, a government institution, a family-owned business or an SME with three employees, the expectations are the same. Arrive on time. Honour your commitments. Respect your colleagues. Meet deadlines. Communicate professionally. Take responsibility for your performance.

A small employer does not mean small responsibilities.

Unfortunately, some employees save their best behaviour for organisations with big names, formal structures, impressive offices and attractive packages. But professionalism is not a switch you flip when you walk into a corporate building. It is a habit, a personal standard and part of your professional identity.

If you cannot respect deadlines in an organisation of five, what makes you believe

you will suddenly become accountable in an organisation of 500?

The habits you build today will follow your career

One of the greatest mistakes employees make is assuming that their behaviour in their current job has no bearing on future opportunities.

Having worked extensively in recruitment and career coaching, I can tell you that technical qualifications alone do not determine employability. Employers also look for reliability, accountability, integrity, initiative, emotional intelligence and the ability to work with others. These skills are built and demonstrated through everyday behaviour.

When you consistently arrive late, delay assignments, ignore feedback or show disrespect towards authority, you are building habits that become harder to change. And habits have consequences. You may leave an SME for a larger organisation, but the poor habits will leave with you.

Remember, Namibia is a relatively small professional market. Your reputation travels. The person you disrespect today may be the one called for a reference tomorrow. The founder whose business you did not take seriously may know someone on your next interview panel.

Never underestimate the influence of the people you work with, regardless of the size of their businesses.

Your conduct can decide whether an SME grows or closes

We often talk about SMEs in terms of entrepreneurship, access to finance, markets and economic development. We pay less attention to the role employees play in whether these businesses survive.

Imagine a founder who has invested personal savings, taken financial risks and worked tirelessly to build a business. Clients begin to arrive and jobs are created. Then employees repeatedly miss deadlines, serve customers poorly, ignore instructions and show little commitment to quality.

What happens next? Clients become dissatisfied. Contracts are lost. The company's reputation suffers. Revenue declines, and the business struggles to sustain its workforce.



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Meanwhile, the founder spends more time supervising people than growing the business. That is not sustainable.

An employee's lack of professionalism therefore reaches well beyond their own performance. It affects the livelihoods of colleagues, the survival of the business and its ability to create more jobs. In a country where unemployment remains a significant challenge, we cannot afford to overlook that.

When you work for an SME, you are not simply occupying a position. You are helping sustain a business that could employ more Namibians tomorrow.

SME founders must professionalise too

Employees must take responsibility for their conduct, but founders cannot escape their own leadership responsibilities. Professionalism is a two-way street.

Some founders expect professional behaviour while running businesses with no clear policies, job descriptions, performance expectations or workplace standards. Others manage by personal relationships, mood or informal arrangements that blur accountability. That must change.

An SME may be small, but it still needs a defined culture. In practice, that means:

- Values that guide how people behave, communicate and serve clients.
- Clear expectations from the day an employee joins.
- Defined reporting lines, responsibilities and reasonable deadlines.
- Consistent performance management, with feedback, recognition and coaching, not only conversations when something goes wrong.

Founders must also lead by example. You cannot demand punctuality while arriving late to your own meetings. You cannot demand respect while humiliating employees or disregarding their rights.

The size of your business does not exempt you from being a responsible employer.

Building Namibia's workforce is a shared responsibility

As I argued in my previous article, one of the greatest things an SME can offer is exposure: the chance to perform different functions, take part in decisions, deal directly with clients and see how a business really runs. But exposure alone is not enough. Founders must invest deliberately in training, coaching and mentoring.

Namibia continues to produce graduates who enter a labour market where qualifications do not always translate into workplace-ready skills. That gap is an opportunity for SMEs to become real contributors to skills development. I have seen young professionals grow when given responsibility, guidance and meaningful exposure. Some arrive with limited practical experience and leave with confidence, stronger technical capabilities and a clear understanding of professional expectations.

SMEs also matter well beyond the income they generate for their founders. They support job creation, entrepreneurship, innovation, skills development and economic participation, all of which feed Namibia's national development priorities. That potential depends on commitment from both sides. When founders invest in professional systems, fair employment practices and development, they build stronger organisations. When employees bring professionalism, accountability and commitment, they raise efficiency, client satisfaction and growth.

Together, these behaviours build the reputation of the business and the trust of its clients. A professional SME is more likely to retain customers, win opportunities and compete effectively.

Closing reflection

> A small business should never mean small standards, and a small job should never mean small commitment.

I want to challenge both employees and SME founders.

To employees: do not wait until you work for a big company to become a professional. The discipline, integrity, accountability and work ethic you show today are preparing you for tomorrow's opportunities. Do not look down on your employer because the organisation is small. The opportunity in front of you may become the foundation of a successful career. To SME founders: build businesses where professionalism is not negotiable, but where employees are also respected, supported, trained and developed. Create cultures that encourage accountability without compromising dignity. Your responsibility extends beyond making a profit. You are helping shape Namibia's workforce.

A small business should never mean small standards, and a small job should never mean small commitment.

Your work ethic is your personal brand. Protect it, wherever you work.

**** Lisa Matomola is the Managing Consultant of Hito HR and Training Consultants and IPM Namibia CEO***





Zambezi FMD vaccination coverage exceeds 95% as 53,479 cattle vaccinated

Namibia has vaccinated 53,479 cattle against foot-and-mouth disease (FMD) in the Zambezi Region, achieving more than 95% coverage as authorities continue efforts to contain the outbreak.

Ministry of Agriculture, Fisheries, Water and Land Reform spokesperson Romeo Muyunda said the second round of vaccinations, which began on 9 November 2026, was progressing, with 17,938 cattle vaccinated so far.

Speaking during the government's weekly FMD update on Wednesday, Muyunda said the second round was expected to be completed by the second week of January 2027.

He said no new FMD cases had been reported outside the designated Disease Management Area, with the outbreak remaining confined to the eastern part of the Zambezi Region.

"Following the outbreak, vaccination activities were intensified in the affected area, with two rounds of vaccinations already completed on Kalala Island using FMD vaccines covering serotypes O, SAT 1, SAT 2 and SAT 3. A total of 53,479 cattle have been vaccinated, achieving coverage of over 95%," he said.

Despite the vaccination progress, Muyunda said movement restrictions remained in force in the Disease Management Area, covering the Kabbe South and Kabbe North constituencies.

The movement of cloven-hoofed animals and their products from the restricted area to the rest of the Zambezi Region remains prohibited.

However, the ministry has authorised the slaughter of fully vaccinated cattle for household consumption and social events within the Disease Management Area, provided the meat remains within the

restricted area.

Roadblocks and patrol teams remain deployed to enforce movement restrictions and prevent the spread of the disease.

Outside the Disease Management Area, the ministry has permitted the slaughter of cloven-hoofed animals and fully vaccinated cattle at open markets and local export abattoirs, subject to veterinary requirements and movement permits.

Fully vaccinated cattle originating outside the restricted area may also be quarantined at the Kopano quarantine facility.

"The following activities are permitted in the rest of the Zambezi Region outside the Disease Management Area. Of course, these are subject to applicable veterinary requirements and movement permits where required," Muyunda said.

The ministry has also authorised the movement of fully vaccinated cattle from the rest of Zambezi into the Disease Management Area, while cloven-hoofed animals from other regions may enter Zambezi, excluding the restricted area. Animals from other regions may transit through Zambezi in sealed trucks, while the movement of hides, skins, game trophies and plant materials remains permitted outside the Disease Management Area, subject to veterinary requirements.

The movement of raw meat, raw milk and livestock feed into Zambezi is also permitted, excluding products originating from the // Kharas Region.

Meanwhile, Muyunda said the first round of compulsory FMD vaccinations in the // Kharas Region had been completed, with 8,267 cattle vaccinated across 90 farms since the programme began on 17 October 2026.

The second round commenced on 16 November, alongside post-vaccination monitoring and intensified disease surveillance.

"We have now started with a second round of vaccinations, which started on 16 November. This is ongoing alongside post-vaccination monitoring and intensified surveillance activities that we are undertaking," he said.

Surveillance has also been extended to areas south of the Veterinary Cordon Fence to strengthen early detection and assess the risk of further disease transmission.

In areas north of the B3 road, a second round of surveillance is under way, with 100 establishments inspected and sampled so far.

Private veterinarians have also joined the Directorate of Veterinary Services in supporting the outbreak response.

On livestock exports, Muyunda clarified that the recent shipment of 6,294 cattle, goats and sheep to Mauritius complied with veterinary regulations despite the ongoing FMD outbreaks.

He said the livestock had been purchased before the outbreak was declared in //Kharas and exported between 11 and 14 November 2026.

According to Muyunda, the shipment was authorised under Section 6(b) of Veterinary Public Notification No. 20 of 2026, which allows animals already prepared for export to be shipped, excluding those originating from //Kharas, provided the importing country's veterinary requirements are met.

He stressed that no special exemptions had been granted and that the consignment complied with veterinary health, traceability, movement control, certification and animal welfare requirements.

Muyunda further clarified that livestock exports were not restricted to Mauritius, saying shipments to other international markets could continue where importing countries' veterinary requirements were satisfied and agreements reached between the relevant veterinary authorities.

He urged prospective exporters to obtain the necessary import permits and consult district state veterinary offices before arranging shipments.

The culture beneath the strategy

By Sylvia Uuyumba



> **An organisation's greatest risk may not be the one appearing on its risk register.**

Beyond policies and frameworks, it is the decisions people make, the behaviours organisations reinforce and the risks they are willing to challenge that ultimately shape resilience and trust.

An organisation's greatest risk may not be the one appearing on its risk register. It may be the behaviour everyone notices, but no one feels empowered to challenge.

A manager overrides a control to meet a deadline. An employee spots suspicious activity but chooses not to escalate it. A control exception becomes accepted practice because questioning it is viewed as inconvenient.

Individually, these decisions may seem insignificant. Over time, they become normalised, creating vulnerabilities that no framework was designed to tolerate. This is where risk culture matters.

Strategy sets direction, but culture shapes the decisions people make when plans meet reality. An organisation may have robust governance structures, well-defined controls and comprehensive policies, but if people are reluctant to challenge decisions, escalate concerns or follow established processes, those structures may provide little protection.

In financial services, where trust and confidence are fundamental, risk culture is not simply a governance concept. It is a practical factor influencing how effectively risks are identified, managed and mitigated.

Beyond Compliance

Financial institutions operate in an environment characterised by increasing complexity, evolving regulation and heightened stakeholder expectations.

Namibia's regulatory framework, including the Banking Institutions Act, 2023, the Financial Institutions and Markets Act, 2021, and the supervisory expectations of the Bank of Namibia and NAMFISA, places significant emphasis on sound governance, accountability and effective risk management. Yet compliance alone does not guarantee prudent decision-making. Policies establish expectations, risk appetites define boundaries, and escalation processes clarify responsibilities. Ultimately, people determine whether these mechanisms function as intended.

The Institute of Risk Management's Risk Culture Aspects Model identifies four key themes that influence culture: Tone at the Top, Governance, Competency and Decision-Making. Together, they help explain why organisations with similar structures and controls can experience very different risk outcomes.

A healthy risk culture closes the gap between what an organisation expects and what employees experience in practice.

When Business Priorities Test Culture

Risk culture becomes most visible when competing priorities collide. A new

product launch may create significant revenue opportunities while simultaneously introducing operational, cyber, conduct and customer-related risks. The way these considerations are balanced often reveals more about an organisation's culture than any policy document.

If speed and growth are rewarded while challenge and caution are seen as obstacles, people quickly learn which behaviours are truly valued. Over time, small compromises can become accepted practices, gradually increasing exposure. This is rarely the result of a single poor decision. More often, it reflects an environment where unintended incentives, competing priorities or operational pressures influence behaviour.

A strong risk culture does not discourage risk-taking. Organisations must take risks to innovate, compete and grow. What matters is that risks are understood, challenged and managed responsibly.

What Shapes Everyday Decisions

Risk culture is reflected in how organisations respond when challenges arise, concerns are raised and decisions need to be made under pressure.

Most organisations encourage employees to speak up, question assumptions and escalate issues. The real test comes when someone does. If concerns are dismissed or met with defensiveness, people may become less willing to raise them in future. When different perspectives are welcomed and issues are addressed constructively, risks are more likely to be identified before they escalate.

Culture is shaped by more than policies or awareness campaigns. It is influenced by accountability, incentives, resource allocation, management practices and the behaviours that are recognised and reinforced throughout the organisation.

Middle managers play a critical role in translating organisational expectations into day-to-day decisions. Their response to operational challenges, control breaches and risk concerns often shapes how risk management is experienced in practice.

The Digital and AI Challenge

Technology is changing the risk landscape at an unprecedented pace. Artificial



intelligence, analytics and third-party technology providers create opportunities to improve efficiency, decision-making and customer experience. They also introduce new risks, including cyber threats, data privacy concerns, algorithmic bias and increased reliance on external service providers.

The Bank of Namibia's Guidelines on the Use of Artificial Intelligence in the Banking Sector highlight the importance of appropriate governance and oversight as organisations adopt emerging technologies. However, technology risk cannot be managed through controls alone. Effective governance depends not only on technical safeguards, but also on the quality of decisions and behaviours surrounding them.

Technology may change how organisations operate, but people ultimately determine how responsibly it is used.

From Assessment to Action

Many organisations assess culture through surveys, workshops, governance reviews and behavioural indicators. These methods can provide valuable insights, but measurement alone does not change culture. The real value lies in understanding what drives behaviour and acting on those insights. If employees hesitate to raise concerns, organisations should understand why. If control weaknesses continue to recur, organisations should look beyond individual errors and examine whether operational pressures, unclear responsibilities or inadequate resources are contributing factors.

Too often, warning signs are met with additional policies. Yet the issue is frequently not a lack of rules, but whether people feel able to question decisions, speak openly and take accountability. Frameworks matter, but culture determines whether they work.

Meaningful change requires clear accountability, practical action, ongoing reinforcement and a willingness to address the underlying drivers of behaviour rather than simply treating symptoms.

A Collective Responsibility

Risk culture is not the responsibility of the risk function alone. Boards establish expectations. Executives set priorities. Managers influence day-to-day behaviours. Employees bring those expectations to life through the choices they make every day.

Strategy sets the direction. Regulation establishes expectations. Governance provides oversight. But ultimately, culture shapes what people do when it matters most.

The strength of an organisation's risk culture is revealed not only in the policies it approves or the commitments it makes, but also in how it responds to concerns, manages competing priorities and reinforces the behaviours that support long-term resilience.

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Sylvia Uuyumba is the Group Operational Risk Manager at Capricorn Group and serves on the Namibian Chapter Committee of the Institute of Risk Management South Africa (IRMSA). Her experience spans operational risk management, risk advisory, governance and business transformation. She holds an MCom in Applied Risk Management. She is passionate about helping organisations strengthen resilience, foster sustainable risk-aware cultures and make better decisions in an increasingly complex risk landscape.



Fifth Women in Finance and Insurance Summit set for 24 November

Namibia is set to host the fifth edition of the Namibia Women in Finance and Insurance Summit (NWFIS) on 24 November 2026, bringing together stakeholders from the banking, insurance and investment sectors to discuss women's participation, leadership and economic empowerment in the financial services industry.

The summit, to be held under the theme The Power of SHE-Economy: Women Shaping the Future of Finance and Insurance, will focus on financial inclusion, entrepreneurship, investment, innovation and expanding opportunities for women to occupy leadership and decision-making positions.

A key highlight of this year's summit will be the graduation of 25 women from the NWFIS Mentorship Programme, which supports the professional development of women working in the finance and insurance sectors.

Sisedi Investment Group co-founder Hertha !Gontes said the summit would provide an opportunity to examine how financial institutions could better support women as customers, entrepreneurs, investors and business leaders.

“Decisions made in finance and insurance are felt in the growth of a business, the security of a family and the dignity of retirement. Women’s expertise must carry weight where those decisions are made,” she said.

!Gontes said the financial services industry

The graduation of 25 mentees will form part of the summit's efforts to develop future female leaders through structured mentorship and professional development.

needed to create more opportunities for women to participate in investment and business decision-making.

"Having spent the past seven years building Sisedi Investment Group, I understand the work involved in earning trust and establishing a sustainable financial business. That experience has strengthened my belief that capable women deserve a fair opportunity to demonstrate their expertise and lead," she said.

She said the summit should result in practical commitments from financial institutions to strengthen women's participation in the sector.

"My hope is that the summit leads to clear commitments that institutions are prepared to act on, with progress we can see and measure," !Gontes said.

Meanwhile, NWFIS organising committee representative Almarie Bartsch said the fifth edition would build on the summit's efforts over the past five years to promote mentorship, leadership development and greater representation of women in financial services.

"The SHE-Economy is no longer an emerging concept; it is a powerful economic force that is reshaping industries globally. Through NWFIS 2026, we want to spotlight the contribution of women across the financial and insurance sectors, showcase success stories, and create a platform for solutions that will drive greater inclusion, leadership and sustainable growth," Bartsch said.

She said the summit would also provide a platform for industry stakeholders to examine barriers affecting women's advancement and identify opportunities for greater participation in financial decision-making.

The graduation of 25 mentees will form part of the summit's efforts to develop future female leaders through structured mentorship and professional development.

Established five years ago, NWFIS has grown into an industry platform bringing together women professionals, business leaders and financial institutions to exchange knowledge, strengthen networks and promote career advancement.

The 2026 summit is being hosted by Namibia Women in Insurance and Finance (NAMWIFI), in collaboration with the Africa Insurance Women Association (AIWA) and the Namibia National Reinsurance Corporation (NamibRe).

The event is supported by several financial institutions and industry partners, including Bank Windhoek, Hollard, Old Mutual, Standard Bank, Santam, Liberty Life, Ashburton, NEM Insurance, OmanRe, TanRe and Sisedi.

Organisers said this year's discussions would focus on translating women's growing economic influence into greater leadership representation, investment opportunities and participation in Namibia's financial services sector.

We are digitising. Are we innovating?

By Zaapi Zee Mungendje



A new app is launched. A service moves online. A process is automated. Artificial intelligence enters the strategy.

Almost immediately, the language of innovation follows. There is nothing wrong with this.

Technology is indeed transforming how organisations operate, serve customers and make decisions, and Namibia should be embracing that change.

The question, however, is whether we have started using technology itself as evidence that innovation has taken place.

Are we innovating, or are we simply digitising what we already do?

The distinction matters because technology can change the tool without changing the thinking behind it.

A six-step paper process can become a six-step online process. A form can move from a counter to a portal.

A manual approval can become an electronic approval. The experience may become faster and more convenient, which is valuable, while the underlying process remains fundamentally unchanged. This is where innovation asks a more uncomfortable question:

> **When innovation is discussed today, technology has become such an obvious answer that we can jump to the solution before spending enough time interrogating the problem.**

If we were designing this service, product or process from scratch today, would we design it this way at all?

That question shifts the conversation from technology to thinking. Real innovation requires us to challenge assumptions, question familiar processes and deliberately consider alternatives rather than automatically improving what already exists. This is where Daniel Kahneman's Thinking, Fast and Slow





offers an interesting lens.

Kahneman distinguishes between the fast, intuitive thinking we rely on instinctively and the slower, more deliberate thinking required when a problem deserves deeper examination.

Organisations can fall into a similar trap. When innovation is discussed today, technology has become such an obvious answer that we can jump to the solution before spending enough time interrogating the problem.

We ask which system to procure before asking whether the process itself still makes sense. We discuss automation before questioning why a particular step exists.

We explore artificial intelligence before deciding what customer or organisational problem we genuinely want it to solve.

In doing so, we risk modernising the solution while leaving the original thinking untouched. This becomes particularly important in established organisations, where processes often carry years of history, controls, reporting requirements and institutional habits.

Technology can bring enormous improvements, yet it can also make an old way of working look new.

We introduce a platform, yet retain every approval layer. We automate a process, yet preserve every historical step. We create a digital channel, yet keep the same internal logic that frustrated the customer in the first place. The result is digitisation without innovation.

Technology should therefore enter the conversation after we understand the problem we are trying to solve, the experience we want to create and the assumptions we are prepared to challenge.

Sometimes the answer will indeed be an app, automation, AI or a new digital platform. At other times, the most innovative solution may simply be removing a step, simplifying a rule, redesigning a service or changing the business model altogether.

Perhaps the better question for leadership is therefore not "What technology should we adopt?" but rather "What problem are we trying to solve differently?"

Technology can enable innovation. It can accelerate it, scale it and make previously impossible ideas possible.

It should not define it; otherwise, we may simply become very efficient at using tomorrow's technology to do yesterday's work.

Zaapi Zee Mungendje is a strategy and business professional with executive education in Disruptive Strategy, Business Strategy and Strategy Execution through Harvard Business School. She writes about strategy, innovation and organisational execution.