

PARLIAMENTARY BUDGET

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THE

BRIEF

News Worth Knowing

Namibia misses deadline to implement National Pension Fund

MONDAY 21 SEPTEMBER 2026

MAIN STORY

Namibia misses deadline to implement National Pension Fund

... Pension contribution, benefit rules also still pending

Namibia's long-awaited National Pension Fund (NPF) has missed its 1 April implementation deadline, with key actuarial, legislative and data work still outstanding before the scheme can become operational.

President Netumbo Nandi-Ndaitwah had directed the Social Security Commission (SSC) to implement the NPF and National Medical Benefit Fund (NMBF) by 1 April.

Acting Executive Director for the Department of Labour Relations in the Ministry of Justice and Labour Relations, Aune Mudjanima, confirmed that the NPF target date had passed, saying the focus must now shift from prolonged deliberations to completing the outstanding work required to establish the Fund.

"The time for extended deliberation has passed. We must now convert the work that has already been undertaken into implementation," Mudjanima said.

She said the challenge was to ensure the NPF is introduced in a manner that is financially sustainable, legally sound, socially inclusive and trusted by the public.

Among the outstanding processes is an actuarial assessment that will determine



Crucial Dates

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

how much workers and employers may need to contribute, the level of benefits the Fund can sustainably provide and whether the proposed system will remain financially viable over the long term.

With technical support from the International Labour Organization (ILO) through the Global Accelerator, an international actuary working alongside a Namibian actuary will conduct the financial modelling.

The exercise will assess contribution requirements, sustainable benefit levels, the Fund's long-term financial position and risks arising from demographic, economic and labour-market changes.

“A pension fund cannot be established on aspiration alone. It must be financially sound, actuarially sustainable and capable of delivering adequate benefits over the long term,” Mudjanima said.

Implementation also requires amendments to the Social Security Commission Act.

Government, the SSC, employers' organisations and workers' organisations are working on reforms expected to address institutional mandates, contribution collection and management, benefit administration, governance, accountability and oversight.

Another key process still under way is an assessment of Namibia's alignment with ILO Convention No. 102 on minimum social security standards.

Government, with ILO

technical support, conducted a gap analysis to identify where Namibia complies with the Convention and where legislative, institutional and administrative shortcomings remain.

The findings were validated during a tripartite workshop involving Government, employers and workers in July, with the final report expected next month.

The report is expected to provide an evidence base for identifying remaining policy and legislative gaps ahead of the NPF's implementation.

Data constraints have also emerged as an issue in determining the eventual



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structure and sustainability of the Fund.

Although the SSC holds historical contribution records, membership profiles and administrative datasets, gaps remain in information on earnings distribution, labour-market segmentation, employment patterns and pension coverage across sectors and categories of workers.

The Commission is engaging the Government Institutions Pension Fund (GIPF), Namibia Statistics Agency (NSA) and Namibia Financial Institutions Supervisory Authority (NAMFISA)

for coded and non-identifiable data to support the actuarial work.

Mudjanima said personal information would not be transferred, with the data instead intended to provide aggregate evidence for policymaking.

The SSC is also preparing to intensify public communication around the proposed Fund amid what Mudjanima described as misinformation, speculation and partial information circulating about the NPF.

An ILO International Training Centre-designed media programme scheduled for mid-October will target government

communicators, social partners and journalists as authorities prepare to explain how the pension system is expected to operate.

Key issues still requiring clarity include who will be required to contribute, contribution levels, benefits, how the Fund will be managed and the governance safeguards that will apply.

Mudjanima said Government, workers and employers would continue consultations as the remaining technical and legislative processes are completed.

“We are at an important juncture. Much work has already been done. Significant technical, legislative and institutional processes are underway,” she said.

“What is required now is focus, urgency and execution.”

Consultancy



MONDJILA
 PROJECT ADVISORY &
 MANAGEMENT

POSITION: INDEPENDENT AUDITOR

Engaged by: Mondjila Project Advisory and Management CC

Department: Finance & Compliance

Location: Windhoek, Namibia

Contract Duration: One (1) Year

Application Deadline: 25th September 2026

About the Company

Mondjila Project Advisory and Management CC (MPAM) is seeking to appoint a suitably qualified and Independent Auditor to conduct an external audit of the Company's financial statements and project operations, including the AZD Facility (Ammonium Sulfate Fertilizers from Renewable Hydrogen in Namibia) at the Daures Green Hydrogen Village in the Erongo Region. The Auditor will express an independent opinion on the accuracy, completeness, and regulatory compliance of the Company's financial and project records.

For more information about this assignment, including the full Terms of Reference, please refer to the company's official website at www.mondjila-projects.com

Scope of Services

- Financial audit of annual financial statements, accounting records, and supporting transactions.
- Project audit of budgets, expenditures, procurement processes, and contract management.
- Assessment of internal controls, risk management practices, and IFRS, and other applicable regulations.
- Verification procedures, including physical asset checks and third-party confirmations.

Firm / Practitioner Profile

- Demonstrable independence, objectivity, and due professional care, free of conflicts of interest.
- Experience auditing project-based and donor-funded organisations.
- Adequate capacity and technical expertise to undertake a multi-sector engagement.
- Integrity and discretion in handling confidential and compliance-sensitive information.

Qualifications & Experience

- Registered and licensed audit firm or practitioner in Namibia.
- Relevant professional qualification (e.g. CA, ACCA, or equivalent).
- Proven track record conducting audits in accordance with International Standards on Auditing (ISA).
- Experience with donor-funded project audits and compliance reporting is an advantage.
- Preference will be given to Women-Owned Businesses, Youth-Owned Businesses, and Previously Disadvantaged Individuals, subject to meeting minimum compliance and technical thresholds.

How to Apply

Submit your proposal, together with proof of registration, qualifications, and relevant experience, to hr@mondjila-projects.com

Only shortlisted firms/practitioners will be contacted.

Mondjila Project Advisory and Management
www.mondjila-projects.com
hr@mondjila-projects.com
info@mondjila-projects.com



MVA Fund calls for rail revival as truck crashes claim 48 lives

The Motor Vehicle Accident (MVA) Fund has called for the accelerated revival and expansion of Namibia’s rail network after 48 people were killed and 211 injured in 112 truck-involved crashes recorded between 1 January and 16 September 2026.

MVA Fund Manager for Accident and Injury Prevention Jones Lutombi said shifting more long-distance freight from roads to rail could reduce the exposure of heavy vehicles to crashes along Namibia’s major transport corridors.

He said Namibia’s ambition to become a regional logistics hub requires a multimodal transport system that supports freight movement while improving road safety.

“We need to have a shift into a multimodal

transport system that caters for every road user. Whether you are a cyclist or a pedestrian. We need to separate and calm the roads. We need to embrace road user separation, and then we need to have fleet standards,” Lutombi said.

While road freight remains critical to trade and economic activity, Lutombi said greater use of rail and intermodal transport could reduce the number of trucks travelling long distances on major corridors.

“Road freight is indispensable, but rail and intermodal transfer can reduce avoidable crash exposure along these corridors,” he said.

Lutombi said Namibia should increasingly use rail to move cargo destined for regional markets, particularly along trade corridors

linking Walvis Bay with neighbouring countries.

“We need to aspire to start doing that. The rail route does not pick cargo from Namibia to Katima. We need to start doing that,” he said.

He also argued that road safety should be viewed as a productivity issue for the logistics sector because crashes, congestion, breakdowns and driver fatigue can disrupt supply chains.

“Safety as productivity issue. Fatigue, congestion, breakdowns and severe crashes

are supply chain risks, not only road risks,” Lutombi said.

MVA Fund Chief Corporate Affairs Officer John Haufiku said Namibia recorded 112 truck-involved crashes between 1 January and 16 September 2026, resulting in 211 injuries and 48 fatalities.

Erongo recorded the highest number of truck-related crashes at 30, resulting in 15 fatalities, while Khomas recorded 21 crashes and the highest number of injuries at 59.

Otjozondjupa recorded 14 crashes, 36 injuries and 14 fatalities. Together, Erongo and Otjozondjupa accounted for 29 of the 48 truck-related deaths recorded during the period.

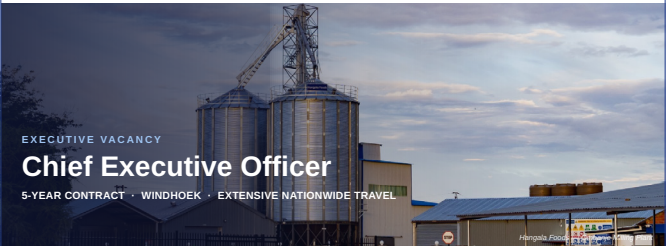
“The data further show that collisions were the most common crash type, accounting for 57 crashes, 157 injuries and 37 fatalities. Pedestrian-related crashes accounted for 24 incidents, 17 injuries and 10 fatalities, highlighting the vulnerability of pedestrians in crashes involving heavy vehicles,” Haufiku said.

He said collisions accounted for approximately 77% of all injuries and fatalities recorded in truck-related crashes, highlighting the severity of heavy-vehicle collisions on Namibia’s roads.

Haufiku said the figures reinforce the need for greater attention to truck driver safety, responsible heavy-vehicle operations, pedestrian awareness and measures to reduce collision-related fatalities along the country’s major transport routes.

Hangala Foods

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The Chief Executive Officer will report directly to the Board of Directors and is responsible for the strategic, financial and operational leadership of Hangala Foods. Key responsibilities include driving business growth and diversification, building market confidence in Hangala Foods products, and ensuring sound corporate governance across the organisation.

Key Performance Areas:

- Provide visionary strategic, financial and operational leadership across Hangala Foods
- Own the company's financial performance, drive sustainable profitability and safeguard its assets
- Lead the diversification of Hangala Foods' product range and revenue streams into new markets and categories
- Build market confidence in Hangala Foods products — strengthening customer relationships and winning new business
- Direct production, milling and supply chain operations, with regular visits to sites nationwide
- Develop and manage the annual budget, capital projects and financial reporting to the Board
- Build a high-performance culture, a sound organisational structure and strong succession planning
- Ensure robust corporate governance, risk management and regulatory compliance
- Represent Hangala Foods to the Board, government, industry bodies and strategic partners across Namibia
- Lead and mentor the executive team, including the Commercial Manager

Minimum Qualifications:

- Bachelor's Degree in Commerce, Finance, Business Administration or a related field
- MBA or postgraduate business qualification (advantageous)

Minimum Experience:

- Minimum five (5) years' experience in a senior management role
- Proven track record of commercial growth and financial performance

Added Advantage:

- Experience in the production industry
- Experience engaging with a Board of Directors
- Track record of diversifying a business into new markets or products

Legal Requirements:

- Valid driver's license (extensive nationwide travel required)
- Eligible to work in Namibia

Why Hangala Foods:

- A household name in Namibian food production, feeding families nationwide
- A Board committed to backing bold, well-considered growth
- Genuine room to shape strategy and diversify the business
- Purpose-driven work contributing to national food security

CLOSING DATE: 30 SEPTEMBER 2026

Competency:

- Visionary Strategic Leadership
- Financial Acumen & Budgeting
- Commercial & Market Development
- Business Diversification
- Corporate Governance & Risk Management
- Stakeholder Engagement
- People Leadership & Culture Building
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Own the skills or watch the wealth leave

By Nghuulili Martin Nambala

TotalEnergies is moving towards a final investment decision on Venus in the Orange Basin. The project sits in the US\$15–20 billion range, with first oil still targeted around 2029–2030.

Construction alone is expected to generate roughly 5,000 jobs and production another 7,000. More than US\$2 billion has already been spent inside Namibia.

The opportunity is real. The danger is that we treat it as someone else's industry.

Namibia now faces a clear choice. We can follow the path taken by Norway, Qatar and Saudi Arabia and others, countries that treated oil and gas as a foundation for national capability or we can repeat the pattern of Nigeria, Angola and others where the resource enriched a narrow circle while the broader economy remained an enclave.

The difference was never geology. It was ownership of skills, suppliers and decision-making power.

Norway built institutions, forced technology transfer and insisted on local participation from the start. Qatar and Saudi Arabia used aggressive localisation targets, national champions and deliberate skills programmes so that citizens moved from employees to owners of capability.

Nigeria and Angola passed local-content laws yet struggled with weak enforcement, skills gaps that never closed, and a persistent dependence on foreign expertise.

The result: limited backward linkages, high youth unemployment and oil that never translated into broad prosperity.

Namibia's numbers show which road we are currently on. The NIPDB–ILO Energy



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Construction alone is expected to generate roughly 5,000 jobs and production another 7,000.

Sector Skills Strategy found the country holds only about 45 percent of the skills the oil and gas sector will need.

Green hydrogen faces an even steeper shortfall of up to 130,000 skilled workers by 2040, according to NUST. Vocational gaps in coded welding, offshore safety and specialised services remain acute.

If we cannot supply the mid-level technicians, welders, electricians and instrument specialists that the industry requires in volume, operators will import them.

Once imported skills become the default, they rarely leave.

Youth must sit at the centre of the alternative. Unemployment among young Namibians remains stubbornly high. Training for jobs is necessary but not sufficient.

We need practical routes to youth ownership.

Several workable options already exist or can be scaled. Community and youth equity stakes — the 10 percent community shareholding model used at the Daures Green Hydrogen Village should become standard in major projects.

Preferential procurement and access to the National Youth Development Fund can help

young people form supplier companies in catering, fabrication, logistics, environmental monitoring and marine services.

Apprenticeship contracts should include clear pathways from trainee to equity holder or business owner, not just employment.

Local-content rules can require a measurable share of contracts to go to youth-owned or youth-majority enterprises, backed by mentorship and performance monitoring rather than paper compliance.

Petrofund and similar funds can expand from scholarships into seed capital and business-skills modules so that a trained welder or technician leaves with both a

certificate and a company registration.

Government has taken steps: subsidised tertiary funding, Petrofund's N\$115 million investment in 438 Namibians, the Ignite GH2 programme, and the Youth for Green Hydrogen scholarships.

Private operators are beginning supplier-development work. These efforts matter, but they remain too small and too focused on employment rather than ownership.

The window is short. Final investment decisions and the construction phase will lock in supplier relationships and training pipelines for years. If young Namibians only enter the conversation when production starts, they will already be late.

The resource belongs to Namibians. Whether the skills, the companies and the lasting prosperity also belong to them depends on the choices made in the next three years.

We can build national capacity the way Norway, Qatar and Saudi Arabia did, or we can watch the value flow out the way others did. The difference will be measured in who owns the future and we must learn from those who failed, or join them.

***Nghuulili Martin Nambala is a multidisciplinary student at NUST, Triumphant College and NIT, and co-founder of Pelo Foods CC. His research focuses on financial innovation, SME policy and inclusive growth, with recent work on skills and ownership models for Namibia's oil, gas and green hydrogen economy. Contact: nambalamg@gmail.com**



Public Accountants' and Auditors' Board (PAAB)

The PAAB is a statutory body governing the public accounting and auditing profession in Namibia. The legal mandate of the Board, as derived from the establishing Act, PAA Act No.51 of 1951 as amended, is to regulate Public Accountants and Auditors in Namibia.

VACANCY

RECEPTIONIST AND ADMINISTRATION ASSISTANT (B5)

PURPOSE OF THE POSITION:

To provide high-level front – office reception and administrative support by ensuring seamless communication, effective coordination across departments, and professional representation of the Public Accountants and Auditors Board (PAAB), while supporting administrative, event coordination, finance and operational functions

KNOWLEDGE, SKILLS & ABILITIES:

- ✓ Knowledge of office administration and front-office operations.
- ✓ Customer service principles and practices.
- ✓ Excel, at an intermediate to advanced level.
- ✓ Strong Communication, verbal and written skills.
- ✓ Good telephone etiquette and interpersonal skills.
- ✓ Good time management, multitasking and prioritization.
- ✓ Ability to work independently and as part of a team.
- ✓ Proactive and positive attitude and creative.
- ✓ High level professionalism, confidentiality and discretion.
- ✓ Ethical behavior and integrity.
- ✓ Emotional, social and intercultural intelligence.
- ✓ Technological savvy, comfortable with outlook, word, Canva, and general digital technology.
- ✓ Organized and Corporate social media aware.

KEY PERFORMANCE AREAS:

- ✓ Reception, front- desk operations and customer service.
- ✓ Administrative support and coordination across departments.
- ✓ Boardroom, meeting and event coordination.
- ✓ Records and information management.
- ✓ Coordination and general office administration.
- ✓ Finance and operations support.
- ✓ Office supplies, procurement and vendor coordination.
- ✓ Travel and accommodation arrangements.
- ✓ Professional conduct and representation of PAAB.
- ✓ Digital communication, manage live chats, answer incoming queries and coordinate virtual appointments.
- ✓ Maintain digital Customer Relations.

QUALIFICATIONS & EXPERIENCE

- ✓ Diploma in Office Administration, Business Administration or a related field.
- ✓ Three (3) years of relevant experience in front- office, administrative or Personal Assistant role.
- ✓ Experience in administrative coordination, records management and general office support.
- ✓ Relevant training or certification in digital marketing and experience in supporting events and staff will be an added advantage.
- ✓ Valid Code B driver's license.
- ✓ Preference will be given to Namibian Citizens.

Applications with a detailed CV, accompanied by certified copies of academic and professional qualifications and

identity documents should be sent to the attention of
Human Resources, PAAB, PO Box 11913, Windhoek
Physical Address: 20 Nachtigal Street, Ausspanplatz, Windhoek, Namibia; OR
By email to: hr@paab.com.na

Enquiries should be addressed to HR, Tel 083 727 2500 or hr@paab.com.na
Closing date: 02 October 2026

Namibia advances plans for Parliamentary Budget Office



Namibia is advancing plans to establish a Parliamentary Budget Office (PBO) to strengthen Parliament's capacity to scrutinise public finances and hold the Executive accountable.

Speaking at the 9th African Network of Parliamentary Budget Offices (AN-PBO) Annual Conference in Swakopmund on Monday, National Assembly Speaker Saara Kuugongelwa-Amadhila said Namibia remains in the early stages of establishing its own PBO.

She said the office would provide Parliament with independent fiscal analysis, forecasting and technical advice to strengthen oversight of government spending and borrowing.

"Therefore, it gives me great pride to reaffirm today the Namibian Parliament's resolute commitment to the establishment of our own Parliamentary Budget Office. We are still in the infant stages of this endeavour and would therefore rely on the support

of our sister parliaments and the African Network for Parliamentary Budget Offices to realise this goal," she said.

Kuugongelwa-Amadhila said establishing a PBO would support efforts to improve transparency in the budget process, strengthen evidence-based fiscal policymaking and ensure public resources are used efficiently.

She said Namibia's development priorities require stronger technical oversight capabilities within Parliament, while the country's move towards outcome-based budgeting places greater responsibility on lawmakers to monitor government performance.

"As a country, we have embarked on Outcome-Based Budgeting aligned with public service delivery and citizen needs. In the Outcome-Based Budgeting, Parliament is a Performance Overseer with the duty to hold the Executive accountable," Kuugongelwa-Amadhila said.

She called on participating African parliaments to share their experiences and approaches to budget analysis, the use of digital technologies for fiscal tracking and strengthening institutional resilience.

The five-day conference, running from 21 to 25 September, brings together parliamentarians, Parliamentary Budget

Offices and fiscal oversight institutions from across Africa to discuss ways of strengthening legislative oversight of public finances.

The conference is being held under the theme, “The Role of PBOs in Supporting their Legislatures’ Oversight Towards Realising Africa’s Agenda 2063.”



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LOCATION: TWIN HILLS GOLD MINE SITE (KARIBIB)

POSITION	QUANTITY	JOB SPECIFICATION
PLANT SHIFT SUPERVISOR (Permanent)	4	• Grade 12 • Diploma/Higher Diploma in Metallurgy, Chemical Engineering, Process Engineering or related discipline; or relevant extensive processing plant experience. • Minimum 5–8 years' experience in mineral processing or hydrometallurgy, with supervisory experience preferred. • Gold-processing/CIP/CIL experience is highly advantageous. • Valid Namibian Driver's Licence. • Good communication and interpersonal skills • Monitor DCS trends, alarms, interlocks and key process parameters and take timely corrective action. • Ensure operation in accordance with approved SOPs, operating philosophy and production targets. • Coordinate safe start-ups, shutdowns, isolations, changeovers and responses to process upsets and emergencies. • Enforce Permit-to-Work, lock-out/tag-out, pre-start checks, housekeeping and critical safety controls. • Lead shift toolbox talks, incident/near-miss reporting and immediate response to unsafe conditions. • Coach operators, verify competency and reinforce operational discipline and effective shift handovers. • Maintain accurate shift reports covering production, safety, equipment and process performance.
CHEMIST: LABORATORY (Permanent)	1	• Grade 12 • Bachelor's degree in Chemistry, Analytical Chemistry, Applied Chemistry or closely related discipline. • Minimum 8–10 years' relevant analytical chemistry experience, preferably in mining, minerals processing or gold processing. • Demonstrated experience in a production mining or mineral-processing environment. • Gold-processing experience is highly advantageous. • Establish and maintain laboratory QA/QC systems, including standards, blanks, duplicates, check assays and control charts. • Review and validate analytical results and drive corrective actions where data quality or turnaround requirements are not met. • Ensure effective sample management, chain of custody, preparation, analysis and reporting systems. • Support metallurgical accounting, reconciliation, process control, production reporting and metallurgical investigations.
COORDINATOR: PROCESSING PLANT (Permanent)	1	• Grade 12 • Bachelors degree in Metallurgy or Process Engineering • 5–8 years relevant experience in a similar role • A valid driver's license • Strong supervision, coordination and problem-solving skills • Sound understanding of reagent handling and process plant utilities • Establish and implement, including procedures, controls, training, emergency preparedness and compliance requirements of reagents and chemicals. • Coordinate plant housekeeping, signage, waste management and PPE systems. • Conduct routine safety inspections and audits and enforce compliance with SOPs and Permit-to-Work requirements. • Coordinate ancillary crews, shutdowns, start-ups and operational support activities. • Oversee plant mobile equipment utilisation, competency and maintenance compliance.

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@osinoresources.com by 2 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.

What erodes teams when nothing is systemically wrong

By Loide Nantinda

When teams sit down to unpack why a key relationship frayed or a critical project lost momentum, the conversation almost always shifts toward the obvious disruptors a pivot in corporate strategy, a mismatched goal, or a painful bottleneck.

Big issues naturally attract our attention because they are loud and impossible to ignore.

Yet, in my work coaching leaders and professionals on communication dynamics, I repeatedly observe a very different pattern.

Careers and team cohesion rarely crumble because of one dramatic explosion. More often, trust erodes through quiet, almost invisible micro frictions.

The "little foxes" that silently chew away at the foundation of a working relationship long before anyone notices a tear.

Consider what happens in the rhythm of a normal workweek. A colleague is consistently three minutes late to small catch ups.

Another regularly glances down at their phone during one on ones, offering warm nods that feel increasingly rehearsed.

A draft is promised by mid afternoon, but arrives the next morning without a word of context.

Individually, these moments seem far too trivial to raise. Mentioning them can feel



“

The encouraging reality of communication dynamics is that because trust erodes in micro moments, it can be restored there too.

petty, so we brush them off with a polite it's fine.

But inside professional relationships, small inconsistencies carry silent messages. A pattern of micro unreliability subtly communicates that your time is secondary.

A habit of divided attention signals that the person across from you is only partially worth your focus. When someone's small ideas or concerns are routinely cut off or brushed aside, psychological safety leaks out of the room drop by drop.

By the time a major crisis hits, team members often wonder why their collaboration feels stiff or guarded. The breakdown didn't start with the crisis, it started in the months spent normalizing those tiny, unaddressed frictions.

The encouraging reality of communication dynamics is that because trust erodes in micro moments, it can be restored there



Vacancy

Become a Connector of Positive Change and be part of our vibrant and dynamic team.

Position: Sector Team Lead – Oil & Gas (MT5)

Department: Corporate and Institutional Banking

Purpose of Role:
Overall accountability for the growth and development of the Oil & Gas sector portfolio within Corporate and Institutional Banking through the establishment of strategic relationships and effective engagement with key stakeholders, clients, International Oil Companies (IOCs), Tier 1 and Tier 2 contractors, operators, contractors, suppliers, regulators and industry participants across the Oil & Gas value chain.

Minimum Requirements:

- Bachelor's degree in commerce, banking, finance, economics, accounting, business management, engineering, energy studies or a related field, or an equivalent qualification.
- A postgraduate qualification in corporate finance, financial analysis, business management, project finance, energy studies or a related commercial discipline, including an MBA, CFA or a recognised credit qualification, will be an added advantage.
- Relevant industry certifications and/or practical training in Oil & Gas, ESG, HSSE, Trade Finance, Structured Finance, Treasury, or Project Finance will be advantageous.

Experience:

- A minimum of 8+ years' banking experience, of which at least 5 years should be in corporate banking, institutional banking, investment banking, relationship management, structured finance, trade finance, project finance, mining, energy, infrastructure or a related discipline. Knowledge of Namibia's Oil & Gas developments, local-content priorities, regulatory environment, strategic industry stakeholders and broader energy value chain will be advantageous.

Key Responsibilities:

- Strategic Sector Leadership
- Business Origination and Revenue Growth
- Market Intelligence and Thought Leadership
- Client Relationship Management and Stakeholder Ecosystem
- Product Solutions, Transaction Execution and Cross-Sell
- Credit, Risk, ESG and Compliance Discipline
- Portfolio, Financial and Management Reporting
- Cross-Bank Coordination and Service Delivery
- People Leadership and Capability Building

Key Knowledge & Skills:

- Strong financial analysis, credit assessment and solution structuring skills, with sound risk management judgement.
- Knowledge of corporate and institutional banking, including credit, treasury, trade finance, transactional banking and structured solutions.
- Understanding of the Oil & Gas value chain, including infrastructure, suppliers, procurement, local content and market dynamics.
- Knowledge of credit risk, RAROC, covenants, security, ESG, HSSE and compliance requirements.
- Commercially astute, proactive and accountable, with the ability to work independently.
- Strong stakeholder engagement skills across senior executives, public-sector, international and technical stakeholders.
- Collaborative and solutions-focused, with the ability to coordinate multiple teams and banking products.
- Knowledge of the Namibian business and regulatory environment, with awareness of regional and global Oil & Gas developments.
- High levels of professionalism, integrity, confidentiality and continuous learning.

Closing Date: Wednesday, 30 September 2026

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<http://careers.bankwindhoek.com.na>

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too.

You do not need a sweeping organizational overhaul or an uncomfortable confrontation to rebuild alignment with the people you work with. You simply need to cultivate what I often refer to as micro integrity.

Micro-integrity isn't about perfection, it's about alignment in the smallest actions. It is the decision to adjust a timeline before a deadline passes rather than after saying "I can get this to you by 4:00 PM" instead of promising an unrealistic "right away."

It is the choice to close secondary browser tabs and turn your phone face down for five dedicated minutes during a conversation, giving someone the rare gift of undivided presence.

It is the self awareness to send a quick, proactive message when a small detail slipped through the cracks, "I realized I forgot to attach that report earlier, here it is now."

These subtle shifts carry immense weight because they show respect for the implicit contract of everyday collaboration.

When professionals experience consistent reliability and genuine attention in small interactions, trust stops being an abstract value on a corporate slide and becomes a tangible, everyday experience.

Great working relationships are rarely defined by grand gestures or quarterly offsites. They are built in the quiet, ordinary exchanges between deadlines and meetings.

By paying attention to the smallest details of how we show up for one another, we remove the invisible friction that holds teams back creating a culture where trust isn't just protected, but naturally thrives.

*** Loide Nantinda is a Projects Coordinator & Communications Consultant at Loide Invictus Media**



Govt steps in with N\$40m to buy farmers' unsold grain

The government has stepped in with N\$40 million to purchase unsold grain from local farmers after weak market uptake left produce from the previous cropping season in storage.

Executive Director in the Ministry of Agriculture, Fisheries, Water and Land Reform Perus-Canisius Nangolo said the funding was made available following concerns from farmers struggling to secure markets for their grain.

“They have also informed the government that the uptake of grain harvested during the previous cropping season was not particularly high. Therefore, the government, through the Ministry of Agriculture, Fisheries, Water and Land Reform and the Ministry of Finance, has made N\$40 million available to increase the uptake of the grain,” Nangolo said.

The N\$40 million has been channelled

through the Agro-Marketing and Trade Agency (AMTA), which will be responsible for purchasing the grain and engaging farmers on the requirements and procedures for selling their produce.

The intervention is aimed at providing an immediate market for farmers whose grain remains in storage, where prolonged storage could result in deterioration and financial losses.

However, the government acknowledged that the N\$40 million may not be enough to purchase all the grain currently held by farmers and said efforts are under way to secure additional funding.

“The Ministry acknowledges that the N\$40 million may not be sufficient to procure all grain currently held by farmers. It is therefore important to clarify that this funding constitutes an initial, provisional

intervention aimed at addressing the immediate market challenges facing farmers. The Ministry continues to explore and secure additional funding to expand the procurement programme,” Nangolo said.

The Ministry has urged AMTA to expedite the procurement process and engage farmers

without further delay, given the urgency of moving grain that has remained in storage.

The intervention forms part of government efforts to improve market access for local producers, increase the uptake of domestically produced grain and support national food security.



VACANCY DIRECTOR: FINANCIAL INTELLIGENCE CENTRE NAMIBIA

The Financial Intelligence Centre (FIC) is inviting applications from visionary, ethical and results-oriented leaders for the position of Director. This is an exceptional opportunity to lead Namibia's national Financial Intelligence Unit and steer the country's efforts to combat money laundering, terrorist financing and the financing of proliferation while safeguarding the integrity of the financial system as required under the Financial Intelligence Act 13 of 2012 and other applicable legislation.

About the Role

Reporting administratively to the Board of the Financial Intelligence Centre and coordinating the work of the AMU/CTF/CPF Council whilst serving as the Accounting Officer of the FIC and providing strategic leadership to ensure the effective implementation of the Financial Intelligence Act and related legislation. The incumbent will champion organisational excellence, foster strong national and international partnerships, and position Namibia as a leader in the global AMU/CTF/CPF landscape.

Key Responsibilities

The successful candidate will:

- Provide strategic leadership and overall management of the Financial Intelligence Centre.
- Develop and execute the FIC's strategic plans in alignment with national priorities.
- Lead Namibia's Anti-Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing (AMU/CTF/CPF) agenda.
- Ensure sound governance, financial management, accountability and operational excellence.
- Oversee the preparation of the FIC's budget, annual audit and Annual Report to Parliament.
- Strengthen collaboration with government institutions, law enforcement agencies, supervisory bodies and accountable institutions.
- Represent Namibia at regional and international forums, including the Egmont Group, FATF, ESAAMLG, and engagements with organisations such as the IMF, World Bank, United Nations, and SADC.
- Drive organisational performance through innovation, technology, people development and continuous improvement.
- Provide strategic advice to the Board, the Minister and other key stakeholders on financial intelligence and AMU/CTF/CPF matters.

Minimum Requirements

Educational Qualifications

A Master's degree in Law or Accounting or Economics with a minimum of 10 years of Executive Management experience in Financial Services Regulation.

OR

An Honours degree in Law or Accounting or Economics with a minimum of 15 years of Executive Management experience in Financial Services Regulation.

Extensive knowledge of:

- Financial Intelligence Units and their operations;
- The Financial Intelligence Act and related legislation;
- FATF Recommendations and Methodologies;
- United Nations Security Council Resolutions;
- Money laundering, terrorist financing and proliferation financing risks;
- Namibia's financial sector and regulatory environment;
- Governance, public policy and strategic leadership;
- Information technology and emerging trends relevant to financial intelligence.

Key Competencies

The ideal candidate will demonstrate:

Strategic Leadership

- Visionary and strategic thinking
- Innovation and transformation leadership
- Sound judgement and decision-making

People Leadership

- Integrity and accountability
- Relationship management
- Ability to build and lead high-performing teams

Governance & Stakeholder Management

- Collaboration across diverse stakeholders
- Policy formulation and implementation
- Governance and risk management

Conditions of Appointment

The successful candidate will be appointed on a five-year fixed-term contract. Appointment is subject to obtaining the required national security clearance in Namibia.

Application Procedure

Interested candidates who meet the above-mentioned requirements are invited to submit:

- A detailed Curriculum Vitae;
- A cover letter outlining their suitability for the position; and
- Certified copies of qualifications and relevant supporting documentation.

Closing date: 21 October 2026

Applications should be addressed to:

Ms Meriam Kamati-Nikoshi
Manager: HR and Organisational Development
Financial Intelligence Centre
Windhoek
Email: kamati.meriam@fic.na

The FIC is an equal opportunity employer committed to affirmative action. Suitably qualified candidates from designated groups are encouraged to apply.



FNB, Arch Resources partner to improve SME access to construction finance

First National Bank of Namibia (FNB Namibia) and Arch Resources have signed an agreement aimed at improving access to project finance for small and medium enterprises (SMEs)

operating in Namibia’s construction and infrastructure sectors. The partnership will combine FNB Namibia’s financial solutions with Arch Resources’ technical support, project



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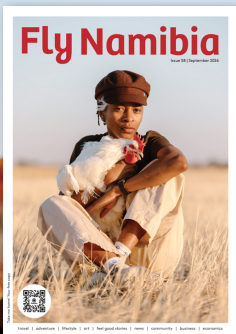
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monitoring to address
financing constraints faced by
SME contractors.

The companies said SMEs often struggle to secure financing because of limited collateral, short financial track records and cash flow constraints during project execution.

Under the Memorandum of Understanding (MOU), eligible SMEs may access structured financing and guarantees from FNB Namibia, while Arch Resources will assist with assessing projects and providing technical and monitoring support.

FNB Namibia Head of Small and Medium Enterprise Nesdha De Jongh said securing a contract does not necessarily mean an SME has sufficient financial resources to execute the project.

“For many SMEs, securing a project is only the beginning of the journey. The real challenge is often having the right financial support to successfully deliver that project,” De Jongh said.

Arch Resources operates as an SME support and project facilitation platform focused primarily on the construction and infrastructure sectors. Its services include project management support, quantity surveying, procurement assistance, mentorship and the facilitation

of funding and guarantees for SME contractors.

The partnership will use Arch Resources’ technical expertise alongside FNB Namibia’s financial capabilities to assess viable projects and determine appropriate support for qualifying SMEs.

De Jongh said the initiative is intended to address challenges beyond access to funding.

“It is about understanding the project, understanding the business and creating solutions that can help SMEs navigate some of the barriers that stand between them and successful project delivery.”

The two organisations said access to finance alone does not guarantee successful project execution, with SMEs also requiring technical support, project oversight and appropriate financial solutions throughout the project lifecycle.

The partnership is expected to help participating SMEs strengthen their ability to execute projects and participate in larger construction and infrastructure value chains.

The MOU marks the start of cooperation between FNB Namibia and Arch Resources to identify eligible SME projects and develop financing and technical support arrangements for their implementation.

Why quality journalism matters for Namibia's future

By Laurencia Prinzonsky

In today's fast-moving world, information travels faster than ever before. News breaks within seconds, opinions are formed within minutes, and decisions that affect businesses, economies, and communities are increasingly influenced by the quality of information people consume.

This is why journalism remains one of the most important pillars of any democratic and economically prosperous society.

For SanlamAllianz, journalism is more than reporting the news. It is about informing, educating, holding institutions accountable, and helping citizens make informed decisions. It is also about creating a deeper understanding of the economic and social issues that shape our country.

As a business operating in Namibia, we recognise the critical role that journalists play in telling the stories that matter.

Whether reporting on entrepreneurship, financial markets, investments, economic growth, or community development, journalists help bridge the gap between complex issues and public understanding.

Namibia has a vibrant media landscape, but we also face a unique challenge. In many larger markets, media houses often have specialised journalists who focus exclusively on sectors such as finance, economics, agriculture, technology, or mining.

In Namibia, many journalists are required to cover a wide range of subjects, often moving from politics to business, from social issues to economics, all within a single news cycle.

This reality makes the work of Namibian



The encouraging reality of communication dynamics is that because trust erodes in micro moments, it can be restored there too.

journalists both challenging and admirable. It also highlights the importance of creating opportunities for professional development and specialised training that can strengthen reporting in critical areas such as business, finance, and economic affairs.

This is where SanlamAllianz's longstanding commitment to journalism development becomes particularly important.

Through initiatives such as the Sanlam Journalism Summer School and the annual Sanlam Awards for Excellence in Financial Journalism, we continue to invest in the growth of journalists across Southern Africa. These programmes go beyond recognition.

They create opportunities for learning, mentorship, networking, and exposure to industry experts who can help journalists strengthen their understanding of complex subjects and improve the quality of their reporting.

At SanlamAllianz, we view these initiatives as an investment not only in journalism, but in society itself. Strong journalism contributes to stronger economies.

When journalists have a deeper

understanding of business, entrepreneurship, financial literacy, investment trends, and economic policy, they are better equipped to produce stories that educate the public and contribute to informed national conversations.

This becomes even more important as Namibia continues to experience economic transformation and emerging opportunities.

From entrepreneurship and financial inclusion to developments in sectors such as energy and technology, there is a growing need for journalists who can unpack complex topics, provide context, and help audiences understand not just what is happening, but why it matters.

At the same time, the journalism industry itself is undergoing significant change.

Artificial intelligence is transforming the way information is produced, distributed, and consumed. AI can assist journalists with research, data analysis, trend identification, and content production. It can improve efficiency and help newsrooms work smarter.

However, while technology can support journalism, it cannot replace the human qualities that define excellent reporting: critical thinking, ethical judgement, curiosity, and the ability to ask difficult questions.

In fact, the rise of AI makes quality journalism even more important. As people are exposed to increasing volumes of content, misinformation, and automatically generated information, the value of trusted, credible, and well-researched journalism only grows.

The future will belong to journalists who can combine technology with strong reporting skills, sound judgement, and a commitment to accuracy.

Journalism should not only be about reporting what happened. It should also be about discovering why it happened.

In an era where information is readily available, the true value of journalism lies in investigation, analysis, fact-checking, and storytelling that uncovers new insights and adds meaningful context.

Journalists should feel empowered to go beyond event-based reporting and simple summaries.

The stories that create lasting impact are often those that ask deeper questions, follow leads, connect the dots, and uncover issues that may otherwise go unnoticed.



Standard Bank

Expression of Interest

EOI/SBN//001/09/2026 – CLIENT AND MARKET RESEARCH- STANDARD BANK NAMIBIA

1. Request for information

Standard Bank Namibia Limited hereby invites registered, experienced, and qualified suppliers, to submit pre-qualification applications for the supply of Independent Market Research Services to Standard Bank Namibia.

2. Description of services

Standard Bank Namibia limited requires the Service Provider to provide the below services for a period of 3 years.

- Independent market, client and stakeholder research services including
- Research Design & Methodology
- Fieldwork & Data Collection Services
- Data Processing & Analysis
- Reporting and Insights Generation
- Delivery within compliance to SAMRA & ESOMAR Professional Standards

3. Standard Bank shall have the right to:

- Request clarification during the evaluation process
- Conduct Site Inspection of offices
- Reject Companies that fail to submit mandatory documents and do not meet the Standard Bank qualification criteria.

4. Pre-qualification application

Interested Suppliers can request application forms via the email address below.

SupplierSourcing@standardbank.com.na

Please note that all applications must be submitted via the online portal.

No email or hand-delivered applications will be accepted.

Enquiries via email only

Once requested, you will receive a formal email invite from Standard Bank Namibia Coupa email address to submit your documentation on the online portal.

Due to the high demand, please allow up to 48 hours response time to receive the online portal email.

Closing date: **15 October 2026 at 12H00**

Note: Only shortlisted companies will be contacted within 4 weeks after the closing date.

*This EOI does not constitute a commitment by Standard Bank Namibia to award any contract or to engage any responding party.

For more information, please visit:

standardbank.com.na

This type of journalism strengthens transparency, accountability, and public trust while helping citizens make better-informed decisions.

As corporates, we also have a responsibility to support an environment where quality journalism can thrive.

This means investing in training opportunities, recognizing excellence, promoting professional development, and building meaningful relationships with media practitioners.

At SanlamAllianz, we are proud to support initiatives that contribute to the growth of financial and business journalism because we understand the important role it plays in economic development and social progress.

We want to see more Namibian journalists

confidently reporting on business, finance, entrepreneurship, and economic affairs.

We want to see more investigative stories that provide depth, context, and insight.

Most importantly, we want to see journalists equipped with the knowledge and tools needed to navigate an increasingly complex and rapidly evolving information landscape.

Quality journalism remains one of the strongest foundations of an informed society, a healthy economy, and a thriving democracy.

Because when journalism is done well, it does more than tell stories. It helps shape the future of Namibia.

**Laurencia Prinznosky is a Financial Advisor at SanlamAllianz.*



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Cattle marketing rises 32% to 29,389 head in August

Namibia's total cattle marketing increased by 32.48% year-on-year to 29,389 head in August 2026, driven largely by a sharp increase in live cattle exports, according to the Livestock and Livestock Products Board (LLPB).

The September 2026 Beef & Pork Market Watch shows that cattle marketing increased from 22,184 head in August 2025, although volumes declined by 4.12% from 30,653 head recorded in July 2026.

Live cattle exports rose by 77.55% year-on-year and 11.78% month-on-month to 14,541 head, accounting for 49.48% of all cattle marketed during August.

"Total cattle marketing increased by 32.48% y/y, from 22,184 head in August 2025 to 29,389 head in August 2026,

A graphic announcing the Official Partner for the 16th IPM Namibia Annual Conference 2026. The graphic features the text "Official Partner" in large blue letters, with "ANNOUNCEMENT" in a red box. Below this, it shows the logos for "TB THE BR/EF" and "IPM INSTITUTE OF PEOPLE MANAGEMENT NAMIBIA" separated by a large "X" symbol. At the bottom, it says "Official Media Partner" and shows a handshake between two people in business suits. The background is a light blue sky with a cityscape visible at the bottom.

despite declining by 4.12% m/m from 30,653 head in July 2026. The annual increase was primarily driven by live cattle exports, which rose by 77.55% y/y and 11.78% m/m to 14,541 head,” the LLPB said.

South Africa remained the main destination for Namibia’s live cattle exports, receiving 14,499 head, equivalent to 99.71% of total live exports.

Weaners accounted for 96.96% of the cattle exported to South Africa, while calves accounted for 2.75%. A further 42 breeding cattle were exported to Zimbabwe.

A-class export abattoir slaughter increased by 28.13% year-on-year to 12,544 head but declined by 19.51% from July. B&C class abattoir throughput fell by 45.20% year-on-year to 2,304 head, despite increasing by 11.84% month-on-month.

“A-class export abattoir slaughter increased by 28.13% y/y, but declined by 19.51% m/m to 12,544 head, while B&C class abattoir throughput declined by 45.20% y/y, despite increasing by 11.84% m/m, to 2,304 head,” the report said.

Producer prices also remained relatively strong during the month, with Namibia’s B2 producer price increasing by 10.25% year-on-year and 0.54% month-on-month to N\$78.30 per kilogram.

The all-grade carcass price increased by 2.93% year-on-year to N\$72.06/kg.

The LLPB attributed the favourable regional market for Namibian weaners partly to improved feedlot profitability in South Africa, supported by relatively low yellow-maize prices.

“According to the Red Meat

Producers Organization (RPO), South African weaner prices reached approximately R48.56/kg towards the end of July, 32.0% higher y/y, while improved feedlot profitability, supported by relatively low yellow-maize prices, provided a favorable regional market environment for Namibian weaners,” the report said.

Despite the strong annual performance in August, the LLPB expects cattle marketing to moderate in September, forecasting total marketing of about 25,810 head, including 11,864 live exports.

Producer prices are expected to remain relatively stable, with the B2 price forecast at N\$78.60/kg and the weaner auction price at N\$31.80/kg.

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HOPSOL Africa appoints Andries Johannes Vermeulen as CEO

HOPSOL Africa has appointed Andries Johannes Vermeulen as Chief Executive Officer (CEO) for a two-year term, effective from 1 September 2026 to 31 August 2028.

Vermeulen replaces Silvester Wayiti, who was appointed Chief Executive Officer of the Northern Regional Electricity Distributor (NORED).

Vermeulen is a qualified electrical engineer with more than 27 years of professional experience spanning technical, leadership and industry roles.

HOPSOL said Vermeulen has extensive experience in the renewable and green energy sector and continues to contribute to the industry

through advisory roles and service on several boards.

The company said his experience and industry knowledge are expected to support HOPSOL's next phase of development and the implementation of its strategic objectives.

"The Board is confident that Mr Vermeulen's experience, leadership and vision will contribute significantly to the continued growth and success of HOPSOL," the company said.

HOPSOL Africa is a subsidiary of Alpha Namibia Industries Renewable Power Limited (ANIREP), a company listed on the Namibia Securities Exchange (NSX) and involved in renewable energy development.

THE NAMIBIA
MINING & ENERGY
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