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THE

BRIEF

News Worth Knowing



Windhoek residents to pay more for electricity as CoW hikes tariffs by 3.6%

TUESDAY 01 SEPTEMBER 2026

MAIN STORY



Windhoek residents to pay more for electricity as CoW hikes tariffs by 3.6%

Windhoek residents will pay more for electricity from 1 September 2026 after the City of Windhoek increased tariffs by an average of 3.6% for the 2026/27 financial year.

The increase, approved by the Electricity Control Board (ECB), applies across several electricity customer categories, with individual tariff components rising by between 1.3% and 5%, while some charges remain unchanged.

The City said the tariff adjustment

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
* 29 October 2026
* 10 December 2026
- **Namibia Corporate Social Investment (CSI) Mukopano**
03 September 2026 at Windhoek Country Club Resort
- **Namibia Oil and Gas Conference**
18–21 August 2026 in Windhoek

is necessary to maintain electricity infrastructure and ensure a reliable supply as demand increases across the capital.

“The City of Windhoek wishes to inform residents that, in line with the Electricity Act, 2007 (Act 4 of 2007), and as approved by the Electricity Control Board, electricity tariffs will be adjusted by an average of 3.6% for the 2026/2027 financial year,” the City said.

The new tariff schedule covers residential prepaid and postpaid customers, pensioner social tariffs, general customers, social services, old age homes, departmental users, businesses, resellers and customers on time-of-use tariffs. For time-of-use customers, electricity charges vary according to peak, standard and off-peak consumption periods. The City said customers will progressively be moved onto time-of-use tariffs as compatible meters are installed.

The tariff schedule also includes additional charges and levies, including the Local Authority Surcharge, ECB Levy and National Energy Fund Levy.

“This adjustment, effective from 1 September 2026, is necessary to maintain a secure, reliable, and high-quality electricity supply for all residents,” the City said.

“The City of Windhoek strives to keep electricity as affordable as possible while ensuring that our infrastructure can meet the growing needs of our community.”

The published electricity tariffs exclude value-added tax. Electricity supplied to residential account holders is zero-rated for VAT, while non-

residential customers are subject to 15% VAT.

The electricity increase comes two months after the City implemented an average 4% increase in other municipal tariffs for the 2026/27 financial year, effective from 1 July 2026.

According to the City’s 2026/27 tariff schedule, water, refuse and waste management, sewerage and property assessment rates increased by 4%, while the Fire Brigade Services Levy rose by 3%.

The increases mean Windhoek households are facing higher electricity charges on top of increases already implemented across several other municipal services this financial year.

The City has attributed the broader tariff adjustments to the need to maintain essential services and infrastructure.

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Namibia's 2026 cereal output forecast at 155,000 tonnes

Namibia's cereal production is forecast to reach 155,000 tonnes in 2026, more than double last year's output and nearly 40% above the previous five-year average.

According to the Food and Agriculture Organization's Global Information and Early Warning System (FAO GIEWS), the

recovery is largely attributed to favourable weather conditions, with the main summer crops harvested by July and the winter wheat crop expected to be harvested from October.

FAO said the increase is being driven by the commercial farming sector, where maize yields are estimated to have nearly



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doubled compared with the previous five-year average.

“The commercial farming sector is driving the increase, with maize yields nearly doubling compared with the previous five-year average. The sector, which typically accounts for about two-thirds of national cereal output, is expected to account for nearly 80% of production in 2026,” the report said.

The rebound is expected to reduce Namibia’s cereal import requirements during the 2026/27 marketing year, which runs from May to April.

Namibia remains a net cereal importer, with imports accounting for about two-thirds of national consumption requirements on average.

Maize and wheat make up most cereal imports, with maize sourced largely from South Africa and wheat predominantly imported from the European Union.

“Reflecting the upturn in 2026 domestic production, cereal import requirements for the 2026/27 marketing year are estimated to be below both the five-year average and the previous year’s level,” FAO said.

Import conditions for maize are also expected to remain favourable following South Africa’s bumper 2026 harvest, which has increased exportable supplies and placed downward pressure on prices.

Despite the national production recovery, cereal output in Namibia’s communal farming sector remained below average, although production increased by just over 20% compared with 2025.

FAO said production of maize,

millet and sorghum in communal areas remained below average, with maize recording the largest shortfall.

The Zambezi Region was the only part of the country to record a decline in cereal production in 2026.

“The Zambezi Region has been the only area of the country where production fell in 2026, driven by outbreaks of migratory red locust and heavy rainfall between February and April, which caused flooding and crop damage that particularly affected the maize crop,” the report said.

The improved agricultural conditions have coincided with easing food inflation, which stood at an annual rate of 3.7% in



ELECTRICITY CONTROL BOARD

STAKEHOLDER INVITATION

NATIONAL STAKEHOLDER WORKSHOPS ON DOWNSTREAM GAS BILL AND LPG RULES

The Electricity Control Board (ECB) is the statutory regulatory authority established in terms of the Electricity Act, No 4, of 2007, to exercise control over and regulate the electricity supply industry in Namibia. The ECB in the near future will be transformed into the Namibia Energy Regulatory Authority (NERA), with the mandate to regulate downstream gas and downstream petroleum in addition to electricity.

Pursuant to these developments, the Ministry of Mines and Energy and the ECB commenced in 2024 with a project to develop the Downstream Gas Bill and associated Rules for Namibia. The ECB wishes to present the draft Downstream Gas Bill, the draft Licensing Rules, and the draft Liquefied Petroleum Gas (LPG) Rules to the stakeholders for consideration and inputs.

The ECB is hereby inviting interested parties to stakeholder workshops on the Downstream Gas Bill and the LPG Rules. The details of the workshops are as follows:

1. Workshop on Downstream Gas Bill and Licensing Rules

📅 3 September 2026
🕒 08:30 – 13:00
📍 NIPAM, Paul Nash Street, Windhoek

2. Workshop on LPG Rules

📅 4 September 2026
🕒 08:30 – 13:00
📍 NIPAM, Paul Nash Street, Windhoek

The draft Downstream Gas Bill, draft Licensing Rules and the draft LPG Rules can be accessed on the following link: <https://www.ecb.org.na/legal-instruments/> (Legislation - Draft Downstream Gas Legislation)

Enquiries: Mr Johann Malan by email jmalan@ecb.org.na or at 061 - 374 300

PUBLIC NOTICE

ENVIRONMENTAL IMPACT ASSESSMENT (EIA) AND PUBLIC PARTICIPATION PROCESS FOR THE PROPOSED TOWNSHIP ESTABLISHMENT OF OKANDJIRA EXTENSION 1 ON THE REMAINDER OF PORTION 1 OF THE FARM OVITO RESERVE NO. 55, OTJOZONDJUPA REGION

Notice is hereby given to all potential Interested and Affected Parties (I&APs) that an application for an Environmental Clearance Certificate (ECC) will be submitted to the Environmental Commissioner in terms of the Environmental Management Act (No. 7 of 2007) and the 2012 EIA Regulations for the following proposed activities:

1. Project Overview & Location

The Otjozondjupa Regional Council (the Proponent) intends to undertake the Establishment of Okandjira Extension 1 Township on the Remainder of Portion 1 of the Farm Ovito Reserve No. 55, Otjozondjupa Region. This initiative aims to provide secure land tenure, address informal settlement challenges, and stimulate local socio-economic growth through serviced land.

2. Location

Coordinates :
• Latitude: 21°58'S
• Longitude: 17°13'E
• It sits immediately adjacent to the existing Okandjira Proper area, located approximately 42 km East of Okahandja via the D2102 road.

3. Triggered Listed Activities

In accordance with the Environmental Management Act (2007), the project triggers the following legally listed activities requiring environmental clearance:

- **Land Use & Township Establishment:** The legal establishment of Extension 1 Township and the subdivision of land into residential, institutional, commercial, and agricultural erven.
- **Infrastructure & Infrastructure Development:** Construction of public access roads, service corridors, and right-of-way servitudes.
- **Bulk Services:** Provision of bulk water supply, sanitation systems, and electricity distribution.

4. Potential Environmental & Social Impacts

The Environmental Impact Assessment (EIA) will identify safeguards and mitigate potential impacts, which include: increased traffic volumes, waste generation, dust emissions, heightened demand for water resources, local biodiversity/habitat disturbance, and soil erosion risks. An Environmental and Social Management Plan (ESMP) will be developed to manage these impacts.

5. Invitation to Participate & Register

All local communities, traditional authorities, stakeholders, and potential I&APs are invited to participate in this public consultation process. You are encouraged to register formally to receive the full Background Information Document (BID), raise concerns, or provide comments to be included in the official Comments and Responses Report.

- **Public Meeting Details:** 3 September 2026 @ Okandjira Settlement, community Hall
- **Time:** 10:00-16:00
- **Deadline for Registration and Comments:** On or before 30 September 2026.

6. Contact Information for Enquiries & Registration

Please submit your name, contact information, and intercomms/permissions regarding the project to the Environmental Assessment Practitioner (EAP):

Environmental Consultant:



Urban Projects Planning & Coordination Consultant

Physical Address: Erf 1509, Virgo Street, Doradospark, Windhoek
Date of Public Meeting: 3 September 2026

PUBLIC NOTICE

ESTABLISHMENT OF TOWNSHIP: OKANDJIRA EXTENSION 1, DRAFT OKANDJIRA URBAN STRUCTURE PLAN AND DRAFT ZONING SCHEME

Notice is hereby given in terms of Section 107(1) of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018), that HEH Urban Nest Creations on behalf of Otjozondjupa Regional Council, intends on applying to the Urban and Regional Planning Board for approval for the proposed Establishment of a Township of Okandjira Extension 1.

Additionally, further notice is given for the Draft Urban Structure Plan of Okandjira in terms of Section 107(1) of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018).

Okandjira Extension 1 will comprise of approximately 162 erven and the Remainder, and the main purpose of the township establishment is to create more residential erven in Okandjira, to enable the Regional Council to address the housing backlog in the area.

The plan for the proposed Township Extension 1 and the draft Okandjira Urban Structure Plan and draft zoning scheme lies for inspection at the Planning and Development Services of Otjozondjupa Regional Council, Government Office Park Otjozondjupa, Herik Willem Street and the Okandjira Settlement Constituency office.

Further take notice that any person who wishes to object to the application as set out above may lodge such objection together with their grounds thereof in writing, with Otjozondjupa Regional Council, directed to Planning & Development Services, P.O. Box 1682, Otjozondjupa, alternatively to the consultant within 14 days after the publication of this notice, which is scheduled to end on Friday 4 September 2026.

Otjozondjupa Regional Council- Head Office
Herik Willem Street No.22
Planning and Development Services
Tel: 067 303702

Urban Projects Planning & Coordination Consultant



July 2026, down from 6.1% in July 2025.

FAO said stronger domestic cereal production and declining maize prices in South Africa could provide further relief to cereal prices during the year, although rising fuel prices could limit the extent of the decline in food inflation.

Food security conditions have also improved, with about 408,000 people, equivalent to 13% of the analysed population, projected to face acute food insecurity at IPC Phase 3 or above between April and June 2026.

Livestock conditions have improved markedly across much of the country, with good to very good conditions reported in the northeast, central, eastern and southern regions.

FAO said improved grazing and water availability have supported livestock health, reproduction and productivity, with household incomes expected to benefit from increased sales of livestock and livestock products.

However, conditions remain uneven, particularly in the Zambezi Region, where flooding and pest infestations caused extensive crop losses and damage and are expected to worsen food insecurity.

“Favourable weather conditions supported an upturn in the 2026 cereal harvest, along with improved grazing and water availability that strengthened livestock health, boosted reproduction rates and improved overall productivity,” FAO said.

PUBLIC NOTICE

Take notice that HEH URBAN NEST CREATIONS (TOWN AND REGIONAL PLANNERS) on behalf of the owner of Erf 8657, Windhoek intends to apply to the Municipal Council of Windhoek for the:

- **CONSENT FOR ACCOMMODATION ESTABLISHMENT: SELF CATERING ON ERF 8657, WINDHOEK / WINDHOEK BLOCKS**

Erf 8657, Windhoek/Windhoek Blocks is zoned Office with a bulk of 0.4 and is approximately 4742 m² in extent. The erf is currently has existing buildings. The intention is to utilize the Unit. No.18 of Erf 8657 Windhoek for “Accommodation Establishment: Self-Catering” purposes, which will contribute to local economic activity and improve access to services within the Windhoek community.

The number of vehicles for which parking will be provided on-site will be in accordance with the Windhoek Town Planning Scheme provisions.

Take notice that the locality plan of the erf lies for inspection on the Town Planning notice board at the Customer Care Centre, Main Municipal Offices, Windhoek Municipality,

Further take notice that any person objecting to the proposed use of the land as set out above may lodge such objection together with the grounds thereof, with the Municipality and with the applicant in writing, within 14 days of the last publication of this notice.

Applicant:

Urban Projects Planning & Coordination Consultant

☎ +264 81 256 9627 ✉ info@urbannest.com.na



REZONING NOTICE

Take notice that HEH URBAN NEST CREATIONS (TOWN AND REGIONAL PLANNERS) on behalf of the owner of Erf 3291, Mondesa, Extension 7, Swakopmund intends to apply to the Municipal Council of Swakopmund for the:

- **REZONING OF ERF 3291, MONDESA, EXTENSION 7, SWAKOPMUND FROM “GENERAL RESIDENTIAL 2” WITH A DENSITY OF 1:100 TO “GENERAL BUSINESS” AND CONSENT TO COMMENCE DEVELOPMENT WHILE THE REZONING IS BEING FINALIZED.**

Erf 3291, Mondesa, Extension 7, Swakopmund is zoned General Residential 2 with a density of 1:100 and is approximately 4504 m² in extent. The erf is currently vacant. The intention is to utilize the erf for “general business” purposes, which will contribute to local economic activity and improve access to goods and services within the Mondesa community.

The number of vehicles for which parking will be provided on-site will be in accordance with the Swakopmund Zoning Scheme.

Take notice that the locality plan of the erf lies for inspection on the Town Planning notice board at the Customer Care Centre, Main Municipal Offices, Swakopmund Municipality, corner of Rakotoka Street & Daniel Khomo Avenue, Swakopmund

Further take notice that any person objecting to the proposed use of the land as set out above may lodge such objection together with the grounds thereof, with the Municipality and with the applicant in writing, within 14 days of the last publication of this notice.

Applicant:

Urban Projects Planning & Coordination Consultant

☎ +264 81 256 9627 ✉ info@urbannest.com.na



Beyond the title: How PhD expertise can transform education in Namibia

By Dr Etuna Simon

Namibia has invested significantly in developing highly qualified professionals, including academics and researchers who hold doctoral degrees.

Yet the expertise of many PhD holders remains concentrated within universities, reflected mainly in academic publications, conferences and specialised teaching.

If Namibia is serious about transforming education, this advanced knowledge must move beyond university offices and become part of how the country develops policy, supports teachers, designs curricula and solves persistent educational challenges.

What Namibia needs alongside this expansion of access is a deliberate, sustained investment in the people best equipped to make that expansion count: our PhD holders.

This is not a call for credentialism.

A doctorate (a Doctor of Philosophy, or PhD) is not a badge of superior worth, and plenty of excellent teaching and policy work is done by people without one.

But it is worth being precise about what a PhD actually represents. It is the highest academic degree a university



“
A doctorate (a Doctor of Philosophy, or PhD) is not a badge of superior worth, and plenty of excellent teaching and policy work is done by people without one.

awards, earned not by mastering existing knowledge but by producing new knowledge: original research, rigorously designed, critically examined and defended before experts, that adds something to a field which did not exist before. The training behind that achievement is what matters here.

A PhD is not merely an academic title.

It represents years of specialised study, independent research, critical analysis and disciplined problem-solving.

PhD holders are trained to examine complex problems, assess evidence, challenge assumptions and develop solutions that can be tested and improved.

Let the Cook-off Begin

Coastal Round	Swakopmund	1 August 2026	Entries close: 24 July 2026
Northern Round	Oshakati	29 August 2026	Entries close: 21 August 2026
Central Round	Windhoek	19 September 2026	Entries close: 12 September 2026

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These capabilities are urgently needed in an education system facing unequal learning opportunities, shortages of specialised teachers, limited resources, uneven access to technology and persistent differences between urban and rural schools.

A PhD holder has spent years learning to formulate precise questions, design methods robust enough to answer them, gather and interrogate evidence rather than lean on assumption or anecdote, and follow an argument to its conclusion even when that conclusion is inconvenient. That is exactly the discipline Namibian education needs more of right now, at every level from classroom pedagogy to national policy design.

One of the most important contributions PhD holders can make is strengthening educational policy.

Policies sometimes fail not because their intentions are poor, but because

they are developed without sufficient local evidence or without practical mechanisms for implementation.

Researchers can analyse enrolment patterns, learner performance, school infrastructure, teacher deployment and regional inequalities to identify where interventions are most urgently required. They can also evaluate whether existing programmes are producing meaningful results.

For example, when a literacy, digital-learning or school-feeding initiative is introduced, researchers should not only ask how many schools participated.

They should investigate whether learners' attendance, engagement and achievement improved, which groups benefited, and why the intervention succeeded in one region but struggled in another. This would help Namibia move from policy based largely on assumption to policy informed by reliable evidence.

The problem is not effort. It is evidence.

Namibia's education challenges are well documented: uneven learning outcomes between regions, a persistent gap between what curricula intend and what happens in classrooms, and questions about whether qualifications and assessment practices are keeping pace with the needs of a changing economy.

None of these problems stem from a shortage of good intentions among teachers, principals or ministry officials. They stem, in large part, from a shortage of rigorous, locally generated evidence about what actually works in Namibian classrooms, for Namibian learners, under Namibian conditions.

PhD expertise can also improve teaching practice.

Researchers in education, psychology, science, mathematics, languages and



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Or Enquiries should be addressed to:

Mr. Kornelius Joseph

Email: kjoseph@kuleni.com.na

Cellphone: +264 81 950 7937

CLOSING DATE: 23 SEPTEMBER 2026 @16H30

The Proposals should include the cost of this service provision.

technology can work directly with teachers to translate research findings into practical classroom strategies.

In a multilingual country such as Namibia, specialists can help develop teaching approaches that recognise learners’ home languages while strengthening their proficiency in the language of instruction.

Experts in inclusive education can guide schools in supporting learners with disabilities and learning difficulties, especially in areas where specialist services are limited.

This collaboration must not become a system in which academics arrive at

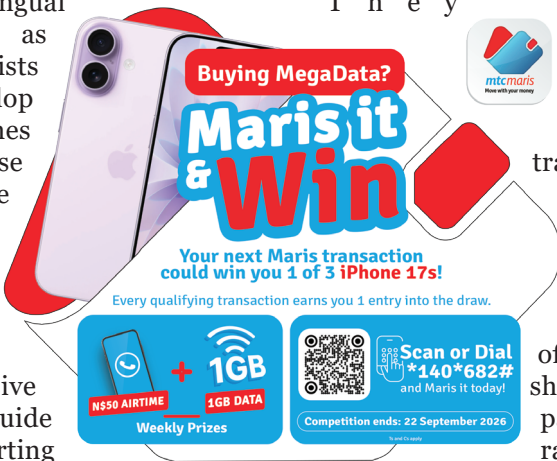
schools simply to tell teachers what to do. Classroom teachers possess practical knowledge that researchers may not have.

They understand their learners, communities and daily constraints. Meaningful transformation will happen when the research expertise of PhD holders is combined with the lived experience of teachers. Schools should become partners in research rather than merely places where data are

collected.

Curriculum development is another area in which advanced expertise is essential.

Namibia’s curriculum must prepare



A promotional graphic for the 'Marisit & Win' competition. It features a purple iPhone 17s at the top left. The central text reads 'Buying MegaData? Marisit & Win'. Below this, it says 'Your next Maris transaction could win you 1 of 3 iPhone 17s!' and 'Every qualifying transaction earns you 1 entry into the draw.' At the bottom, there are two blue boxes: one for 'Weekly Prizes' showing 'N\$50 AIRTIME + 1GB DATA' and another for 'Scan or Dial *140*682# and Marisit today!' with a QR code. The competition ends on 22 September 2026. The MTC Namibia logo is in the top right corner.



learners for a changing economy shaped by artificial intelligence, automation, climate change, renewable energy and new forms of work.

PhD holders across disciplines can help ensure that curricula remain academically sound, nationally relevant and responsive to future skills needs.

A researcher in agriculture could support the integration of climate-smart farming into school and TVET programmes. An expert in artificial intelligence could help schools introduce AI literacy, data ethics and responsible technology use.

Specialists in indigenous knowledge could ensure that local environmental practices, languages and cultural knowledge are treated as valuable intellectual resources rather than

peripheral topics. Such contributions would enable Namibia to innovate without losing its identity.

The country should also draw more deliberately on PhD holders to strengthen teacher professional development. Short workshops rarely produce lasting change when they are disconnected from teachers' daily needs.

Researchers can help design sustained, school-based development programmes that include mentoring, classroom observation, practical experimentation and follow-up support. Universities could adopt clusters of schools in different regions and work with them over several years to improve literacy, numeracy, science education, leadership or digital learning.

However, it would be misleading to suggest that holding a PhD automatically makes someone an effective policymaker, teacher trainer or public intellectual.

Some doctoral research is highly specialised, and some academics have limited experience of conditions in schools.

Expertise must therefore be matched to the problem, communicated in accessible language and applied with humility. PhD holders should be assessed not only by the number of articles they publish, but also by the relevance and social impact of their work.

A shared responsibility.

Government ministries, universities and educational institutions should create formal platforms through which



doctoral expertise can serve national priorities.

These could include policy advisory panels, regional research partnerships, curriculum task teams, teacher mentorship programmes and publicly accessible research summaries. Funding should prioritise collaborative studies that address clearly identified national challenges, while researchers should be encouraged to share findings beyond academic journals.

None of this happens automatically. Universities need to reward researchers for policy engagement, not only publication counts.

Government departments need genuine mechanisms such as advisory panels, secondments and joint research units to draw on doctoral expertise rather than treating it as an occasional favour.

Besides, PhD holders themselves carry a responsibility to communicate clearly, engage practically, and resist the temptation to stay comfortably inside academic debates that never touch a classroom.

Namibia does not lack educated minds.

The greater challenge is connecting those minds to the places where their knowledge can make the greatest difference.

When PhD holders

work alongside teachers, communities, policymakers and industry, advanced knowledge becomes more than a personal achievement. It becomes a national resource.

The real value of a doctorate is not found in the title before a person's name. It is found in the problems that person helps society understand and solve.

By purposefully mobilising its PhD expertise, Namibia can develop stronger policies, more responsive teaching practices and an education system capable of preparing every learner for an innovative and inclusive future.

Whether that investment produces a stronger, more capable nation or simply a larger one depends on whether we are willing to put our best-trained minds to work on the hard, evidence-based questions that expansion raises. We have those minds. The task now is to use them.

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

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Bank Windhoek cancer project raises N\$42.4m since inception

Bank Windhoek's Cancer Apple Project has raised N\$42.4 million for the Cancer Association of Namibia (CAN) since its launch in 2000, after generating a record N\$4 million this year.

The N\$4 million raised in 2026 was handed over to CAN on Tuesday and will be used to support cancer awareness, screening, outreach and patient-support programmes across Namibia.

Now in its 26th year, the Cancer Apple Project raises funds through the sale of apples, apple juice and virtual apples, with contributions also accepted through digital channels, including the Bank Windhoek

Mobile App.

CAN Chief Executive Officer Rolf Hansen said the funding comes as cancer remains a major public health challenge in Namibia.

"Cancer is no longer a distant or future challenge for Namibia; it is one of our most pressing public health priorities," Hansen said.

"This generous contribution from Bank Windhoek and the many Namibians who supported the Project will help us strengthen awareness, promote earlier detection, support families in need and bring practical hope to people affected by cancer across the country."

According to figures provided by Bank Windhoek, Namibia is estimated to record 4,205 new cancer diagnoses, with breast, cervical and prostate cancers among the most frequently diagnosed.

The Namibia National Cancer Registry, hosted by CAN, also records about 136 cancer diagnoses among children and adolescents annually. Common childhood cancers include leukaemia, kidney tumours and non-Hodgkin lymphoma.

Bank Windhoek Managing Director James Chapman said the project demonstrates the role businesses and communities can play in mobilising funding to address social challenges.

“The Cancer Apple Project is a powerful expression of what effective corporate social responsibility should be. It demonstrates what can be achieved when businesses, government, civil society, schools, communities and individuals bring their

resources, networks and influence together around a shared purpose,” Chapman said.

Bank Windhoek uses its branch network and digital platforms to facilitate contributions to the annual fundraising campaign, which also receives support from businesses involved in supplying, transporting, distributing and promoting the initiative.

Chapman said the money raised would contribute towards addressing practical challenges faced by cancer patients and their families, while supporting awareness and early detection initiatives.

“Behind every number is a human story. Whether it is an adult facing a new diagnosis or a child whose family must travel for specialised care, this contribution is about more than a financial handover,” he said.

“It is a contribution towards awareness, early detection, practical support and, ultimately, hope.”

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Borrowing beyond stigma

By Johannes Naikaku

Borrowing decisions are rarely made in calm, comfortable moments. They usually sit at the junction of pressure and timing.

That is why conversations about personal loans often miss the point. They focus on judgement instead of intention.

Not all borrowing is the same. Borrowing without thinking creates problems, but borrowing with clarity can create options.

Life does not space out expenses politely. Costs arrive in lumps, while income moves in steady lines. When those two collide, people look for ways to smooth the gap. Sometimes, a personal loan offers that bridge. Not as a shortcut, but as a way to regain balance.

What intention changes is control. A person's decision feels well-grounded when they understand why they are borrowing, how long it will take to pay it back and how it fits into their larger financial picture.

The loan turns into a short-term fix rather than a long-term burden.

There is also something useful about boundaries. Fixed repayments and defined terms introduce discipline, because now there is an end in sight. Unlike informal arrangements or open-ended debt, structured borrowing makes the commitment visible and finite.

It is worth admitting a reality that is often ignored. Not everyone has savings to fall back on. Not everyone can handle unexpected costs without help. For many people, access to credit is not a



“

Borrowing without thinking creates problems, but borrowing with clarity can create options.

convenience. It is what prevents a setback from becoming a crisis.

That does not mean borrowing should replace good financial habits. Saving, budgeting and planning are still important. Personal loans work best when they support those habits, not when they challenge them.

Education plays a big role here. Understanding repayments, interest and affordability changes behaviour. When people feel informed rather than judged, they make better choices.

They borrow less impulsively and repay more consistently.

When borrowing is discussed openly and honestly, the stigma begins to fall away. The conversation shifts from shame to responsibility. From avoidance to ownership.

A personal loan is not a solution to everything. But in the right moment, used with intention, it can be a practical step forward rather than something to fear.

** Johannes Naikaku, Senior District Manager, Old Mutual Finance, Old Mutual Namibia*



PostFin appoints Sam Ikela as CEO

PostFin has appointed Sam Ikela as its new Chief Executive Officer, effective 1 September 2026.

Ikela joins PostFin with more than 25 years of experience in the financial services sector, having held senior positions across corporate and commercial banking.

Before his appointment, Ikela served as Head of Small and Medium Enterprises (SMEs) at Nedbank Namibia and, until recently, as Country Manager for an international investment firm.

His previous roles include Relationship Manager, Branch Manager, Business Development Manager and

Head of SME Finance and Development.

Ikela holds a Master of Philosophy in Development Finance from Stellenbosch University in South Africa, alongside other professional qualifications.

The PostFin Board of Directors said Ikela's banking and leadership experience is expected to support the institution's growth and innovation strategy.

Ikela succeeds Robert Eiman, who left PostFin after being appointed Chief Executive Officer of the Agricultural Bank of Namibia (Agribank). PostFiin is a subsidiary of Nampost.



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Who is listening to the boy child?

By Al-bright Shigwedha

Who was the boy child before society told him what a man should be?

Before society taught him that crying makes him weak and vulnerability is shameful, he was simply a child who needed reassurance, affection, guidance, and a safe place to make mistakes.

Somewhere along the way, however, we began preparing boys for manhood by teaching them how to endure rather than how to feel.

Boys are taught to “man up” before they are taught how to communicate. They are taught to be strong before they understand that strength does not mean carrying everything alone.

We tell them to protect everyone else, but rarely ask who is protecting them.

What happens when a boy learns that his value is measured by what he can provide, but never learns what to do when the weight becomes too heavy?

Our boys and men are fighting invisible battles. Some are expected to provide before they have even had the opportunity to understand themselves.

They are expected to become financially independent, support their parents, build homes, succeed professionally, and appear emotionally unaffected while doing it all.

When did we begin teaching boys to become providers before teaching them how to process their feelings?

Perhaps this is why anger becomes one of the few emotions society allows men to



“

A young man is constantly shown that he should have money, a car, a house, a successful career, and his life figured out before he has even had the chance to live it.

express freely. Sadness is weakness. Fear is weakness.

Crying is weakness. Yet anger is often accepted because it fits the image of masculinity we have created.

But what if anger is sometimes grief that was never permitted to speak? What if it is fear disguised as aggression, rejection disguised as silence, or pain that has nowhere else to go?

Then there is the world our boys are growing up in now.

Social media has created an entirely new definition of success. A young man is constantly shown that he should have money, a car, a house, a successful career, and his life figured out before he has even had the chance to live it.

He measures their highlights against his unfinished life.

He is told to build a home for himself, sometimes another for his parents, provide for his family and become successful

In the 2023/2024 financial year, Namibia recorded 542 suicide deaths and 2,937 suicide attempts.

enough to prove that he is a “real man.” But what happens to the boy who cannot? Does he become less of a man because he is struggling financially? Does his inability to provide make him less worthy? And who

tells him otherwise? These questions become even more urgent when we look at Namibia's suicide statistics. In the 2023/2024 financial year, Namibia recorded 542 suicide deaths and



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Vocational graduates tipped to unlock new employment opportunities

Vocational graduates could help create new jobs in Namibia by turning their technical skills into businesses, with 32 graduates set to receive entrepreneurship support under an expanded Capricorn Foundation programme.

The Foundation says vocational training provides graduates with skills that can be used to establish enterprises and generate employment, but a lack of business knowledge and mentorship can limit their ability to commercialise those skills.

Capricorn Foundation Head Veripura Muukua said the vocational sector has

the potential to contribute to Namibia’s economic growth while helping address unemployment through entrepreneurship.

“We believe the vocational sector is essential for Namibia’s economic growth, addressing unemployment and advancing entrepreneurship,” Muukua said.

The Foundation is expanding its “Be Your Own Boss” Vocational Graduate Entrepreneurship Programme, implemented in partnership with Unmatched Potential, from Swakopmund to Otjiwarongo and Outapi.

The second phase will provide three months of entrepreneurship coaching,

The success of the pilot programme, which was launched in Swakopmund in May 2026, demonstrated to us the potential that exists within Namibia's vocational graduates.

mentorship and practical business development support to 32 new vocational graduates.

Muukua said the decision to expand the programme follows a pilot involving 18 graduates in Swakopmund, which highlighted the potential for technically trained young people to create sustainable livelihoods.

"The success of the pilot programme, which was launched in Swakopmund in May 2026, demonstrated to us the potential that exists within Namibia's vocational graduates," she said.

"It provided us with an opportunity to see that young people possess valuable technical skills but require support to transform those skills into sustainable businesses and livelihoods."

Under the expanded programme, 10 graduates will be selected from Swakopmund, 10 from Otjiwarongo and 12 from Outapi. Five participants from the initial cohort will also continue receiving

support.

Unmatched Potential founder Etienne Raymond said the pilot showed that entrepreneurship could provide vocational graduates with an alternative to relying solely on formal employment.

"We have seen participants shift their thinking from seeking employment to creating opportunities for themselves and others," Raymond said.

He said the programme aims to help graduates use their vocational expertise to identify market opportunities, establish businesses and potentially create jobs within their communities.

Applications are open to TVET Level 3 and Level 4 graduates from accredited institutions who are unemployed, self-employed or seeking to start or grow businesses, with the three-month programme scheduled to begin in September and delivered in person in Swakopmund, Otjiwarongo and Outapi.

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