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THE

BRIEF

News Worth Knowing



Women surpass men in access to financial services in Namibia

FRIDAY 16 OCTOBER 2026

MAIN STORY



Women surpass men in access to financial services in Namibia

More women than men in Namibia are financially included, placing the country ahead of several African economies where women continue to face greater barriers to accessing and using banking services.

Christine Waita, Manager of Data and Compliance at the Kenya Bankers

Crucial Dates

- Bank of Namibia Monetary Policy announcement dates:
 - * 29 October 2026
 - * 10 December 2026

Association, said Namibia stood out because women had overtaken men in financial inclusion, reversing a trend commonly observed across the continent.

Speaking at the 3rd Africa Credit and Risk Reporting Conference in Windhoek, Waita said the development showed that Namibia had made progress in expanding women's participation in the financial system.

"We have a lot to learn from Namibia about how they achieved this, because it is a very unique case," Waita said.

Financial inclusion refers to people's ability to access and use financial services such as bank accounts, savings products, loans and insurance.

Namibia's performance means women are ahead of men on the financial inclusion measure discussed at the conference, although Waita did not provide the country's exact figures.

She said the situation differed from countries such as Kenya and Rwanda, where men continued to use bank accounts at higher rates than women.

According to Waita, the gender gap in bank account usage stood at approximately 12 percentage points in Kenya and 10 percentage points in Rwanda, compared with around three percentage points globally.

"Next, when you look at financial depth, here I am using the usage of bank accounts as the proxy, the story is the same: women are left behind. The gap ranges from about 3 percentage points in the world index to 12 points in Kenya, 10 in Rwanda, and so on. But again, Namibia seems to be ahead," she said.

However, Waita warned that having access

to financial services did not necessarily mean women were financially secure.

She said women across several African countries continued to struggle with saving money, accessing credit and building emergency funds to cover unexpected expenses.

"When you look deeper into financial inclusion, not just access but savings, the story repeats itself. Financial health is about how individuals save and manage shocks," she said.

Waita explained that men in several African economies were generally better positioned to save money and cope with financial emergencies because they were more likely to have savings available.

She also raised concerns about the difficulties faced by women-owned small businesses in obtaining financing, saying limited access to credit affected their ability to expand and create economic opportunities.

Waita urged financial institutions to collect more detailed information on how men and women use financial services to identify areas where customers remained underserved.

She said Namibia's progress could provide lessons for other African countries seeking to improve women's access to banking and other financial products.

However, she stressed that financial inclusion should be measured beyond the number of people with bank accounts.

Waita said the real test was whether access to financial services helped people save more, obtain financing, manage unexpected expenses and improve their living standards.

short-term loans or credit cards to meet their obligations.

“If you have been paid for a long time, you get used to it and you budget for the money before the money even comes in. So, if it does not come when you expect it, it is really frustrating,” she said.

Kauhondamwa said companies should establish transparent compensation policies, communicate payroll deductions clearly and ensure that agreed payments were made on time.

She also criticised inconsistent performance targets and unclear bonus eligibility requirements, saying such practices created uncertainty for employees who depended on additional earnings to meet financial commitments.

Beyond salaries, Kauhondamwa called for stronger employee benefits, including medical aid, group life insurance, income protection and retirement savings arrangements.

She said employers needed to assess whether existing benefits were affordable and adequately protected workers, particularly lower-income employees who might struggle to pay for comprehensive medical cover.

Inadequate medical benefits, she warned, could expose workers to unexpected healthcare expenses and additional financial pressure.

Kauhondamwa also raised concerns about employees reaching retirement without sufficient savings, urging companies to strengthen

retirement planning and provide workers with guidance on managing their long-term financial security.

She said employers should encourage participation in pension schemes and help employees understand the financial implications of retirement decisions.

The portfolio manager further called on human resources departments to pay closer attention to employees who repeatedly requested salary advances, saying such requests could indicate deeper financial difficulties.

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She said workers might be struggling with debt, medical expenses or family obligations, requiring employers to understand the underlying causes rather than simply processing or rejecting requests.

Kauhondamwa also cautioned against workplace financial education programmes that exposed financially vulnerable employees to unsuitable financial products.

“You need to make sure that in your attempt to build capacity, you are also asking who you invite, so that you do not end up leaving your workforce worse off,” she said.

She urged employers to provide independent financial education covering budgeting, debt management, savings and employee benefits, while ensuring that advice was relevant to workers’ financial

circumstances.

However, she stressed that financial education alone would not resolve employees’ financial difficulties if companies continued to operate unreliable payroll systems or maintained inadequate compensation practices. Kauhondamwa said employers should regularly review internal processes and employee feedback to determine whether workplace policies were contributing to financial stress.

“If you realise that the salaries are always delayed and you figure out there are errors in the processes, or there are delays, are you actually checking with the finance team to make sure that the payment process is smooth and efficient for everyone?” she asked. She said financial wellness should ultimately

be measured by employees’ ability to manage their finances, absorb unexpected expenses and make financial decisions without being forced into additional debt.

“Financial wellness is more than just income. It is about how much control you have over your finances, how resilient you are to absorb those shocks when they come, how you are progressing towards achieving your goals, and having that freedom of choice,” Kauhondamwa said.

She maintained that employers needed to address the financial pressures created by their own remuneration policies, payroll systems and employee benefits rather than placing responsibility for financial wellness entirely on workers.

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Namibia's FMD missing viral jigsaw

By Berit Platt

The local outbreak of Foot and mouth disease in Namibia remains not only an emergency but a viral jigsaw.

The current reports of SAT1 serotype identify another piece but doesn't really complete the puzzle.

The virus itself is a very small non-enveloped RNA virus belonging to the genus Aphthovirus.

The outer shell known as the capsid is the main target for these neutralizing antibodies and contains the genome. The virus has a central challenge. Its polymerase lacks proofreading and is error prone.

This mechanism is what those copying errors can change and creates difficulty for vaccine protection. A few mutations alter capsid sites recognized by antibodies; many do not.

This is not to say that genetic change can automatically mean vaccine escape.

The term used as "FMD" is a general board term. We need to remember that FMD virus exists as seven recognized serotypes with no sure cross protection between them. The name SAT 1 belongs to the SAT serotypes historically associated with sub-Saharan Africa.

We also know that African buffalo remain



“

The highlight on distinction between a broad serotype label and the finer identity of the virus matters.

a natural reservoir for this virus. These genetic groupings help reconstruct the virus relationship and connect geographical history.

The highlight on distinction between a broad serotype label and the finer identity of the virus matters. This is especially when the country grapples to try and find answers to transmission chains.

Even if labelled SAT 1 that doesn't mean two identical outbreaks are the same identical virus strains. In simpler terms one can think of it as helping us know the individual. It does not tell us finer details like their fingerprints.

These genetic puzzle pieces are needed to sequence the virus lineage and help connect or distinguish outbreaks.

Regional outbreaks have happened across the border to our neighboring countries. The FMD SAT1 serotype circulation has had an explosive 2026 within SADC. Namibia

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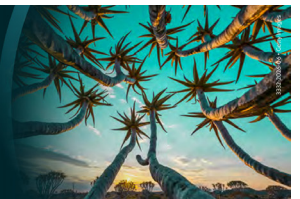
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southern zone was indeed an anomaly to hold its status of disease free for so such a long period. The exposure one thus asks was a foreseeable risk.

Earlier in the year awareness and readiness was created to brace for the viral storm. However, was the “only a matter of time” approach an explanation or challenge to our preparedness?

The current focus on restrictions, new fencing zones and efforts is commendable, but do they really help solve the puzzle. Yes, transmission is interrupted and essential time is bought, however they ultimately answer different questions.

We currently only focus on where the

virus is going but essentially should ask as well what virus’ we are confronting. This is the essential difference and why viral sequencing is important.

Vaccine matching then answers which vaccines are available and can this vaccine offer adequate protection. This empowers not only veterinarians but also those directly affected being the farmers.

To know is to measure according to farmers, so why stop only at cattle genetics and apply that same logic to viruses threatening herds.

FMD is not considered a public-health risk. This is one of the most frequent asked questions by the public. Who of us

would knowingly eat meat from a visibly sick animal? Many people would hesitate. That intuitive hesitation does not prove a human infection risk. It just shows why public reassurance must distinguish between human health, animal health and food-chain acceptability.

This is also exactly where FMD virus interlinks and sits at the table.

Namibia needs to prepare its biosecurity for a new age. As pathogens are constantly evolving and the global world more connected, so too our preparedness. Understanding these threats are the basis to our wellbeing and would argue our sovereignty.

****Dr. BD Platt is a Clinical Virologist Reg. MBCHB MMED at Stellenbosch University***



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Namibia moves closer to regulating construction industry

Namibia is moving closer to introducing legislation to regulate its construction industry, with the long-delayed Construction Industries Bill nearing submission to the Cabinet Committee on Legislation after nearly two decades of consultations and delays.

Minister of Works and Transport Veikko Nekundi said the proposed legislation was approaching the final stages of internal processing, paving the way for the establishment of a regulatory framework aimed at strengthening oversight, improving construction standards and increasing the participation of local contractors in major infrastructure projects.

“The Construction Industries Bill is nearing the end of the internal process and will soon be submitted to the Cabinet Committee on Legislation. The delay has been caused by the complexity of the construction industry and the need for continued consultations with stakeholders to ensure that the legislation adequately addresses the industry’s challenges,” Nekundi said.

The proposed legislation seeks to establish a National Construction Council responsible for regulating the industry, registering contractors and standardising construction

practices.

The bill has been under discussion for nearly 20 years, with the Construction Industries Federation of Namibia (CIF) advocating for dedicated construction sector legislation since 2006.

An earlier version of the bill was tabled in Parliament around 2010 but was referred back for further work, delaying the introduction of a dedicated regulatory framework for the industry.

The proposed law has faced concerns over registration fees, annual levies and its potential impact on informal and traditional builders. Industry stakeholders have also called for stronger oversight of construction activities, improved industry standards and greater participation by Namibian-owned contractors in public infrastructure projects.

Nekundi said the government was also advancing measures to address barriers preventing local construction companies from competing effectively for major contracts.

He confirmed that the Local Contractors Development Programme had been finalised and would be submitted to the relevant Cabinet committee for consideration.

The programme is intended to address

challenges facing Namibian contractors, including limited project experience, high equipment costs, shortages of qualified personnel and procurement requirements that include a 10% guarantee.

“The Local Contractors Development Programme is intended to address these challenges and improve the capacity of Namibian contractors to compete for and participate in major projects,” Nekundi said.

The minister also raised concerns about joint venture arrangements in which Namibian contractors are included in successful bids but have limited involvement

in the actual execution of construction work.

He said such arrangements prevented local companies from gaining the practical experience and technical expertise needed to undertake major projects independently.

“Our intention is to ensure that local contractors do not merely appear as partners on paper, but are actively involved in project implementation and gain the experience and capacity needed to participate independently in the construction industry,” Nekundi said.

He said the government wanted local contractors to benefit meaningfully from partnerships through active project participation and capacity development rather than serving only as nominal partners.

The proposed development programme is expected to complement the Construction Industries Bill by addressing financial, technical and operational constraints affecting local companies.

Nekundi said the two initiatives were intended to strengthen the construction industry while improving opportunities for Namibian contractors to participate in major infrastructure development.

However, the Construction Industries Bill must still undergo Cabinet consideration before being introduced in Parliament, where it will be subject to the legislative approval process.

The minister did not provide a specific timeline for the bill's introduction in Parliament or the implementation of the Local Contractors Development Programme.



REQUEST FOR PROPOSALS

APPOINTMENT OF A FUND VALUATOR

Renaissance Health Medical Aid Fund hereby invites suitably qualified and independent persons or firms to submit proposals for appointment as Valuator in accordance with the Financial Institutions and Markets Act, 2021 (FIMA) and the applicable NAMFISA Standards, including Standard No. PRE.S.1.1.

PURPOSE OF THE APPOINTMENT

The appointed Valuator will be responsible for providing the independent valuation, review and professional opinions required under the regulatory framework. This includes the independent assessment and verification of the Fund's financial, actuarial and solvency position, and any additional statutory reporting required by NAMFISA.

MINIMUM ELIGIBILITY REQUIREMENTS

Applicants must:

- Meet the eligibility criteria for a valuator under Standard No. PRE.S.1.1 and be eligible for approval by NAMFISA.
- Be fit and proper, and satisfy all statutory independence requirements.
- Demonstrate appropriate training, knowledge and experience within the Namibian financial services sector, specifically in medical aid/healthcare funding.
- Possess a minimum of five years' relevant

experience working with a similar financial institution/intermediary or with an appointed valuator as contemplated in PRE.S.1.1.

- Disclose all actual, potential or perceived conflicts of interest, and demonstrate sufficient professional capacity to undertake the assignment.

PROPOSAL SUBMISSION REQUIREMENTS

Proposals must include, at minimum:

- Company/individual profile and relevant experience.
- Qualifications, professional memberships and CVs of key personnel.
- Technical approach and methodology for the valuation and statutory reporting.
- Evidence of fit and proper standing, independence and conflict of interest disclosures.
- References and proposed turnaround times.
- A detailed financial proposal covering:
 - o annual/statutory valuation work;
 - o attendance at Board/Committee meetings;
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Renaissance Health Medical Aid Fund reserves the right not to make an appointment, to request clarification or additional information, and to engage shortlisted bidders before a final recommendation is made. The successful appointment remains subject to NAMFISA's approval requirements.



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El Niño, FMD threaten to drive up Namibia's food prices in 2027

Namibia faces rising food prices in 2027 as persistent El Niño conditions and the recent foot-and-mouth disease (FMD) outbreak threaten agricultural production and livestock supply, potentially adding to inflationary pressures already driven by high fuel and transport costs.

Standard Bank Namibia's Group Economist, Helena Mboti, said the combination of adverse weather conditions and livestock disease could reverse the recent moderation in food inflation, placing additional pressure on household spending and the broader economy.

In her September 2026 Consumer Price Index (CPI) review, Mboti warned that El Niño conditions were expected to persist into early 2027, increasing the risk of reduced agricultural output and higher food prices across the region.

She said the World Meteorological Organization had assigned a near-certain probability to the persistence of El Niño conditions into early 2027, with further strengthening expected before the end of 2026.

Mboti said the anticipated weather conditions could negatively affect crop production, while the recent FMD outbreak presented additional risks to meat prices.

The outbreak, confirmed on 23 September and affecting approximately 29,000 animals according to the report, is expected to place further upward pressure on food prices.

Food and non-alcoholic beverages inflation remained at 4.0% in September, unchanged from August and below the 4.9% recorded during the corresponding period in 2025.

However, Mboti said the relatively stable



food inflation rate masked emerging price pressures in several categories, particularly vegetables, milk, cheese and eggs.

The moderation in food inflation has largely been supported by slower price increases in fish and meat products, but Standard Bank expects the trend to come under pressure as adverse weather conditions and livestock disease affect agricultural supply.

Mboti said food inflation risks were now shifting towards renewed price increases, with the effects potentially becoming more

pronounced in the coming quarters.

She further warned that prolonged drought conditions could affect electricity generation at the Ruacana hydropower station, increasing Namibia's reliance on imported electricity and potentially pushing electricity tariffs higher.

The anticipated food price pressures come as Namibia's headline inflation accelerated to 5.4% in September from 5.0% in August and 3.5% in September last year.

Transport remained the largest contributor to inflation, with annual price increases in the sector reaching 14.9% in September, compared with 13.2% in August and 1.3% a

year earlier.

The increase was largely driven by a 30.4% year-on-year rise in petrol and diesel prices, which pushed inflation in the operation of personal transport equipment to 20.1%.

Mboti said higher fuel and freight costs were expected to generate further inflationary pressures across supply chains, contributing to broader increases in the prices of goods.

Goods inflation accelerated to 5.8% in September, while services inflation remained relatively unchanged at 4.7%.

Global oil prices traded above US\$100 per barrel for approximately 24 trading days in September, with Standard Bank expecting prices to remain elevated and average above US\$90 per barrel.

The bank forecasts Namibia's headline inflation to average above 4.35% in 2026 before increasing to approximately 5.2% in 2027, supported by persistently high oil prices and rising food inflation.

Mboti said food-related inflationary pressures could begin easing during the second quarter of 2027, provided climatic conditions improve.

Transport inflation is also expected to moderate during the second half of 2027 as the impact of the sharp price increases recorded in 2026 begins to ease, provided global oil prices stabilise.

However, she warned that the combined risks from El Niño, FMD, electricity supply constraints and elevated global oil prices meant Namibia's inflation outlook remained vulnerable to further increases.

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Betting on yourself. Resilience, reinvention, and building through the rejection in entrepreneurship.

By Loide Nantinda

As the calendar pages turn and the year winds down, many entrepreneurs, creatives, and independent builders find themselves standing at a deeply familiar and exhausting crossroads.

You have poured your time, sleepless nights, emotional capital, and financial resources into a project you deeply believe in, one that has garnered genuine public interest, proven market demand, and perhaps even resonated across international borders.

Yet, despite the undeniable momentum and the visible impact it has made on your audience, it sits uncommissioned, unfunded, and overlooked by traditional gatekeepers and institutional investors.

If this heavy reality describes your season right now, take a deep breath. You are not failing, you are navigating one of the most grueling, yet deeply formative trials of the entrepreneurial journey.

Before anyone else writes a check, signs a contract, or validates your vision, you must be the primary investor in your own potential. Waiting around for external validation, corporate sponsorship, or a lucky break from conventional institutions is a slow form of professional stagnation.

When institutional funding stalls or doors persistently close, true resilience requires a radical shift in strategy. You must commit to doing whatever it takes within your lawful power to generate the income, capital, and resources your passion project requires to



“

When institutional funding stalls or doors persistently close, true resilience requires a radical shift in strategy.

stay alive.

Whether that means bootstrapping through parallel revenue streams, taking on high intensity consulting gigs, or temporarily pivoting your operations to fund your core vision, you cannot afford to stop moving. Keep working, keep learning, and keep aggressively expanding your network. The gritty hustle required to self fund builds an operational discipline, financial prudence, and mental toughness that easy venture capital can rarely buy.

At the same time, it is vital to step back and honestly evaluate the ecosystem you are trying to scale within. Sometimes, the bottleneck holding your enterprise back is not the quality of your idea, the strength of your execution, or the merit of your work, it is simply the environment.

Markets have distinct appetites, infrastructural limitations, bureaucratic bottlenecks, and cultural ceilings. If local or regional structures consistently fail to match the sheer ambition, innovation, and scale of your enterprise, recognize that geography

and environment heavily dictate potential.

True business resilience sometimes requires making the bold, uncomfortable calculation to look beyond borders, explore new geographic markets, or position yourself in an ecosystem where your visionary ideas are met with the infrastructure, capital, and cultural receptivity they deserve.

Yet, perhaps the hardest obstacle to overcome is not the lack of funding, the closed doors, or the restrictive environment, it is the voice inside our own head. As high achieving builders and creators, we are notoriously hard on ourselves.

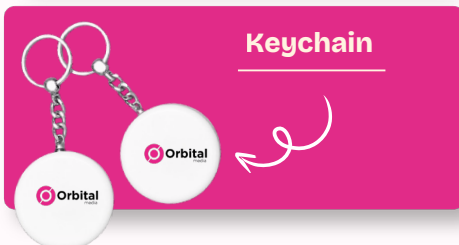
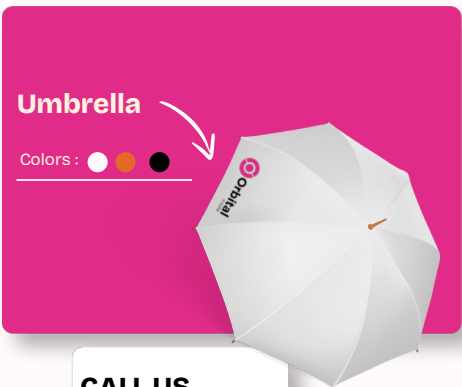
We tend to measure our entire year's worth by what remains not built, funded, or pending approval as December approaches, completely discounting the sheer magnitude of what we have survived, managed, and executed against all odds. We forget to look at the ground we have already conquered.

The honest truth is that you are doing so

much better than you give yourself credit for. The projects that didn't get funded taught you sharp financial acumen and resourcefulness, the doors that closed forced you to build unconventional backdoor channels and direct to audience models.

The public response proved definitively that your market exists and hungers for what you offer. You have gained invaluable industry experience, strategic wisdom, and psychological fortitude that no boardroom, incubator, or business school could ever teach you. As you look toward the next chapter, remember that building something meaningful is never a straight line. Keep building, keep betting on yourself first, and refuse to let temporary rejection define your long term destination.

The breakthrough is rarely a sudden stroke of random luck, it is almost always the cumulative, unstoppable weight of a founder who simply refused to give up.



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Calls mount for minimum wage violators to be barred from government tenders

Companies that fail to pay Namibia's national minimum wage should be disqualified from government tenders, with labour experts warning that weak enforcement allows non-compliant employers to benefit from public contracts while underpaying workers.

Public policy analyst Marius Kudumo and labour relations expert Herbert Jauch have called on the government to make compliance with minimum wage legislation a mandatory requirement for companies seeking public contracts.

Speaking at the Institute of People Management (IPM) Namibia's 2026 Annual Conference, Kudumo said

employers who could afford to pay the prescribed minimum wage were among those failing to comply with the law.

"The most offenders of not meeting the minimum wage are the middle class. It is not the people that cannot afford," Kudumo said.

He questioned why companies that failed to meet their legal wage obligations should continue qualifying for government tenders, arguing that public procurement should be used to enforce compliance with labour legislation.

Kudumo said stronger monitoring and enforcement mechanisms were necessary to ensure that employers paid workers the

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prescribed minimum wage.

He also called for regular reviews of the minimum wage and adequate notice before adjustments were implemented, allowing businesses sufficient time to prepare.

Jauch backed the proposal to exclude non-compliant companies from government procurement, saying employers who violated minimum wage requirements should face consequences beyond existing enforcement measures.

“We need to take a legal instrument step, if you don’t pay that, you’re out of the process. You should be out of the country,” Jauch said.

He argued that allowing companies that underpaid workers to compete for government contracts disadvantaged businesses that complied with labour laws.

Jauch said minimum wage enforcement should be treated as a worker protection issue rather than solely a cost consideration for employers.

He warned that workers earning below what was required to meet basic household needs faced financial pressure that affected their families and overall well-being.

“When you pay below what people need to meet basic needs, they are constantly preoccupied with how to deal

with that pressure, all kinds of stress relating to the stress of not having enough money to meet your basic needs to send your kids to school,” he said.

Meanwhile, Employment Equity Commission review panel chairperson and commissioner Libonina Rosco Nawa said minimum wage implementation required better planning and consultation to allow employers to adjust their operations and budgets.

Nawa cited a reported compliance rate of approximately 92% in the commerce sector, although some employers had applied for exemptions.

He said future minimum wage adjustments should be introduced through a more structured process, with adequate preparation periods and engagement with affected businesses.

The calls were made during discussions at the IPM Namibia conference on strengthening labour law compliance and ensuring that minimum wage requirements were effectively enforced.

Kudumo and Jauch maintained that linking government tender eligibility to minimum wage compliance would strengthen accountability and prevent companies that violated labour laws from benefiting from public funds.

IPM Namibia Annual Conference 2026 – Day 2



In a world of texts and emails, who is still talking?

By Ndataala Angola

A common saying holds that most people fear public speaking more than death. It sounds like an exaggeration, but anyone who has stood in front of a crowded room, felt their heart pound and blanked on their own name will tell you the panic is real.

This October, Tarentaal Toastmasters Club turns 30. For three decades in Windhoek, our club, part of Toastmasters International, a worldwide organisation devoted to communication and leadership, has been a safe place to practise the art of public speaking. In that time, we have watched shy students become confident leaders, and quiet introverts keep entire audiences engaged.

Why does public speaking matter so much today?

More and more of our communication happens through text messages, emails, social media comments and online chatrooms. In that world, clear spoken communication is rare, and it stands out.

For young Namibians entering the workforce, it is often what sets one candidate apart from another, whether in a job interview or a first presentation to a new team.

You can have the best idea in the room, but if you cannot pitch it clearly or show a decision-maker why it matters, it stays on your notepad.

Nor is eloquence reserved for the corporate ladder. An uncle or aunt giving a toast at a family wedding, a community member raising a concern at a local



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committee meeting, a retiree sharing decades of wisdom: each benefits from being able to say what they mean with clarity and confidence.

How a meeting works

The biggest secret of public speaking is that nobody is born a polished speaker. It is a skill that can be trained, not a gift handed out at birth. At Tarentaal Toastmasters, we break speechmaking into practical, everyday building blocks.

We learn to structure a story so it holds attention, to let our body language look natural instead of rigid, and to steady our breathing when nerves strike.

Every meeting also includes a segment called Table Topics, where a member or guest is handed a subject with no warning and asked to speak on it for two minutes. It is uncomfortable at first, but it teaches you to think on your feet, which is exactly what a surprise question in a job interview or a boardroom demands.

Feedback is just as important. After each prepared speech, an evaluator shares what worked and what could be better, always with encouragement.

Because everyone in the room is also learning, nobody is judged for stumbling.

The biggest secret of public speaking is that nobody is born a polished speaker.

Members often tell us that this honest and kind feedback helped them improve faster than years of practising alone.

Our best-known tool, and a humbling one, is the Ah-Counter. In everyday conversation, our brains reach for filler words while searching for the next thought. Those “uums,” “ers,” “you knows” and “likes” clutter our message and weaken our authority.

At our meetings, someone tracks these hesitation sounds and reports on them, so the speaker can work on them in future

speeches.

The remedy is simple: learn to embrace the pause. Replacing a vocalised “uum” with a moment of silence makes you sound composed and in control.

Public speaking is about connecting with the people in front of you and being honest with them. Finding your voice only requires that you stand up and speak – not perfection.

*** Ndataala Angula, Tarentaal
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Namibian banks, financial institutions to face monthly credit data quality assessments

Banks and other financial institutions in Namibia will now have the quality of their credit information assessed monthly under a new scoring system introduced by Creditinfo Bureau Namibia to improve reporting accuracy, reduce errors and strengthen lending decisions.

Creditinfo Bureau Namibia Executive Director Karin Jansen van Vuuren said the Data Quality Index (DQI) would measure and compare the quality of credit information submitted by financial institutions, allowing weaknesses in reporting practices to be identified and addressed before they affect consumers.

Speaking at the 3rd Africa Credit and Risk Reporting Conference, Jansen van Vuuren said the index would establish a common standard for assessing credit data quality across the financial sector, with institutions

evaluated against 30 measurable variables.

“The Data Quality Index (DQI) aims to turn data quality into something we can measure and compare across the market. Every credit score, every lending decision and every report we produce is only as good as the data behind it,” she said.

The index will assess financial institutions against three key measures: completeness, consistency and timeliness.

These will determine whether institutions submit all required credit information, whether the records are accurate and logically consistent, and whether submissions are made within the required reporting periods.

Jansen van Vuuren said each institution would receive a monthly scorecard reflecting its performance, changes in its data quality score and areas requiring

improvement.

The assessments will also establish performance benchmarks, allowing Creditinfo to monitor whether institutions are improving the accuracy and reliability of their credit reporting over time.

She said the system was introduced in response to challenges associated with inaccurate or incomplete credit records, which are often identified only after consumers lodge complaints or dispute information contained in their credit reports.

“The problem is that we usually identify data problems too late. They emerge through a dispute, a consumer query or an escalation. By then, unfortunately, the damage has already been done, and we are left fixing the problem one record at a time,” she said.

The index will also identify inconsistencies in credit records, including accounts reported as being in good standing despite outstanding payments, which could indicate reporting errors or potential fraud.

Jansen van Vuuren said the monthly assessments would shift the focus from correcting individual errors after they occur to monitoring and improving the overall quality of information submitted by financial institutions.

“We move from fixing problems to managing data

quality. Every major data provider receives a baseline against which its performance can be assessed. This means that discussions about service, oversight and regulation can be based on objective evidence rather than general assumptions,” she said.

She said the scoring system would also strengthen accountability by providing measurable evidence of how well institutions comply with credit reporting standards.

As part of the initiative, Creditinfo recognised financial institutions that demonstrated strong data quality performance.

Bank Windhoek ranked first in the banking category, followed by WesBank in second place and Letshego Bank in third.

In the microfinance category, M Trading secured first place, followed by Leofin Group in second position and Old Mutual in third.

Jansen van Vuuren said improving credit data quality was essential to ensuring that lenders relied on accurate information when assessing borrowers' creditworthiness and repayment histories.

She said the index would help reduce consumer disputes, improve the reliability of credit assessments and strengthen confidence in Namibia's credit reporting system.



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Namibia, Angola move to boost trade as border agreement nears signing



Namibia and Angola are moving to increase cross-border trade and investment, with plans to sign an agreement establishing a one-stop border post at Oshikango–Santa Clara on 19 October 2026, as both countries seek to address low bilateral trade volumes.

Namibia's Executive Director in the Ministry of International Relations and Trade, Ambassador Jerobeam Shaanika, said trade between the two countries remained below its potential despite their shared border, longstanding political relations and extensive movement of people. Speaking at the Senior Officials Meeting of the Angola–Namibia Bi-National Commission in Luanda on Thursday, Shaanika called for stronger economic cooperation, improved transport and logistics infrastructure, and the removal of barriers restricting trade.

“One area that requires our particular and urgent attention is trade and economic cooperation. It is difficult to reconcile the relatively low levels of trade between our two countries with our geographical proximity, our longstanding political relations, and the extensive people-to-people exchanges that take place daily along our common border,” Shaanika said.

He said the planned one-stop border post at Oshikango–Santa Clara would help simplify customs and immigration procedures, reduce administrative delays and improve the movement of goods and people between the two countries.

The agreement is expected to be signed during the presidential summit scheduled for 19 October 2026, when the two countries will hold the inaugural session of their Bi-National Commission.

Shaanika also welcomed Angola's

accession to the Southern African Development Community (SADC) Protocol on Trade and its ongoing transition into the SADC Free Trade Area.

He said the implementation of Angola's tariff offer under the regional trade framework could create additional opportunities for businesses and improve trade flows between the two countries.

The ambassador further called for progress on a proposed agreement governing trade in livestock and livestock products, which remains outstanding under the Bi-National Commission.

He said the agreement could expand market access for livestock producers and businesses operating along the agricultural value chain.

"There is, however, another important draft agreement that deserves our focused attention: the Agreement on Trade in Livestock and Livestock Products. This agreement remains outstanding on the agenda of our Bi-National Commission, yet it has the potential to provide further impetus to our trade relations, particularly by opening additional opportunities for producers and businesses operating in the livestock value chain," Shaanika said.

Beyond trade, Namibia and Angola are pursuing several joint infrastructure projects aimed at strengthening energy security, water supply and regional

connectivity.

These include the Baynes Hydropower Project, the Angola–Namibia Interconnector and the installation of permanent pump stations at Calueque.

The Calueque pump stations are expected to be commissioned in December 2026 and are intended to help address water shortages in northern Namibia.

Shaanika said the implementation of these projects was critical to strengthening economic cooperation and improving infrastructure supporting businesses and communities in both countries.

He urged officials to accelerate outstanding agreements and ensure that commitments made under the bilateral cooperation framework resulted in practical economic benefits.

The inaugural Angola–Namibia Bi-National Commission is expected to be co-chaired by the two countries' heads of state on 19 October 2026.

Shaanika said the success of the partnership would depend on translating agreements into projects that create employment, improve livelihoods and expand trade and investment opportunities.

He maintained that stronger implementation of trade agreements and infrastructure projects would be necessary to unlock the economic potential of the two neighbouring countries.

The banner is a light blue-grey rectangle with a background of faint, stylized icons representing various fields like science, technology, and business. In the center is a large black and white QR code. To the left of the QR code is a blue circular icon with a white bar chart and the letters 'NB'. Below this icon is the word 'Business' in a light blue font. To the right of the QR code is a blue circular icon with a white speech bubble and the letters 'NB'. Below this icon is the word 'Finance' in a light blue font. A curved blue line connects the 'Business' and 'Finance' icons. Below the QR code, the text 'for Daily Namibian News' is written in a light blue font, with a small blue circular icon containing a white speech bubble to its left. On the far left, the text 'SCAN HERE' is written in a bold, light blue font. Below it are four social media icons (Facebook, LinkedIn, Twitter, and Instagram) with their respective handles: @thebrieflive, @thebrieflive, @TheBriefLive, and @thebrieflive. Below the social media icons is a red Adobe PDF icon with the text 'Daily PDF version sent via email'. On the far right, the text 'THE BRIEF' is written in a bold, light blue font, with 'News Worth Knowing' in a smaller, lighter blue font below it. Below this text is the text 'TO FOLLOW OUR WHATSAPP CHANNEL' in a bold, light blue font.

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