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Have more than
you show, speak less
than you know

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THE

BRIEF

News Worth Knowing



**Namibians take out N\$1.1bn in
microlender loans in three months**

FRIDAY 02 OCTOBER 2026

MAIN STORY



Namibians take out N\$1.1bn in microlender loans in three months

Namibians took out N\$1.1 billion in loans from microlenders during the second quarter of 2026, representing a 15.1% increase from the previous quarter as both term and payday lending increased.

According to the Namibia Financial Institutions Supervisory Authority's

Crucial Dates

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

(NAMFISA) Statistical Bulletin for the second quarter of 2026, the increase in lending was accompanied by higher average loan values across both categories.

The average term loan increased 13.1% quarter-on-quarter to N\$28,973, while the average payday loan rose 7.4% to N\$4,329.

Despite the quarterly increase, total loan disbursements were 29.4% lower than in the corresponding quarter of 2025, largely due to a 63.5% year-on-year decline in term-loan disbursements.

Payday lending moved in the opposite direction, with disbursements increasing 20.7% year-on-year.

Payday lenders accounted for 69% of the N\$1.1 billion disbursed during the quarter, compared with 31% for term lenders.

“The quarterly increase in disbursements was supported by both lending categories. Term-lending disbursements increased 24.3% to N\$328.0 million, while payday-lending disbursements rose 11.5% to N\$739.9 million,” NAMFISA said.

The microlending industry issued 182,224 new loans during the quarter, up 4.1% from the previous quarter and 1.5% from the corresponding period of 2025.

Payday lenders accounted for 170,902, or about 94%, of all new loans issued, while term lenders accounted for 11,322.

The number of household borrowers increased marginally by 0.04% quarter-on-quarter to 274,845, but was 13.9% higher than a year

earlier.

NAMFISA said the quarterly increase was supported by a 1.3% rise in payday borrowers, while the number of term-loan borrowers declined by 0.9%. Term borrowers accounted for 57% of total clients and payday borrowers 43%.

Meanwhile, the industry’s outstanding loan book expanded 27.0% quarter-on-quarter to N\$9.3 billion and was 19.3% higher year-on-year.

Term lending remained the largest component, with its outstanding loan book increasing 28.7% quarter-on-quarter and 18.9% year-on-year to N\$8.6 billion, accounting for 92.3% of the total.

WE'RE HIRING



Vacancy Chief Operating Officer

Primary Purpose of Position

To support the CEO in translating NamPost's strategy into effective operational execution by providing strategic direction, coordination and oversight across Business Units (BUs), with direct leadership over Functional Support Units (FUs). The role ensures the effective integration of NamPost's diversified business-unit model, drives value-chain thinking, strengthens collaboration between BUs and FUs, and balances business-unit autonomy with Group-wide synergies.

Key Performance Areas

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- Business Plan & Budget Coordination
- Functional Policies Coordination & Alignment
- Operational Commercial Effectiveness
- Financial Support & Control Services Effectiveness
- Human Resources Services Effectiveness
- Business Development, Marketing & Communications Effectiveness
- Administration, Communications & Information Effectiveness
- Enterprise Risk Management
- Business Projects Effectiveness
- Security and Investigations Management
- Human Resources Management

Why NamPost?

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- Lead innovation and operational excellence in an organisation adapting to a rapidly changing business and technology landscape.
- Shape the future of an iconic Namibian institution while strengthening its universal service mandate

Key Competencies

- Strategic planning, business analysis, leadership and cost/value management ability.
- Strong conceptual reasoning, intellectual grasp and interpersonal skills.
- Strong entrepreneurial and analytic skills.
- Exemplary integrity, ethical leadership, accountability and a high-energy, results-oriented approach.

Minimum Education and Work Experience

- A Post Graduate B Degree/ B-Tech in Commerce, Finance, Business Management, Banking or similar.
- A Master's qualification in Business Management, CA or CFA will be a distinct advantage.
- At least 10 years' management experience in a service-oriented business environment, including a minimum of 5 years at executive management level.
- Exposure to the financial services and/or logistics sector will be an advantage.

Application Procedure

Please apply by visiting the HITO HR recruitment site and uploading your CV and certified supporting documents for the position.

Only shortlisted candidates will be contacted. NamPost is an Equal Opportunity Employer and operates in line with affirmative action guidelines.

Kindly take note: Any applications sent to NamPost directly will NOT be considered. No e-mail application will also be accepted.

CLOSING DATE:
15 October 2026 at 17h00 pm

APPLY ONLINE:
<https://recruitment.hitohr.com/jobs>

ENQUIRIES: Lisa Matomola
CONTACT: 0818112812

The payday loan book increased 9.1% quarter-on-quarter and 25.6% year-on-year to N\$716.8 million.

The payday lending market remained highly concentrated, with Express Credit Cash Advance accounting for about 67.8% of the outstanding payday loan book,

followed by Janeel Financial Services at 6.1% and Bellatrix SME Finance at 3.7%.

In the term-lending market, Letshego Micro Financial Services accounted for 28.7% of the loan book, followed by Entrepo Finance at 26.7% and Old Mutual Finance at 22.7%.



NEW VACANCIES RELEASE

LOCATION: TWIN HILLS GOLD MINE SITE (KARIBIB)

POSITION	JOB SPECIFICATION
ADMINISTRATOR: ENGINEERING (X1) PERMANENT	- Grade 12 - Certificate or Diploma in Business Administration or Office Administration - Minimum 3 years' experience in office administration - Strong MS Office Skills - Experience in construction and or industrial environmental is advantageous - Valid Namibian Driver's Licence. - Good communication and interpersonal skills - Maintain departmental records, registers and document control. - Coordinate meetings, reports, correspondence, travel and training. - Support procurement documentation, invoices and contractor administration. - Maintain personnel, training and CMMS administration records. - Assist with budget tracking and departmental reporting.
ADMINISTRATOR: MINING (X1) PERMANENT	- Grade 12 - Certificate or Diploma in Business Administration or Office Administration - Minimum 5 years experience in office administration - Effective document control and record management experience - Experience in mining, construction and or industrial environmental is advantageous - Valid Namibian Driver's Licence. - Good communication and interpersonal skills - Maintain controlled records, reports, correspondence, and technical documentation. - Manage filing systems for mining plans, survey reports, production reports, contractor documentation, and operational records. - Support data entry and reporting requirements for management reviews. - Maintain contractor documentation, records, and correspondence. - Maintain records related to contractor deliverables, submissions, and approvals. - Support administration of contractor payment documentation and verification processes where required. - Prepare meeting agendas, record minutes, and track action items. - Assist with procurement requests, purchase orders, and invoice tracking for the Mining Services Department - Support onboarding documentation and training records for Mining Services personnel.
SUPERINTENDENT: MATERIALS & WAREHOUSE (X1) PERMANENT (RE-ADVERTISEMENT)	- Grade 12. - Valid Namibian Driver's Licence. - Supply Chain or Material Management Diploma as a minimum - Alternatively, a relevant combination of formal procurement-related experience and additional relevant studies. 5 to 7 years' experience in stock control and material management SAP system, of which 3 years should be on a supervisory level. - Ability to operate a forklift an added advantage - Plan, develop, organize, oversee and coordinate inventory receiving and control, cataloguing, warehouse operations, and the management of warranties and repairable components. - To lead the delivery of reliable, efficient and cost-effective materials management services to internal users. - Optimize the safety stock structure, reduce inventory backlogs and losses, improve inventory turnover, and promptly dispose of stagnant inventory.
SUPERINTENDENT: TECHNICAL PROCUREMENT (X1) PERMANENT (RE-ADVERTISEMENT)	- Grade 12. - Valid Namibian Driver's Licence. - B Tech Degree or related Bachelor degree in Procurement and/or Business Administration or equivalent. - Alternatively, a relevant combination of formal procurement-related qualifications and additional specialized studies. 5 to 7 years' experience in procurement, contract and supplier management, of which 3 years should be on a supervisory level. - Track record in execution of procurement contract and Tender Process, Supplier Analysis, Performance and Negotiation. - Identify, evaluate, and qualify suppliers for technical materials and equipment - Review engineering drawings and specifications to align purchases with project needs - Negotiate pricing, terms, and contracts with vendors - Monitor supplier performance for quality, delivery, and compliance - Manage purchase orders and track inventory for project timelines - Collaborate with engineering, operations, and finance teams on procurement strategy - Ensure compliance with safety, environmental, and industry regulations - Support continuous improvement initiatives in cost savings and supply chain optimization

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@osinoreources.com by **16 October 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.



BoN grants Access Bank Namibia full banking licence

The Bank of Namibia (BoN) has granted Access Bank Namibia Limited authorisation to conduct banking business in the country, clearing the way for the lender to accept deposits and provide banking services to the public.

The authorisation took effect on 2 October 2026 and was granted under Section 13(2) of the Banking Institutions Act, 2023, following a comprehensive assessment by the central bank.

BoN Director of Strategic Communications and International Relations Kazembire Zemburuka said Access Bank Namibia had satisfied the requirements for authorisation to operate as a banking institution.

“The Bank of Namibia announces that it has granted Access Bank Namibia Limited authorisation to conduct banking business in Namibia in terms of Section 13(2) of



Namclear hereby invites qualified vendors to participate in the following Request for Proposal:

REQUEST FOR PROPOSAL (RFP) FOR THE APPOINTMENT OF A SHORT-TERM CONSULTANCY FOR THE PROVISION OF SERVICES TO NAMCLEAR FOR THE 2026 INTEGRATED ANNUAL REPORTING (IAR) SERVICES

The Terms of Reference (TOR) will be available via email. **Interested parties must hand-deliver their proposals to:** Namclear, 2 Rieks van der Walt Street, Ausspanplatz.

CLOSING DATE: Friday, 30 October 2026 at 12H00 PM

Tender Price: N\$ 1 000.00

Namclear reserves the right to withdraw the expression of interest at any time without notifying any party, to negotiate with any prospective service providers, and is not bound to accept the lowest or any other proposal.

NB: Envelopes should be clearly marked with the tender title.

ENQUIRIES:

Email: procurement@Namclear.com.na

The public is notified that Access Bank Namibia Limited is now authorised to engage in banking business in Namibia.

the Banking Institutions Act, 2023, effective from 2 October 2026,” Zemburuka said.

“The public is notified that Access Bank Namibia Limited is now authorised to engage in banking business in Namibia, including accepting deposits from and providing banking services to the public.”

The approval ends a nearly two-year licensing process during which Access Bank operated under provisional authorisation and received several extensions to meet outstanding regulatory requirements.

Access Bank Namibia initially received a provisional banking licence on 4 October 2024, giving it six months to establish its operations and meet the requirements for full authorisation.

BoN subsequently granted extensions in April and December 2025 after the bank did not meet all the required conditions within the initial period.

Its latest extension, granted under Section 12(6) of the Banking Institutions Act, gave the lender until 10 August 2026 to satisfy the remaining requirements.

The full authorisation clears a major regulatory hurdle for Access Bank's entry into Namibia's banking market and allows it to compete for deposits and customers alongside existing commercial banks.

Access Bank Namibia forms part of Nigerian-headquartered Access Bank Plc's broader African expansion strategy, with Namibia previously identified as one of eight priority markets for the group.

GEMHEAL+H
MEDICAL AID SCHEME

REQUEST FOR PROPOSALS

APPOINTMENT OF A SCHEME VALUATOR

GEMHEALTH Medical Aid Scheme invites suitably qualified and independent persons or firms to submit proposals for appointment as Scheme Valuator in terms of the Financial Institutions and Markets Act, 2021 (FIMA) and applicable NAMFISA Standards.

PURPOSE OF THE APPOINTMENT

The Scheme Valuator will provide the independent valuation, review and professional opinions required under the applicable regulatory framework, including independent assessment and verification of the Scheme's financial and actuarial position.

MINIMUM ELIGIBILITY

- Meet the eligibility requirements for a valuator under Standard No. PRE.S.1.1 and be eligible for approval by NAMFISA.
- Be fit and proper and satisfy the applicable statutory independence requirements.
- Demonstrate the necessary training, knowledge and experience in the Namibian financial-services environment and the medical aid/healthcare funding industry.
- Have at least five years' relevant experience working with a similar financial institution/intermediary or with an appointed valuator, as confirmed in PRE.S.1.2.
- Disclose all actual, potential or perceived conflicts of interest and demonstrate sufficient professional capacity to undertake the assignment.

PROPOSAL SUBMISSION

Proposals should include, at minimum:

- company/individual profile and relevant experience;
- qualifications, professional memberships and CVs of key personnel;
- technical approach and methodology;
- evidence of fit-and-proper standing, independence and conflict-of-interest disclosures;
- references and proposed turnaround times; and
- a detailed financial proposal, including annual/statutory work, meeting attendance, ad hoc rates, travel and disbursements.

RFP/TOR available from	GEMHEALTH Medical Aid Scheme - Principal Officer
Closing date and time	Friday, 16 October 2026
Submission address	po@gemhealth.com.na
Enquiries	Principal Officer po@gemhealth.com.na

GEMHEALTH 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 the applicable regulatory approval requirements.



Petrol to rise by N\$1.50 a litre as diesel prices remain unchanged

Namibian motorists will pay N\$1.50 more per litre for petrol from 7 October 2026, pushing the Walvis Bay pump price of unleaded petrol 95 to N\$26.58 per litre, while diesel prices will remain unchanged.

Minister of Industries, Mines and Energy Modestus Amutse said diesel 50 ppm will remain at N\$27.86 per litre

and diesel 10 ppm at N\$27.96 per litre at Walvis Bay, with prices elsewhere in the country adjusted accordingly.

“Based on the recorded under-recoveries, the Ministry has resolved to adjust the pump price of unleaded petrol 95 by N\$1.50 per litre, while keeping the prices of both diesel grades unchanged,” Amutse said.

The petrol increase comes



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after the Ministry recorded a provisional under-recovery of 379.64 cents per litre as at 25 September. Diesel 50 ppm recorded an under-recovery of 358.41 cents per litre, while diesel 10 ppm stood at 357.59 cents per litre.

Despite the substantial diesel under-recoveries, the government opted to keep diesel prices unchanged to limit the impact of higher fuel costs on industries and producers.

The Ministry attributed the under-recoveries to rising international petroleum prices, higher shipping costs and a weaker Namibian dollar against the US dollar.

It said international oil markets remained volatile during the review period due to geopolitical tensions, disruptions to Middle Eastern supplies, attacks on oil infrastructure and constraints on crude oil flows through the Strait of Hormuz.

The average international price of petrol 95 increased by 19.27% during the review period, from 124.39 US cents per litre in August to 148.36 US cents per litre in September.

Diesel prices also rose sharply, with diesel 50 ppm increasing by 13.60% from US\$160.58 per barrel in August to US\$182.41 per barrel in September. Diesel 10 ppm increased by 13.52% from US\$161.48 per barrel to US\$183.23 per barrel over the same period.

The Ministry said Namibia continues to have adequate fuel stocks and that the national fuel supply chain remains stable, with no immediate risk of shortages.

It said measures implemented through the National Energy Fund and the Petroleum Import Coordination Mechanism have helped cushion consumers against international oil price shocks.

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Have more than you show, speak less than you know

By Junias Erasmus

In a world where people often feel the need to show everything they have and say everything they know, there is great wisdom in knowing when to remain quiet.

We live in a time where success is often measured by what people can display, post, or tell others about.

Social media has made it easy to show our achievements, possessions, relationships, lifestyles, and even our future plans.

However, not everything valuable needs an audience, and not everything we know needs to be announced.

True confidence does not always demand attention, and real knowledge does not always need to be proven.

Sometimes, the most powerful person in the room is the one who understands more but chooses to speak with wisdom and purpose.

Having more than you show means understanding that not everything you achieve needs to be displayed.

Your success, knowledge, relationships, financial position, plans, and personal achievements do not always need an audience.

There is nothing wrong with being proud of your progress, but there is a difference between celebrating your achievements and constantly trying to prove your worth to others.

When you constantly show people what you have, you may attract attention, but when you



“

Social media has made it easy to show our achievements, possessions, relationships, lifestyles, and even our future plans.

quietly build yourself, you create substance that lasts beyond appearances. What is built quietly can often become stronger because it is not dependent on public approval.

There is also wisdom in not announcing every plan before it becomes reality. Sometimes, we tell too many people what we are planning to do, only to find ourselves explaining later why things did not happen.

Other times, sharing too much may invite unnecessary opinions, discouragement, competition, or even people who do not genuinely want to see us succeed.

This does not mean that we should trust nobody or live in secrecy. It simply means that we should understand that not everyone needs access to every part of our journey. Some plans are better protected until they have become results.

Speaking less than you know does not mean remaining silent when your voice is needed.

It means knowing that every conversation

does not require your opinion. A wise person listens carefully before responding. They take time to understand the situation, consider the facts, and then decide what needs to be said.

Speaking without understanding can create problems, damage relationships, and expose our lack of knowledge.

Listening, on the other hand, can reveal information that would otherwise remain hidden. Sometimes, the person who speaks the least understands the most because they have taken the time to observe.

There is great power in listening. When you listen, you learn about people, situations, opportunities, and even your own weaknesses.

You begin to understand that you do not need to dominate every conversation to demonstrate intelligence. Sometimes, asking the right question is more powerful than giving a long answer.

Sometimes, remaining silent allows another person to reveal more than they intended. Wisdom is not only knowing what to say. It is also knowing when to say it, how to say it, and when silence is the better choice.

There is also strength in keeping some things private. Not everyone needs to know your next move, your financial position, your personal struggles, your family matters, or your future plans.

Privacy is not secrecy. It is understanding that some parts of your life are valuable precisely because they are not available for public discussion.

You can be successful without constantly announcing your success. You can be knowledgeable without making others feel inferior.

You can be confident without seeking constant recognition. Sometimes protecting your peace requires knowing what to share, with whom to share it, and when to remain silent.

This principle is especially valuable in leadership and professional life. People respect those who can communicate clearly without constantly trying to demonstrate their intelligence.

A leader who listens, observes, and speaks when it matters often has greater influence than someone who needs to dominate every conversation. In professional environments,



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credibility is not built by always having something to say.

It is built through competence, consistency, good judgment, humility, and results. People eventually recognise those who have substance, even when those people are not constantly seeking attention.

Life does not require us to prove how much we know. Our actions, character, results, discipline, and consistency will eventually speak for us. A person who spends all their time telling others what they know may have little time left to learn.

Likewise, someone who is constantly trying to show what they have may forget that true success is not measured by appearance alone.

What matters is what you are building, who you are becoming, and the value you create in the lives of others.

Therefore, build more than you display and understand more than you say. Learn continuously, work quietly, listen carefully, and speak with purpose.

Share when sharing adds value, remain silent when silence protects your peace, and allow your character to speak louder than your words.

You do not lose your value by keeping some things to yourself. You do not become less intelligent because you choose to listen. You do not become less successful because you refuse to compete for attention.

Sometimes, wisdom is not in saying everything you know, but in knowing what deserves to be said. Your life does not need to be explained to everyone. Your success does not need to be announced every day.

Let your work speak, let your

character speak, and let your results speak. Have more than you show, speak less than you know, and allow the quality of your life to become the evidence of who you are

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

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Technology with purpose

Three priorities for Namibia's tourism industry

By Maryke Van Lill

This year's World Tourism Day's focus on the digital agenda and artificial intelligence invites tourism leaders to consider what we want technology to enable.

For me, there are three priorities. We should use technology to make the traveller's journey through Namibia easier, use data to understand our guests, businesses and impact better and invest in our people so that digital transformation strengthens the human experience of hospitality.

Making Namibia easier to discover and navigate

Namibia has an extraordinary tourism offering. Its scale, however, can make planning and travelling more complex. The dunes, coast, Etosha and rivers of the Okavango may inspire a journey, yet the considerable distances between them mean that travellers also need confidence to plan and navigate it.

Technology can help close the gap between inspiration and arrival. It can make Namibia easier to discover, research, plan, book and navigate, while AI can shape recommendations around the time travellers have, how they prefer to travel and what genuinely interests them.

This creates an opportunity to make Namibia more visible and its diversity easier to understand. Technology can guide people beyond where to go and towards why a place matters, helping them connect with the people, landscapes and stories behind the



“

When the Rössing Foundation was established in 1978, Namibia faced deep developmental inequalities.

destination.

We must also remember that digital access and physical access must progress together. Air connectivity, capacity and the ability to move through the country remain fundamental to Namibia's competitiveness. A seamless planning experience has its greatest value when travellers can complete the journey with confidence.

Using data with purpose

The second priority is becoming better informed. Digitalisation has already changed how people discover, research and book travel. AI can connect these stages more intelligently and provide relevant information as the traveller moves through a destination.

Relevance is central to this opportunity. When we understand why someone is travelling, what interests them, how much time they have and the experience they seek, we can respond more personally.

With the guest's trust, information can support continuity across a journey, helping teams understand what matters and anticipate certain needs.

The same principle applies to sustainability. Good data helps tourism

businesses understand, measure and demonstrate their impact. This is becoming increasingly important in international source markets, where businesses face growing expectations to substantiate environmental claims.

Many Namibian tourism businesses are already making meaningful contributions to conservation and sustainability.

As reporting expectations continue to grow, technology can help businesses of all sizes capture and organise information more efficiently, making it easier to communicate their impact while remaining focused on conservation, guest experiences and day-to-day operations.

Investing in people

The third priority is to invest in people alongside technology. Greater efficiency should create greater capacity for meaningful guest care.

Technology can reduce repetitive work, make information easier to access and help teams recognise what may be relevant to a guest. Our people bring that information to life through context, conversation, knowledge and judgement. They notice the details that matter and create moments of care that guests remember.

This is where technology and hospitality meet. A system can help us understand a guest, while our people make the welcome feel personal.

Technology supports the experience and our teams deliver it.

At OL Leisure, we are empowering our teams through digital and AI training so that they can use these tools confidently and responsibly.

This supports more capable people, a more efficient and informed business and a more relevant guest experience. It also reflects how we expect our people to show up for every guest: Authentic, Caring and Passionate.

Namibia at the centre

Transformation has value when it solves a clear problem and improves the experience it serves. For Namibia's tourism industry, success should be measured by how effectively technology helps travellers discover the country, plan with confidence and experience it in a way that feels personal and relevant.

Namibia is our competitive advantage. Technology can make the country more visible, its journeys easier to navigate and its tourism impact easier to understand. Our people, places and stories are what give the experience meaning.

The strongest role technology can play is to work intelligently in the background, creating the conditions for Namibia and its people to remain at the centre of every journey.

** Maryke Van Lill,
Managing Director, OL
Leisure*

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Fly Namibia
Issue 121 September 2024



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Windhoek electrification reaches 1,173 households, but only 66 switched on

The City of Windhoek has completed electricity infrastructure for 1,173 households under its informal and peri-urban electrification programme, although only 66 homes have so far been connected to electricity.

Mayor Sakarias Uunona said the

programme targets 1,300 households across the Tobias Hainyeko, Windhoek Rural, Moses //Garoëb and Khomasdal constituencies.

“Sixty-six houses have been energised and the remaining households will be energised as individual accounts of customers are opened and finalised,” Uunona said.

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The City is now opening and finalising individual customer accounts before switching on electricity to households where infrastructure has already been installed.

The programme, which followed a groundbreaking ceremony on 29 April 2026, has completed physical infrastructure for about 90% of the targeted households.

Uunona said the project has moved from the infrastructure construction phase to activating individual household connections.

“This is the final and most important step for our residents because it is when the infrastructure translates into electricity in people’s homes,” he said.

The City said the programme forms part of efforts to increase access to safe and reliable electricity in Windhoek’s informal and peri-urban communities.

Meanwhile, Windhoek maintained approximately 132.72 kilometres of road markings between May and September 2026 in the Central Business District, Khomasdal, Northern Industrial Area, Katutura, Windhoek West and Dorado Valley.

The City is prioritising roads with faded markings as part of efforts to improve visibility, traffic flow and road safety.

Windhoek’s Emergency Training Centre has also secured Namibia Qualifications Authority accreditation to provide Firefighting and Rescue Operations training from Levels 1 to 4.

The accreditation was approved by the NQA Council on 20 August following an institutional and programme audit conducted in June.

The City will also host its third International Fire Safety Week from 7 to 10 October 2026, featuring fire and rescue demonstrations, community awareness activities and the distribution and installation of smoke detectors in vulnerable communities.

Separately, the City said restrictions on some livestock activities remain in place following Namibia’s foot-and-mouth disease outbreak.

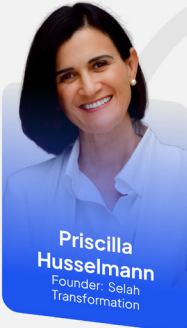
Livestock at informal markets remains prohibited, meat movement permits remain suspended and livestock slaughtering at informal markets is not permitted, despite the partial easing of national restrictions.

“Farm or homestead slaughtering for commercial sale remains prohibited,” Uunona said.

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Vehicle finance drives Namibia's credit growth

Vehicle financing remained the fastest-growing major credit category in Namibia in August, with instalment and leasing credit increasing by 18.7% year-on-year, as demand for financed vehicles continued

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to support lending growth.

According to FNB's August Private Sector Credit Extension (PSCE) report, growth was particularly strong among businesses, where instalment and leasing finance increased by 22.6% year-on-year.

FNB said the performance was supported by a 12.9% increase in vehicle sales, pointing to continued demand for financing to purchase vehicles and other assets.

The strong performance in vehicle finance contributed to an acceleration in overall private sector credit growth, which increased to 5.4% year-on-year in August from 4.2% in July.

Business borrowing was the main driver of the broader increase, with corporate credit growth accelerating to 5.9% from 3.7%. Household credit growth also strengthened to 4.9% from 4.6%.

Businesses also increased their use of overdrafts, with corporate overdraft credit growth jumping to 7.1% from 0.8% in July.

The increase was driven by businesses in the real estate, mining, retail, fishing, transport and logistics, and services sectors.

"Overdraft lending surged to 7.1% year-on-year in August from 0.8% in the previous month, supported by increased borrowing from businesses operating in the real estate, mining, retail, fishing, transport and logistics, and services sectors," FNB said.

Other loans and advances to businesses also accelerated to 4.2% from 1.4%, mainly due to increased borrowing in the manufacturing and transport and logistics sectors.

Mortgage lending remained relatively subdued, although growth improved slightly to 1.9% from 1.6% in July.

Overall private sector credit expanded by 1.1% month-on-month in August, with FNB saying the stronger lending figures reflected improving demand for credit across businesses and households.

The bank expects corporate borrowing to remain resilient, particularly in mining, energy, logistics and infrastructure-related activities.

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Standard Bank commits N\$600,000 to youth skills, health innovation programmes

Standard Bank Namibia has committed N\$600,000 to two youth-focused programmes aimed at providing unemployed young Namibians with job-ready skills and supporting youth-led solutions to healthcare challenges.

The funding, announced at the One Economy Foundation Gala Dinner, will support the Spark Kitchen Culinary Training Initiative and the SparkRx 2.0 Youth Health Innovation Summit.

The Spark Kitchen programme will provide unemployed young people with practical and accredited culinary training, aimed at improving their prospects of securing jobs or pursuing opportunities in Namibia's hospitality industry.

SparkRx 2.0 will bring together young people from all 14 regions to develop solutions to healthcare challenges facing the country.

Standard Bank Namibia Executive Officer for Brand and Marketing Elzita Beukes said

the investment forms part of the bank's focus on skills development and improving employment and entrepreneurship opportunities for young people.

“Skills development remains a key pillar of our corporate social investment strategy. We know that when young people are equipped with the right skills, opportunities and support, they become the drivers of economic growth, innovation and stronger communities,” Beukes said.

The investment comes as Namibia faces pressure to create employment opportunities for young people and improve the transition from education and training into the labour market.

Under the culinary programme, participants will receive industry-relevant training intended to provide market-ready skills that can be used to seek employment or pursue business opportunities in the hospitality sector.

The SparkRx programme, meanwhile, will focus on encouraging young Namibians to develop practical responses to health challenges affecting their communities.

“Through these programmes, young people will gain practical skills, create innovative solutions and access opportunities that can shape their futures,” Beukes said.

Standard Bank said its partnership with the One Economy Foundation forms part of its broader investment in skills development, entrepreneurship and employment opportunities.

“We are proud to partner with the One Economy Foundation because we share a common belief: sustainable development begins with empowering people,” Beukes said.

“By investing in skills today, we are helping to build a stronger, more inclusive Namibia tomorrow.”

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Reimagining insurance as a tool for dignity, resilience and financial well-being

By Biniam Ghirmatsion

When most people think about insurance, they think about a claim. A payout. A policy document tucked away in a drawer and revisited only when something goes wrong.

This perception has persisted for decades, and perhaps understandably so. Insurance has traditionally been marketed as a product one buys for an unfortunate future event.

The challenge with this approach is that it positions insurance as something distant, transactional and reactive. Yet the realities facing families today demand a different conversation.

Across Namibia and the broader region, households are navigating the rising cost of living, economic uncertainties, increasing healthcare expenses, and the growing financial responsibilities that come with supporting extended family networks.

In this environment, insurance can no longer be viewed merely as a promise of compensation after a loss. It must be understood as a tool that enables resilience before, during and after life's most challenging moments.

A significant shift is also taking place within many households today: younger generations are increasingly carrying a greater share of financial responsibility.

Across Africa, young professionals are often not only building lives and careers of their own, but also supporting parents, siblings, extended family members and, in many cases, entire households.



One of the most overlooked risks facing households is underestimating the financial impact of unexpected events.

This growing & sandwich generation & faces the dual pressure of securing their own futures while helping to sustain those of others.

As these responsibilities continue to expand, the need for appropriate financial protection has become even more critical.

Insurance provides a safety net that prevents a single unexpected event from derailing the financial progress of an entire family network.

The future of insurance is, therefore, not defined by policies alone, but by the protection, confidence and resilience those policies provide.

Globally, the insurance industry is undergoing a profound transformation. Consumers are increasingly questioning whether traditional insurance models truly meet their needs. They want transparency. They want flexibility. And most importantly, they want tangible value beyond a future claim.

The modern consumer is no longer asking &What am I covered for?. Instead, they are asking & How does this improve my life today?

This shift is particularly relevant in funeral and life insurance – 2 categories that have often been reduced to discussions about death and financial payouts. The reality is that these products serve a far greater purpose.

They protect families from financial distress, preserve dignity during difficult times, and provide certainty when uncertainty strikes. Insurance should not merely fund an event. It should help families navigate through it.

One of the most overlooked risks facing households is underestimating the financial impact of unexpected events.

Many people assume that savings alone will be enough when they are faced with sudden expenses. While saving is a critical financial habit, emergencies rarely arrive when it is convenient. A family may spend years building savings only to see those funds depleted almost overnight by an unforeseen event.

In many communities, funeral costs remain one of the largest, unexpected expenses a family can face. Beyond the direct financial costs, there are often logistical, legal and emotional responsibilities that families must manage simultaneously.

This is where insurance fulfils a much broader role. It provides liquidity when cash is needed most. It enables families to focus on supporting one another rather than scrambling to source funds. Most importantly, it protects long-term financial goals from being sacrificed to meet immediate needs.

Another trend emerging across the industry is the growing focus on consumer education. Unfortunately, insurance remains surrounded by myths that discourage people from seeking protection.

A common misconception is that insurance is valuable only after a person's death. In truth, many modern insurance solutions offer benefits and support services that families can access while managing difficult

circumstances.

Another misconception is that only wealthy individuals need insurance. The opposite is often true. Households with limited financial buffers are frequently the most vulnerable to financial shocks and, therefore, stand to benefit significantly from having appropriate protection in place.

There is also a belief that insurance is rigid and one-size-fits-all. Today's insurance landscape is evolving towards greater flexibility, which allows families to select solutions that better reflect their circumstances, family structures and financial realities.

As an industry, we have a responsibility to replace complexity with clarity and confusion with confidence. Trust remains the foundation on which every successful insurance relationship is built.

For many consumers, the decision to take out insurance is less about price and more about confidence.

Confidence that claims will be paid. Confidence that cover is understood. Confidence that the insurer will be there when needed.

This is why simplicity is becoming a defining theme in modern insurance. The most successful insurers in the future will not necessarily be the ones that offer the most products; they will be the ones that make insurance easier to understand, easier to access and easier to use.

Digital innovation is accelerating this shift. From streamlined application processes to faster claims handling and improved client communication, technology is helping make insurance more relevant and responsive to the expectations of today's consumers.

However, digital transformation should never come at the expense of human connection. Particularly in moments of loss, empathy remains just as important as efficiency.

Perhaps the most important evolution taking place in insurance is the shift from protecting individuals in isolation to protecting entire family ecosystems.

In African societies, financial responsibility often extends beyond the nuclear family. Parents support children, children support parents, and many households help relatives across multiple generations. Insurance solutions must reflect these realities.

Protection should be inclusive, flexible and designed around the way families actually live. It should recognize that protecting an individual's financial well-being often means protecting the well-being of an entire network of dependants and loved ones.

This broader perspective transforms insurance from a financial product into a

social and economic enabler. The future of insurance is not about selling more policies. It is about helping people build greater resilience.

As an industry, we must continue to challenge outdated perceptions and encourage a new understanding of what insurance truly represents. It is not simply a contract; it is a commitment to dignity, preparedness and peace of mind.

At Nedbank Insurance Namibia, this philosophy continues to shape how we think about protection.

Our MyCover Funeral solution, for example, has been designed with flexibility, broader family inclusion and additional support benefits in mind, recognising that families need more than a payout when navigating difficult times.

Yet the conversation is not about any single product. It is about ensuring that every Namibian has access to protection that is relevant, understandable and capable of supporting real-life needs.

Ultimately, insurance is not about preparing for the worst. It is about creating the confidence to embrace life's opportunities, knowing that the people who matter most are protected.

In a world of increasing uncertainty and growing financial responsibilities, insurance remains one of the most powerful tools for preserving dignity, protecting livelihoods and building resilient futures for generations to come.

*** Biniam Ghirmatsion,**
Executive of Nedbank
Insurance Namibia



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Survey Period
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Need assistance?
Contact **Jeany Auala** @ jeany@susdaf.com
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Thank you for partnering with GIPF to build a stronger, more responsive Fund.







FNB enables swiping at Magistrates' Courts with 42 payment devices

FNB Namibia has rolled out 42 Speedpoint devices at Magistrates' Courts, allowing members of the public to make court-related payments by card and other electronic payment methods.

The devices were introduced through a partnership with the Office of the Judiciary as part of efforts to expand cashless payment options and make it easier for the public to pay directly at court facilities.

Chief Justice Peter Shivute said the point-of-sale devices will support card and contactless payments, as well as FNB-supported digital payment channels.

"The POS facilities enable customers to make payments using available electronic payment methods, including card and contactless functionality and FNB-supported digital payment channels," Shivute said.

He said the rollout would particularly benefit people who previously had to travel significant distances to access banking or court payment facilities.

The 42 devices will be deployed at Magistrates' Courts, providing an alternative

to traditional payment methods and allowing court users to complete transactions electronically.

The initiative forms part of the Judiciary's efforts to use technology to improve access to court services and make payment processes more efficient. FNB Namibia Head of Public Sector Banking Bolle Hans said the bank would provide the payment technology and support the Judiciary as the system becomes part of daily court operations.

"For FNB, this partnership is an opportunity to put our payments capability to use where it can serve a public institution," Hans said.

"Our responsibility is to provide a reliable solution and to support the Judiciary's teams as it becomes part of the courts' daily operations."

The rollout was officially launched with the handover of the 42 devices and a live demonstration of an electronic transaction.

Shivute said the initiative demonstrated how partnerships between public institutions and the private sector could be used to address practical service-delivery challenges.

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