

FDI INFLOWS

Namibia's FDI inflows surge
67.6% year-on-year
to N\$11.4bn

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FMD MARKET

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THE

BRIEF

News Worth Knowing



Govt considers cap on NamRA salary deductions for tax debts

FRIDAY 09 OCTOBER 2026

MAIN STORY



Govt considers cap on NamRA salary deductions for tax debts

The government is considering introducing a cap on salary deductions imposed by the Namibia Revenue Agency (NamRA) to recover outstanding tax debts, amid concerns that deductions can leave affected employees struggling to meet basic household expenses.

The proposed cap would mean NamRA could still recover outstanding tax debts directly from employees' salaries, but the amount deducted could be limited to ensure workers retain a reasonable portion of their

monthly income for essential living expenses.

No specific percentage or maximum deduction has yet been proposed, with the government planning consultations before

Crucial Dates

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

determining how the limit would work.

Finance Minister Ericah Shafudah said the proposed measures would include limits on salary deductions, negotiated repayment arrangements, reviews of historical tax debts and possible relief on penalties and interest.

Responding to questions from parliamentarian Evilastus Kaaronda in the National Assembly, Shafudah said the Ministry of Finance would consult NamRA, organised labour and employers' organisations on an appropriate ceiling for deductions.

"The principle that an employee must retain a reasonable portion of his or her remuneration to meet basic household needs is sound, and is consistent with the approach applied to other deductions from remuneration," Shafudah said.

She said the proposed cap could initially be introduced through administrative guidelines issued by NamRA, with amendments to tax legislation considered where necessary.

In practical terms, the proposed changes could prevent outstanding tax debts from being recovered through salary deductions at a level that leaves an employee with insufficient disposable income. Instead, the amount recovered could take into account the

taxpayer's ability to pay, while the balance of the debt is settled over an agreed period.

The minister acknowledged concerns that deductions made to recover outstanding tax liabilities were placing financial pressure on workers and their dependants, particularly where debts were disputed or dated back several years.

"The Ministry acknowledges, however, that where such deductions are effected without due regard to the taxpayer's capacity to pay, or where the underlying debt is disputed or of a historical nature, they may occasion genuine hardship to the affected employee and his or her dependants," she said.

NamRA is legally empowered to recover outstanding taxes by directing employers to deduct specified amounts from employees' salaries.

However, the ministry will request a comprehensive report from NamRA detailing salary deductions made to recover tax debts, including the nature and age of the liabilities and safeguards applied.

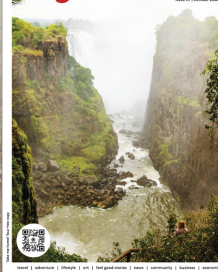
The government also plans to review historical tax assessments inherited from the former Inland Revenue Department, which administered tax collection before NamRA was established.

Shafudah said historical debts would be verified, while liabilities that cannot be adequately substantiated

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or resulted from inaccuracies during the migration of taxpayer records could be corrected or written off in accordance with the law.

The ministry is also considering a shift towards negotiated repayment arrangements, which could allow employees to settle outstanding tax obligations through affordable instalments agreed in advance instead of facing deductions without prior consultation. Under the proposed approach, taxpayers would also be informed of the basis of their outstanding debts and given an opportunity to verify or dispute the amounts before salary deductions are pursued.

“Taxpayers must be duly informed of the basis of any debt, afforded a reasonable opportunity to verify or dispute it, and offered a suitable payment arrangement before recourse is had to deductions from remuneration,” Shafudah said.

The ministry will further consider possible

relief on penalties and interest for qualifying taxpayers, drawing on previous tax arrears relief measures.

Such relief could reduce the additional cost of accumulated penalties and interest, allowing qualifying taxpayers to concentrate on repaying the principal tax amount.

Shafudah said the ministry would engage NamRA’s board and executive management to strengthen taxpayer education, complaints procedures and objection mechanisms.

She said NamRA’s responsibility to collect taxes must be balanced against the financial welfare of taxpayers and their dependants.

“No revenue objective can, or shall, be pursued at the expense of human life,” Shafudah said.

The proposed measures remain under consideration, and the government has not yet announced the level of the proposed salary deduction cap or when it could take effect.



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Namibia's FDI inflows surge 67.6% year-on-year to N\$11.4bn

Namibia recorded N\$11.4 billion in net foreign direct investment (FDI) inflows in the second quarter of 2026, more than double the N\$5.5 billion recorded in the preceding quarter, as investment activity strengthened across the economy.

According to the Bank of Namibia's September 2026 Quarterly Bulletin, FDI inflows were also up 67.6% from the N\$6.8 billion recorded in the corresponding quarter of 2025.

The increase reflected stronger intercompany borrowing from foreign

shareholders and equity injections, signalling increased capital commitments by foreign investors during the quarter.

The central bank said investment in new and expanding operations, particularly within the mining sector, contributed to the increase, while continued capital spending on oil and gas exploration and appraisal activities provided additional support.

The rise in foreign investment coincided with stronger domestic capital formation, with real fixed capital formation expanding at a double-digit pace during the second

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The improved investment environment came as Namibia's economy expanded by 4.8% year-on-year, accelerating from 3.1% in the first quarter and 1.7% in the corresponding quarter of 2025.

Agriculture also maintained strong growth following favourable rainfall and a recovery in the national herd, while fishing activity expanded.

The increase in direct investment

contrasted with portfolio investment, which swung to a net outflow of N\$1.3 billion during the second quarter from an inflow of N\$865 million in the preceding quarter.

The portfolio outflow was, however, substantially below the N\$3.6 billion recorded in the corresponding quarter of 2025.

BoN attributed the quarterly reversal mainly to increased investment in short- and long-term foreign debt securities, with investments in listed and unlisted equities also contributing.

Other investment flows also strengthened during the quarter, with net inflows doubling to N\$4 billion from N\$2 billion in the first quarter and increasing from N\$2.6 billion a year earlier.

The central bank attributed the increase mainly to higher uptake of trade credits and advances related to fuel imports, alongside increased withdrawals of foreign deposits by deposit-taking corporations as fuel re-export activity strengthened.

The second-quarter figures point to stronger long-term capital inflows and domestic investment activity despite portfolio capital moving into net outflow during the period.

The combination of N\$11.4 billion in FDI inflows, N\$4 billion in other investment inflows and double-digit growth in fixed capital formation came alongside an acceleration in economic growth, strengthening the investment component of Namibia's second-quarter economic performance.

REQUEST FOR PROPOSALS

APPOINTMENT OF A SCHEME VALUATOR

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.

Leadership begins the moment you take responsibility

By Junias Erasmus

Leadership is often associated with positions, titles, offices, uniforms, or authority. We sometimes believe that a person becomes a leader only after being appointed to a management position, elected into office, promoted at work, or given the power to make decisions over others.

However, leadership begins long before a title is given. Leadership begins the moment you take responsibility.

You do not need a position to demonstrate leadership, because true leadership is first revealed by how you respond to responsibility, challenges, people, and the circumstances around you.

Authority gives a person the power to make decisions, but responsibility gives a person the character to make those decisions wisely.

A person can have authority without being a good leader, just as someone without any official authority can influence others through their actions, discipline, integrity, and example.

A title may tell people what position you hold, but your behaviour tells them what kind of leader you are.

Leadership is therefore not simply about having people who report to you. It is about becoming someone others can trust, respect, and learn from.

Taking responsibility means refusing to blame everyone else when something goes wrong.



“

A title may tell people what position you hold, but your behaviour tells them what kind of leader you are.

It means having the courage to say, “I could have done better,” when necessary. It means understanding that your decisions have consequences and being willing to accept those consequences.

A person who always looks for someone else to blame may have authority, but they are not demonstrating responsible leadership. Leaders understand that responsibility cannot be transferred simply because a situation has become difficult.

Leadership can begin in the smallest places. It begins when a young person takes responsibility for their education instead of blaming circumstances for poor performance.

It begins when an employee takes ownership of their work instead of waiting for someone else to solve every problem.

It begins when a parent accepts responsibility for guiding and supporting their family. It begins when a community member sees a problem and asks, “What can I do to help?” rather than simply asking, “Who is responsible for this?” Leadership is

often found in ordinary actions long before it is recognised by a formal title.

One of the clearest signs of leadership is taking initiative. Responsible people do not always wait to be instructed before doing what needs to be done.

They observe, think, and act when action is necessary. They understand that leadership is not about waiting for permission to care.

Sometimes you see something that needs to be corrected, someone who needs support, or an opportunity that needs to be pursued. You may not have the authority to control everything, but you can still choose to do your part.

Leadership also requires accountability.

When things go well, a good leader does not take all the credit. When things go wrong, a good leader does not immediately search for someone to blame.

Leadership means understanding that success is often a collective effort and that failure also requires honest reflection. A responsible leader asks what can be learned, what can be improved, and what should be done differently next time.

Accountability creates trust because people know that their leader will not disappear when challenges arise.

There is also an important difference between being feared and being respected. Authority can force people to obey, but it cannot force people to genuinely respect you. Respect is earned through consistency, fairness, competence, humility, and the way you treat people.

A person who uses their position to intimidate others may have power, but they are not necessarily a leader.

True leadership creates confidence in others. It encourages people to perform better, grow stronger, and believe that their contributions matter.

Leadership also requires responsibility for the people we influence. Whether we realise it or not, our actions can become examples for others.

Someone may be watching how we handle pressure, how we treat people who cannot benefit us, how we respond to criticism, and how we behave when nobody is watching. This is why leadership begins with personal discipline.

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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

- Strategic & EXCO Engagement
- 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

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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

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- 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.

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Before we expect others to be responsible, we must demonstrate responsibility ourselves. Before we ask others to be honest, we must practise honesty. Before we demand commitment, we must show commitment.

Therefore, do not wait for a title before you start leading. Do not wait for a promotion before you take responsibility. Do not wait for someone to recognise your potential before you begin demonstrating it.

Start where you are. Take ownership of your work. Keep your word. Help others. Solve problems. Admit your mistakes. Learn from failure. Treat people with respect. Do what is right even when nobody is watching.

One day, authority may come, and when it does, your character will determine what you do with it. If you learn responsibility before you receive authority, you will be better prepared to use that authority wisely.

But if you receive authority before learning responsibility, the position may expose

weaknesses that the title cannot hide.

Leadership is not something that begins when someone gives you power. It begins when you decide to take ownership.

The title may come later, the position may come later, and the authority may come later, but leadership begins the moment you take responsibility for yourself, your actions, your decisions, and the difference you can make in the lives of others.

** 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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Germany finances N\$372.6m of Karibib-Usakos road upgrade

Germany has provided N\$372.6 million in concessional financing towards the N\$498.6 million rehabilitation and expansion of the Karibib-Usakos road, covering the bulk of the cost of upgrading the key logistics route.

The project involved the rehabilitation and expansion of 31.2 kilometres of Trunk Road 7/1 between Karibib and Usakos into a 2+1 carriageway, with dedicated overtaking lanes, wider shoulders and new surfacing.

The financing, equivalent to approximately €20 million, was provided by the German Federal Ministry for Economic Cooperation and Development through KfW Development Bank as an interest-reduced loan with a 10-year repayment period.

The upgraded road was officially opened by Works and Transport Minister Veikko Nekundi, Erongo Governor Dr Nathalia / Goagoses and Germany's Ambassador-Designate to Namibia Thomas Wimmer.

The road forms part of strategic transport corridors connecting the Port of Walvis Bay

with neighbouring SADC countries and is expected to improve the movement of goods along one of Namibia's key logistics routes.

The N\$498.6 million contract also covered infrastructure improvements within Karibib and Usakos, including new parking bays in Karibib and a roundabout in Usakos.

Work is still underway on a bridge over the Kanone River to improve access to the hospital in Usakos.

Zhongmei Engineering Group was the main contractor on the project, supported by Namibian companies Tangeni OM Trading Enterprises, West Trading, INO Investment Holding and Alughodi Engineering & Construction.

Namibian partner contractors accounted for an estimated 25% of the project, while other local SMEs were contracted to provide road-marking, cleaning and security services.

More than 500 people have been employed through the project to date, with women accounting for 25% of the workforce.

Cement, steel, fuel, interlocks, aggregates,

kerbing and other construction materials were also procured locally.

The Karibib-Usakos project forms part of the broader Support Programme for Road Rehabilitation financed under Namibia-Germany development cooperation.

Germany has provided about N\$1.3 billion, equivalent to €80 million, towards the three-phase programme, which has also supported the Windhoek-Okahandja corridor and rehabilitation of a section of the B1 between Keetmanshoop and

Mariental.

Since Namibia's independence, Germany has co-financed more than 1,700 kilometres of trunk, district and access roads through grants and concessional loans.

Overall German financial and technical support to Namibia since 1990 exceeds €1.6 billion, equivalent to about N\$32 billion.

KfW currently has approximately €580 million, or N\$11.6 billion, in projects under implementation in Namibia, with a further €35 million, equivalent to around N\$700 million, in projects under preparation.



A vibrant poster for the Windhoek Jazz Festival. At the top, it says 'THE WINDHOEK JAZZ FESTIVAL' in a stylized font, with 'Let's Jazz it up!' written below it. The central text 'SAVE THE DATE' is in large, bold, 3D letters. Below this, it says 'SAT. 07 NOV 2026'. The main visual is a collection of musical instruments including an acoustic guitar, a trumpet, a saxophone, a keyboard, and a vinyl record, all arranged on a stage. The background is a collage of musical notes and instruments. At the bottom, it says 'ONE CITY. ONE STAGE' and 'UNFORGETTABLE JAZZ EXPERIENCE'. There are also social media icons for Facebook and Twitter, and a small logo for the City of Windhoek.



An advertisement for Orbital media. At the top, the Orbital media logo is shown. Below it, there are four circular images showcasing different types of advertising displays: 'WALL BANNERS' showing a display for 'SEASIDE HOTEL', 'TABLE CLOTHS' showing a display for 'Fruit Popsicles', 'OUTDOOR DISPLAY' showing a display for 'pinfuel', and 'CALL US TODAY' showing a display for 'WIN!'. At the bottom, the text 'CALL US TODAY' is written in large, bold letters, followed by the phone number '+264 81 434 3154' and the email address 'orbitalmedianam@gmail.com'.

Meatco settles N\$31m producer bill despite FMD market disruptions

Meatco has settled N\$31 million owed to cattle producers in the past two weeks despite foot-and-mouth disease (FMD) restrictions disrupting livestock marketing and putting pressure on the corporation's operations and finances.

The payments cover cattle delivered to Meatco's Windhoek Abattoir between 29 August and 11 September 2026 and were paid in full as the corporation moves to contain expenditure and preserve cash.

The FMD outbreak has temporarily disrupted the movement and marketing of livestock to the Windhoek facility, creating uncertainty over market access and the return to normal operations.

Meatco Interim Chief Executive Officer Albertus Aochamub said the corporation was reviewing operating costs, expenditure and other financial commitments while seeking



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to continue paying producers and other creditors.

“While the operating environment remains uncertain, our focus is clear: protect cash, manage expenditure responsibly and continue meeting our obligations as far as possible,” Aochamub said.

“This requires disciplined decisions across the business while we await greater certainty on market access and the resumption of normal operations.”

The N\$31 million payment comes as cattle producers face disruptions to normal marketing channels following movement controls introduced to contain the FMD outbreak.

Aochamub said Meatco would continue prioritising its relationship with producers as it navigates the disruption.

“Producers are at the centre of Meatco’s business, and we deeply appreciate the confidence and partnership they continue to place in us,” he said.

“During difficult times such as these, our responsibility is not only to protect the business but also to do everything reasonably possible to carry our producers with us.”

The Ministry of Agriculture, Fisheries, Water and Land Reform confirmed the FMD outbreak in the //Kharas Region on 23 September.

By 6 October, 129 animal samples had tested positive, with infections confirmed across 17 farms.

The ministry said veterinary teams had conducted surveillance at 72 of 81 farms targeted within a 50-kilometre

radius of the index farm, representing 88.9% coverage.

Twenty veterinary teams have been deployed to conduct inspections and trace livestock movements, while 16 checkpoints have been operating since 25 September to restrict unauthorised movement of susceptible animals and animal products.

At seven checkpoints, officials had searched 2,292 vehicles and confiscated and destroyed meat and meat products transported in contravention of the restrictions.

The government said the controls are aimed at containing the outbreak and preventing further spread, while Meatco awaits greater certainty on livestock movement and market access.

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From purpose to practice

By Victoria Möller

I often say that I have the best job. As Capricorn Group's Communications and Stakeholder Engagement Manager, I see firsthand how partnerships, resources and people come together to create positive change. I sometimes joke that I get to spend money and make people happy.

It usually earns a smile because there is some truth in it. Through Capricorn ChangeMakers, our employee volunteer programme, and our broader social impact initiatives, I see resources reach organisations addressing real needs, while employees discover how much they can contribute.

I have always known that the value of this work extends far beyond funding. What makes it meaningful is seeing the impact on people, employees and beneficiaries alike.

At our projects, I ask ChangeMakers what surprised them, what moved them and what they will take back to work.

Their reflections challenge me to create more meaningful opportunities for employees to serve, and to connect our resources and partners with the needs that matter most.

Whenever we invite colleagues to donate or volunteer, they respond with remarkable generosity.

Boxes arrive, volunteer lists fill up and colleagues ask what else is needed. It is a reminder that giving is not only about money. It is also about offering time, energy and what we often call sweat equity.

That is the purpose of ChangeMakers. It turns Capricorn Group's purpose, Connectors of Positive Change, into lived behaviour by bringing leaders and employees together



“

Employees at every level contribute their skills, take initiative and support one another in pursuit of a shared goal.

in service that protects dignity, strengthens relationships and creates practical value for communities.

A year of purpose in action

The past year demonstrated the many forms that service can take. At the SPCA's Purpose for Paws event, more than 30 ChangeMakers painted, cleaned and repaired facilities, and donated essential supplies.

Their work supported both the animals and the people who care for them every day.

At the Garden of Hope at Windhoek Central Mental Health Hospital, employees worked with government partners and donors to create therapeutic and sensory garden spaces, install beds, and plant fruit and vegetables.

The garden provides fresh produce while supporting rehabilitation and a renewed sense of belonging and purpose.

During the Children's Christmas event at the coast, ChangeMakers helped create three days of joy for 300 vulnerable children, including children with disabilities.

Employees organised a gift drive to ensure that every child received a present. The message was simple and clear: every child deserves to feel valued and included.

At Golden Hills Primary School in Havana, more than 700 learners were studying in temporary tents after severe flooding displaced families.

ChangeMakers helped mobilise a converted shipping container for office and storage space, while business and education partners contributed materials, transport, branding and expertise.

The projects differed, but the principle remained the same. We listened to those closest to the need and brought together employees, partners and resources to shape a practical response.

Our role was not to take ownership of the solution, but to support the right people in solving the problem together.

How service creates value

When a special cause is raised, we sometimes hear that charity begins at home and that companies should first support employees in need. It is a fair challenge.

An organisation that speaks about dignity in the community must ensure that its own people experience dignity, fairness and care.

Caring for employees and communities is not a competing responsibility. Care should travel both inward and outward.

Employee volunteerism also gives something back to the organisation. Money can be transferred from a distance, but time asks us to be present.

Employees may arrive believing they are there to give, yet leave with a deeper understanding of others, a renewed sense of perspective and an opportunity for personal growth.

It also changes how we experience leadership. At a project site, leadership is not expressed through a title, but through a willingness to serve.

Even our Chief Executive Officer does not stand back when hands-on work is needed. He rolls up his sleeves and works alongside employees.

This is servant leadership in practice: influence demonstrated through action

rather than position. It also creates space for others to lead.

Employees at every level contribute their skills, take initiative and support one another in pursuit of a shared goal.

Research reinforces what we observe. A 2022 study by Jeffrey Pfeffer, Sara Singer and Martin Stepanek analysed more than 50,000 responses to Britain's Healthiest Workplace survey.

It found an association between employee volunteering, stronger bonds with colleagues and a greater sense of identification with employers. That finding resonates with what we see when ChangeMakers serve together.

Culture is shaped not only by what leaders say, but by what we repeatedly choose to do together.

Through ChangeMakers, colleagues across roles and levels serve side by side, listen to communities and witness generosity, initiative and humanity in one another.

These shared experiences strengthen empathy, collaboration and belonging, behaviours that employees carry back into the workplace.

In this way, our employees make our purpose as Connectors of Positive Change credible. They bring it to life because we practise it together.

Over time, I have come to realise that programmes such as ChangeMakers create value in ways that cannot always be measured on a balance sheet.

They build trust. They show stakeholders who we are when no one is asking us to prove it.

They ensure that our purpose as Connectors of Positive Change is experienced, not merely communicated. In doing so, they strengthen the credibility, reputation and brand equity that support Capricorn Group's long-term success.

Where purpose becomes credibility

Stakeholder engagement starts long before storytelling. It begins with listening, understanding needs and building genuine

connections.

Communication should illuminate impact while respecting the dignity and agency of the people involved.

After a year of serving alongside community organisations, our Heroes’ Day celebration became a natural culmination: an opportunity for the Group to recognise these often-unseen heroes.

With deep gratitude, we turned to the grassroots leaders who show up every day and said thank you. We did not make them heroes by recognising them. Their service had already done that.

ChangeMakers is not only about what Capricorn Group does for communities. It is one of the ways we become the organisation we say we are. We are grateful for every open hand and every open heart, from leaders and employees to partners and community heroes, that chooses to serve.

For us, positive change begins where dignity, shared responsibility and a willingness to show up come together.

****Victoria Möller is Manager: Group Communication and Stakeholder Engagement at Capricorn Group. A Chartered Public Relations Practitioner (CPRP), she brings more than two decades of experience in communications, marketing and reputation management. Her work focuses on building stakeholder trust and connecting employees with the Group’s purpose as Connectors of Positive Change. A key part of her role is the ChangeMakers employee volunteer programme, through which she creates opportunities for colleagues to serve communities and practise that purpose together. She writes from her experience of how communication, partnerships and employee participation strengthen organisational culture and create social value.***

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Small stock slaughter marketing plunges 88.5% ... as livestock sales weaken

Namibia's small stock marketed to export-approved abattoirs and butchers plunged 88.5% year-on-year in August 2026, with just 901 animals marketed during the month, as the country's overall livestock marketing activity weakened.

The Namibia Statistics Agency (NSA) said the small stock index also fell 85.2% month-on-month, extending the downturn recorded in July, when it declined by 51% monthly and 41.6% annually.

Of the 901 small stock animals marketed to export-approved abattoirs and butchers in August, 870 originated south of the Veterinary Cordon Fence and 31 came from north of the fence.

The sharp decline in small stock slaughter marketing came as Namibia's overall livestock marketed composite index fell 12.8% month-on-month in August, although it remained 27.9% higher than a year earlier.

A total of 92,921 livestock were marketed during the month, down from 115,039 in July but above the 69,783 animals recorded in August 2025.

Live small stock exports also declined on a monthly basis, falling 20.4% from July. However, the index was 58.6% higher year-

on-year.

The NSA recorded 58,191 live small stock exports in August, compared with 73,085 in July and 36,700 in August 2025.

Sheep accounted for 80.3% of the live small stock exported during the month, with goats making up the remaining 19.7%.

Cattle marketed to export-approved abattoirs and butchers also declined, falling 17.9% month-on-month to 14,848 animals from 18,093 in July.

Despite the monthly contraction, cattle marketing to abattoirs and butchers was 16.2% higher year-on-year, compared with 12,773 animals marketed in August 2025.

Live cattle exports moved in the opposite direction, rising 11.8% month-on-month and 77.5% year-on-year.

A total of 14,541 cattle were exported on the hoof during August, up from 13,008 in July and 8,190 in the corresponding month last year. Pig slaughtering also weakened during the month, with the index declining 7% following a 1.1% decrease in July.

The NSA recorded 4,440 pigs slaughtered locally in August, down from 4,773 in July but 4% higher than the 4,268 recorded a year earlier.

Fix the journey before you buy the chatbot

By Linda Shininge

Customer: Service Week is a good moment to ask about the five miles we put in the customer's way

Customer Service Week runs from 5 to 9 October, with Global Customer Experience Day on the 6th. Across Namibia, organisations will thank the people who serve customers every day.

That is deserved. But it invites a harder question: why does anyone need to go the extra mile in the first place?

Peter Drucker argued in *The Practice of Management* (1954) that a business's purpose is to create a customer. Most organisations would agree.

Look at how they are built, though the customer often looks like an afterthought. Marketing has targets. So do sales, operations, finance, IT, risk and customer service. Each function can hit its numbers while the customer's experience gets worse.

Customers don't buy departments. They experience journeys. Someone who moves from the app to the call centre, to the branch, to operations and back to the call centre hasn't experienced five successful handoffs. They have experienced one difficult company.

Digital Will Not Fix a Broken Journey

Namibia is digitising fast. According to Financial Afrik's summary of the Bank of Namibia's 2025 Annual Report, the payment system handled nearly 67 million transactions worth about N\$996 billion, up 11% in volume and 10% in value, with



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mobile applications driving much of the shift.

The same summary records N\$53 million in EFT fraud and N\$19.9 million in remote card fraud for the year. Digital scales everything: speed, convenience and failure.

The danger is automating a bad process. A confusing form becomes a confusing online form. A long queue becomes a digital queue. An unhelpful employee becomes an unhelpful chatbot.

Forrester's 2026 predictions, published last October, quantify the risk. It forecast that three in ten firms will damage their total-experience growth this year through frustrating AI self-service, because chatbots and virtual agents get launched before they are ready, often under cost pressure.

Its customer service predictions add that service quality will get worse before it improves, as scaling AI exposes gaps in processes, data quality, knowledge management and change management.

Forrester also expects real gains for some, with one in four brands seeing a 10% rise in successful simple self-service interactions. The common thread is that

the gains depend on foundational work.

So before asking where to put a chatbot, ask:

- Why does the customer need to contact us at all?
- Why can't they complete this transaction themselves?
- Why are we asking for information we already hold?
- Why can't our channels see the same journey?
- Why does a complaint escalate before anyone owns it?

Therefore, Technology should remove friction, not digitise it.

The Experience Starts Before the Employee

Telecommunications makes this plain. CRAN's quality-of-service standards focus on measurable indicators such as call completion rates and network availability, with the stated aim of improving customer satisfaction. Customers ask simpler questions: can I connect, can I pay, can I get help?

Earlier this year, CRAN pressed Telecom Namibia to stabilise its network after outages between January and May, and Telecom Namibia acknowledged that its service performance had not consistently met expected standards.

Whatever the cause, the lesson applies in every sector. When the network, the payment or the system fails, the damage is done before the customer speaks to anyone, and the frontline employee inherits it.

It is also why "everything digital" is the wrong goal for Namibia. In April, CRAN announced N\$42.1 million under Phase II of the Universal Service Fund to extend mobile infrastructure to rural and underserved areas, including 15 public institutions such as schools and clinics.

The programme supports the NDP6 target of lifting internet penetration from 53% to 90% by 2030. Until that gap closes, and for the many customers who simply want a person, physical and digital channels must work as one experience. What the app knows, the branch should know.

Stop Asking Employees to Cover for the System

Telling people to "deliver exceptional service" without the tools or authority to do it is not a strategy. Outdated systems, fragmented information, unclear policies, excessive approval layers and thin training all land on the person at the counter or on the phone.

Forrester's Total Experience Score, introduced in 2025 to combine brand and customer experience, added an Employee Experience Index in 2026, reflecting its view that the three must be aligned.

If an employee must open five systems to answer one question, don't be surprised when the customer waits.

If three approvals are needed to settle a simple complaint, don't be surprised when the customer gives up. Empowerment is decision rights and working tools, not motivational speeches.

Measure the Outcome, Not the Interaction

A call centre can post excellent handling times while customers still can't solve their problem. A branch can score well on satisfaction while customers return three times.

An app can look beautiful while the transaction keeps failing. Better questions are: did the customer get what they came for, how much effort did it take, was it resolved the first time, and did they have to contact us again?

A caution on journey maps. Forrester

predicts journey mapping will decline in use, partly because maps get produced in isolation from the teams that have their own roadmaps and targets. A map nobody owns is just a poster. The fix is accountability, not more mapping.

Five Things to Do Before the Next Technology Purchase

1. Pick one journey and give it one owner. Choose one of the ten things customers most often come to you for, map it from the customer's side, and name a single executive accountable for the outcome across departments.

2. Count the handoffs and the repeats. Every transfer, repeated question and return visit is a measurable cost to the customer.

3. Simplify before you automate. Fix the process, clean the data, repair the knowledge base, remove unnecessary approvals and connect the systems. Then automate.

4. Assign channels by need. Simple transactions: digital. Routine status enquiries: self-service. Complex decisions: human plus digital. Complaints: a human owner supported by technology. Sensitive moments: a person.

5. Make it a leadership issue. The CEO, technology, operations, HR, risk, marketing and finance each own part of the experience. If only the customer service department owns it, it will not change.

Then apply a Drucker test: if the customer is the purpose, can the customer see that in how we operate? And how many of our processes exist because they create customer value, rather than because they make us easier to manage?

Redefining the Extra Mile

We usually picture the extra mile

as something an employee does for a customer.

The bigger opportunity is what the organisation does before the customer asks. Instead of "Please contact us if your payment hasn't reflected," the organisation says, "We can see your payment hasn't reflected, we've found the issue and we're fixing it." Instead of "We have transferred your complaint," one person owns it until it is resolved.

That is the extra mile. Not more effort, but better design.

The greatest extra mile we can give customers this Customer Service Week is not asking our employees to walk farther. It is removing the distance between the customer and the outcome they came for.

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Customer Service Week 2026 and CX Day dates: industry calendars (5 to 9 October; CX Day 6 October).



Grootfontein needs N\$108.6m to upgrade informal settlements

Grootfontein Municipality requires N\$108.6 million to upgrade informal settlements as about 2,399 households continue to face inadequate access to water, sanitation and electricity, alongside insecure land tenure.

Chief Technical Services and Maintenance Officer Andreas Ipengelwa said limited funding, land grabbing, expanding informal settlements and shortages of critical professional skills were constraining the municipality's ability to improve service delivery.

Ipengelwa made the remarks in a presentation to the Parliamentary Standing Committee on Urban and Rural Development and Land Reform.

The municipality listed funding

requirements of N\$26.58 million and N\$81.99 million for Phase 1 and Phase 2 of its informal settlement upgrading programme, bringing the combined requirement to about N\$108.6 million.

The presentation identified Blikkies and Kap and Bou among the municipality's main informal settlement areas, which have expanded significantly over the past decade.

"Grootfontein has two main informal settlements, Blikkies and Kap and Bou, which have grown significantly over the past decade. The municipality had planned and surveyed the areas and created 3,000 residential erven for low-income households," Ipengelwa said.

Despite the planning, residents continue

to face limited access to water, sanitation and electricity, while insecure tenure, land grabbing and unauthorised occupation are complicating efforts to manage settlement growth.

At Kap and Bou, the municipality is working with the Namibia Housing Action Group and the Shack Dwellers Federation of Namibia under a memorandum of agreement to upgrade the settlement.

The area has been profiled and enumerated, while a private surveyor has completed planning and surveying work.

Electrification of the settlement had started but was subsequently placed on hold. The council has since resolved to begin realigning residents to their designated erven and implement the Flexible Land Tenure system.

The municipality also flagged ageing and insufficient vehicles and equipment as constraints, particularly for property inspections.

Other challenges include shortages of critical professional skills, budget constraints delaying projects and public health risks following a recent cholera outbreak in the community.

Non-compliance with conditions contained in deeds of sale between prospective property buyers and the municipality was also identified as a challenge to land administration.

Despite the constraints, the municipality reported completing several infrastructure projects between 2020 and 2026, including water and sewer services at Woodland, servicing at Omulunga Extension 6, a sewer pump station at Omulunga Extensions 7 and 8, electrical services at Extension 8, social housing and rehabilitation of the main sewer line and sewer pond.

Ipengelwa's presentation showed that N\$31.44 million had been invested across

five infrastructure projects, while a broader six-project programme carried a listed value of N\$32.91 million.

Several projects remain under construction. The Grootfontein fire station is 90% complete, while electrical services at Omulunga Extension 7 have reached 67%. Woodland infrastructure services have been completed and remain under the defects liability period.

On housing, the municipality has constructed 65 social houses under the Build Together Programme, enabling residents previously living in single quarters to relocate.

Remaining residents have received land allocation letters and are expected to be relocated once the realignment process at the Reception Area is completed.

The municipality has also allocated 55 erven in Omulunga Extension 4 to private developers for housing construction, although several plots remain vacant.

A separate Namibia-China bilateral development agreement provides for the construction of 200 social housing units in Grootfontein.

The municipality has identified and reserved 200 fully serviced erven in Omulunga Extensions 7 and 8 for the project.

Ipengelwa said planned interventions include accelerating the realignment of Kap and Bou residents, formalising tenure through certificates of occupancy and strengthening partnerships with development partners for technical and financial assistance.

The municipality is seeking support from the Ministry of Urban and Rural Development to formalise and upgrade informal settlements and address its infrastructure and service delivery constraints.

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