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THE

BRIEF

News Worth Knowing



FMD outbreak spreads to five farms in Karasburg district

WEDNESDAY 30 SEPTEMBER 2026

MAIN STORY

FMD outbreak spreads to five farms in Karasburg district

Namibia's foot-and-mouth disease (FMD) outbreak has now been detected on five farms in the Karasburg district, although authorities say the disease remains localised within the //Kharas Region.

Agriculture, Fisheries, Water and Land Reform Minister Inge Zaamwani disclosed the latest extent of the outbreak in the National Assembly on Wednesday, following intensified surveillance, livestock inspections and tracing activities.

"The latest assessment indicates that the disease is now detected in five farms but remains localised in the Karasburg district in the //Kharas Region," Zaamwani said.

The disclosure provides a clearer indication of the geographic spread of the outbreak, which was initially confirmed after cattle from the affected area tested positive for FMD.

Zaamwani said livestock that had moved from the original infected farm to the Otjozondjupa Region before the outbreak was detected had been traced and tested negative for FMD. The affected herd has subsequently been cleared.

The Directorate of Veterinary Services has also found no evidence from livestock inspections and traceability data suggesting a risk of transmission to areas north of the Veterinary Cordon Fence.



Crucial Dates

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

As a result, restrictions on the movement of cloven-hoofed animals and their products within areas north of the Veterinary Cordon Fence have been lifted, although specified movements from south to north remain restricted.

The partial lifting of restrictions has also allowed processed animal products to move countrywide and permitted slaughter at abattoirs under prescribed veterinary and biosecurity requirements.

Restrictions on animals and animal products in the northern communal areas have also been lifted to allow domestic trade to resume.

The Government is meanwhile engaging Namibia's trading partners over the outbreak and is seeking to negotiate the resumption or continuation of trade in animals and animal products where importing-country requirements can be met.

"The Ministry has engaged trading partners to inform them of the current animal health situation. The Ministry is now in the process to negotiate and facilitate trade in animal and animal product where requirements can be met," Zaamwani said.

The Minister said restrictions imposed after the outbreak were affecting the wider livestock value chain, including farm income, livestock sales, transporters, abattoirs, meat processors, workers and related businesses.

She said the Government intends to progressively restore economic activity where surveillance and scientific evidence show that restrictions

can safely be eased, rather than maintaining the same measures across the entire country.

The Ministry also plans to strengthen the Namibia Livestock Identification and Traceability System (NamLITS), electronic movement controls, laboratory capacity, field veterinary services and emergency preparedness beyond the current outbreak.

Zaamwani said additional resources may need to be mobilised for Veterinary Services as surveillance, laboratory testing, livestock tracing, movement controls and biosecurity measures place increased demands on government resources.

The Government said its immediate objective remains to contain and eradicate the outbreak while limiting unnecessary disruption to livelihoods and economic activity.

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Agriculture, education graduates record highest unemployment rates

Namibian graduates in Agriculture and Nature Conservation recorded the highest unemployment rate at 47%, followed by Education, Training and Development graduates at 38%, according to the 2024 National Graduate Survey.

The survey, conducted by the National Council for Higher Education (NCHE), found an overall graduate unemployment rate of 33%, with employment outcomes varying significantly across fields of study and qualification levels.

“The unemployment rate is relatively high among graduates from Agriculture and Nature Conservation (47 per cent), Education, Training and Development (38

per cent) as well as Culture and the Arts, Physical, Mathematical and Computer Sciences, and Physical Planning and Construction fields of learning,” the report said.

The survey covered graduates from the 2019, 2020 and 2021 cohorts of the University of Namibia (UNAM), Namibia University of Science and Technology (NUST), International University of Management (IUM), Institute of Open Learning (IOL) and Namibia College of Open Learning (NAMCOL).

Of the 32,811 graduates targeted, 9,063 provided valid responses, representing a corrected net response rate of 37%.

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Overall, 61% of respondents were employed, 4% were self-employed and 33% were unemployed.

Unemployment was also higher among graduates with lower qualifications, standing at 45% for Certificate and Diploma holders, compared with 31% for Bachelor's degree holders, 29% for Honours graduates and 7% for those with Master's degrees.

"Almost two-thirds of the graduates (65 per cent) were in employment (61 per cent employed and 4 per cent self-employed) by the time of the survey," the report said.

"About three quarters (73 per cent) of the employed graduates were working full-time or had permanent contracts."

The survey also highlighted lengthy waiting periods before graduates secured employment. Only 14% found employment within three months, while 35% secured jobs within 12 months.

More than half, or 52%, took longer than two years to secure employment, with the median job-search period standing at 25 months.

Among employed graduates, 78% reported that their jobs were closely related to their fields of study, while 70% said their jobs were appropriate for their level of education.

The public sector accounted for 65% of graduate employment, comprising 54% employed in the public service and 11% in public enterprises.

"More than half (54 per cent) of the graduates were employed by the public service and 11 per cent by public enterprises, amounting to 65 per cent for the public sector,"

the report said.

By comparison, 24% of graduates were employed in the private sector, while 4% were self-employed.

Education was the largest employment sector, accounting for 39% of employed graduates, followed by public administration at 16% and health at 13%.

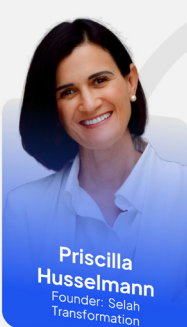
The NCHE recommended dedicated studies into unemployment among Agriculture and Education graduates to better understand the factors behind the high rates.

It also called for stronger internship programmes, graduate incubation initiatives and closer monitoring of interventions aimed at improving the transition from higher education to employment.

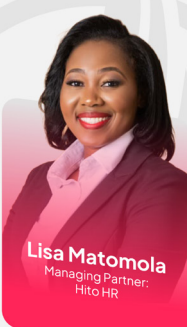
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Microlending debt is growing faster than pensions and unit trusts in Namibia

By Erastus Kalenga Hamunjela

Microlending debt in Namibia is growing faster than pensions and unit trusts. According to NAMFISA's latest Quarterly Statistical Report, the microlending loan book grew by 19.3% over the year to N\$9.3 billion as at 30 June 2026.

Over the same period, retirement fund investments grew by 15.6% and unit trust assets by 14.4%.

The gap is even wider when you look at where the growth comes from. Most of the increase in pensions and unit trusts came from market returns, not from people putting in more money. The growth in microlending comes from people taking on debt.

It is also growing much faster than bank lending. Credit extended to households by banks grew by 4.5% over the year to N\$72.3 billion. Microlending grew more than four times as fast.

Most microlending debt is term lending. These are longer loans repaid in monthly instalments, often deducted straight from salaries.

Term loans grew to N\$8.6 billion and make up 92.3% of the microlending loan book. Payday loans, which are repaid on the borrower's next payday, grew to N\$716.8 million.

The loans are also getting bigger. The average term loan rose 13.1% during the quarter to N\$28,973, and the average payday loan rose 7.4% to N\$4,329. Microlenders had 274,845 clients at the end of June, 13.9%



“

Term loans grew to N\$8.6 billion and make up 92.3% of the microlending loan book.

more than a year ago.

The report counts clients rather than individuals, so a person with two lenders is counted twice.

New lending is shifting towards payday loans. Payday lenders disbursed N\$739.9 million during the quarter, 20.7% more than a year ago, and issued 170,902 loans in three months. Term lending disbursements, by contrast, fell 63.5% year-on-year.

Payday loans now make up 69% of all new microlending. That is a large number of people borrowing small amounts to reach month-end.

The quarterly figures need some caution. The loan book jumped 27.0% in the quarter, but total disbursements were N\$1.1 billion, still 29.4% lower than a year ago.

The report does not explain why the loan book grew so much faster than new lending. The annual trend is clearer, and it points the same way. Microlending debt is growing faster than savings.

A small number of lenders dominate the market. Express Credit Cash Advance holds about 67.8% of the payday loan book. In term lending, Letshego Micro Financial Services

holds 28.7%, Entrepo Finance 26.7% and Old Mutual Finance 22.7%.

On the savings side, the sector as a whole is in good shape. Namibia's non-bank financial sector held N\$577.2 billion in assets, up 15.1% over the year.

Retirement funds hold N\$316.9 billion, and the Government Institutions Pension Fund alone holds 70.1% of that. The industry's funding level is 101.2%, meaning funds hold enough to meet what they owe members.

Unit trusts hold N\$128.4 billion. But more than half of that money, 53.9%, sits in money market instruments, and only 7.8% is invested offshore. Households hold just 23.9% of unit trust assets.

Companies hold 39.0%. So much of the unit trust money is not household savings at all, and much of what is sits in cash-like investments.

Money market funds have a clear role. They are the right place for an emergency fund. But they are not built to grow wealth over ten or twenty years.

The link between these numbers is that, people without an emergency fund borrow when something unexpected happens. Every dollar that goes toward a loan repayment is a dollar that cannot be saved.

That is what keeps the cycle going.

Breaking it starts small. Build an emergency fund first, even N\$200 a month, and keep it in a money market fund. Before taking any loan, look at the total you will repay, not just the monthly instalment.

Once your emergency fund

is in place, put long-term money into growth investments that can beat inflation.

The sector numbers look strong. But microlending debt is growing faster than the country's pensions and unit trusts. The question is which side of that trend you are on.

****Erastus Kalenga Hamunjela is a Namibian investment researcher and financial markets commentator with a strong focus on capital markets, investment literacy and data-driven financial education. For educational sessions, business consultations and collaborations: erastuskalengier@gmail.com***



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FirstRand Namibia appoints Moses Iinane as Chief People Officer

FirstRand Namibia has appointed Moses Shitaleni Iinane as Chief People Officer, effective 5 May 2026, succeeding Isdor Angula, who has retired after more than 30 years in the human capital profession.

Iinane joins FirstRand Namibia from Namdeb Diamond Corporation, where he served as Head of Human Resources, bringing more than 18 years of executive leadership experience across Namibia's public and private sectors.

His experience spans human capital strategy, organisational transformation, culture development and employee engagement.

FirstRand Namibia Chief Executive Officer Conrad Dempsey said Iinane's appointment supports the Group's focus on developing its workforce as the business continues to grow.

"People are central to the value we create for our customers, shareholders and the communities we serve. Moses combines deep human capital expertise with strong strategic leadership and a clear commitment to developing people," Dempsey said.

"His experience in leading organisational change and building high-performing teams will be invaluable as we continue to grow and strengthen our business."

Iinane said he would focus on building on FirstRand Namibia's existing human capital foundation and supporting the development of employees across the Group.

"Throughout my career, I've been committed to creating workplaces where people can grow, do their best work and make a meaningful contribution," he said.

"I look forward to working with colleagues across the Group to build on that foundation and support the continued success of our



business, our people and the communities we serve."

Iinane holds a B Juris and LLB (Hons) from the University of Namibia, an LLM from the University of South Africa and an MBA from Steinbeis Hochschule in Berlin.

He has also completed executive leadership programmes at the University of Oxford and leadership development programmes through Anglo American and De Beers.

Dempsey also paid tribute to outgoing Chief People Officer Angula, saying his more than three decades in the profession had contributed to the development of FirstRand Namibia's organisational culture and the wider human capital profession in Namibia.

"His leadership, wisdom and commitment have left a lasting mark on our organisation. We thank him for his exceptional service and wish him every success and fulfilment in his retirement," Dempsey said.



Namibia's population projected to reach 3.47 million by 2030

... country to add about 2.29 million people by 2053

Namibia's population is projected to increase from 2.98 million in 2023 to 3.47 million by 2030, adding nearly 494,000 people over seven years, according to the Namibia Statistics Agency (NSA).

The country's population is expected to continue growing over the following two decades, reaching 5.02 million by 2050 and 5.26 million by 2053.

Overall, Namibia is projected to add about 2.29 million people between 2023 and 2053, increasing demand for housing, education, healthcare, employment and other public services.

"The population is projected to increase

steadily from 2,978,967 in 2023 to 3,472,879 in 2030, representing an increase of approximately 493,900 people over the period," the NSA said.

"The population is expected to continue to grow over the subsequent decades, reaching 5,018,893 by 2050 and 5,264,514 by 2053."

The projections also point to a significant expansion of Namibia's working-age population, with the number of people aged 15 to 59 expected to increase from about 1.67 million in 2023 to 3.07 million by 2053.

Namibia is, however, expected to retain a relatively young population. The number of

children under 18 is projected to increase from about 1.28 million in 2023 to 1.89 million by 2053, while the youth population aged 15 to 34 is expected to rise from about 1.01 million to 1.75 million.

At the same time, the country's elderly population is projected to grow significantly, with the number of people aged 60 and above expected to increase from about 202,000 in 2023 to 592,000 by 2053.

The age dependency ratio is projected to decline from 78.5 dependants for every 100 working-age people in 2023 to 71.4 by 2053, although it is expected to remain relatively high.

"It creates a high child dependency ratio that places a heavy burden on the working-age population and constrains the provision of basic needs and social services," the report said.

"By 2053, the population pyramid of

Namibia will continue to reflect a relatively young population, though it will be gradually ageing as birth rates decline and life expectancy increases."

Despite the increase in the overall population, Namibia's population growth rate is projected to slow from 2.3% between 2023 and 2024 to 1.6% by 2053, mainly due to declining fertility.

The total fertility rate is projected to fall from 3.9 children per woman in 2023 to three children by 2053.

Life expectancy is also expected to improve, rising from 68.4 years in 2023 to 73 years by 2053 under the medium projection scenario.

The NSA said the projections, based on the 2023 Population and Housing Census, are intended to support national planning, policy formulation and resource allocation, particularly in areas such as education, healthcare, housing and social protection.

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Before you take that loan: Start with a skill AI can't fake

How AI and the skills you already have can help you test a business idea before you borrow

By Chisom Obiudo

Most people delay starting a business because they believe they need funding first. Imagine Ndapewa, an office administrator in Windhoek.

The businesses she considers all seem to require rented premises, stock and a loan she is reluctant to take. So, she keeps postponing her plans.

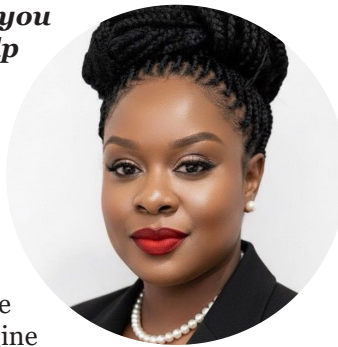
Yet at work, she follows up on outstanding invoices and turns piles of receipts into organised records. She could offer the same help to small business owners, using resources she already has to test whether someone would pay for it.

You may have heard that starting a business now requires only a phone and a skill AI can't fake.

That's true, especially for services you can deliver using skills and resources you already have. You may be able to find your first customer without renting premises or buying stock.

AI can help you take those first steps. You can use it to explore business ideas, plan competitor research, work through pricing, and draft customer messages.

You still need to check its suggestions against local conditions and customers' actual needs. AI may also help you deliver parts of the service, but you remain



The businesses she considers all seem to require rented premises, stock and a loan she is reluctant to take. So, she keeps postponing her plans.

responsible for the quality of the work you sell.

Starting small still has costs. You may need data, transport or basic tools, and the work takes time. The question is how to test whether someone will pay for your service while keeping those initial costs manageable.

Find a skill someone will pay for

If you start with a service, the first question is what you can already do, not what you can buy. Enjoying something is not the same as being good enough to sell it: you may love baking, but can you deliver fifty identical cupcakes on the promised day?

Write three short lists. First, what you do well and have done many times. Second, who you can reach: colleagues, church members, traders on your street.

Third, what those people complain about. Look for a problem you can solve for



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someone you can reach.

Ndapewa is good with records. She knows a salon owner and a taxi operator who struggle to organise their records when a bank or supplier asks for them.

Whatever you choose should be a skill AI can't replicate. That does not mean any job is permanently beyond AI's reach.

It means the value customers can experience and verify comes from work done reliably by someone responsible for checking and correcting it. A polished report does not prove the records behind it are accurate.

Let AI help you find a business idea

If you are unsure which idea to pursue, AI can help you connect what you know to the problems people need solved. Rather than asking for "ten profitable businesses", give it your three lists and ask it to interview you first. Copy and paste this prompt into your preferred AI tool, then answer its questions one by one:

"Help me identify business ideas I could test in my area. Ask me one question at a time about my skills, experience, available time, resources, budget and the problems people around me face. Then suggest three specific services. For each, explain who might pay, what I would deliver, what extra skills or tools I would need and how I could test demand cheaply. Do

not assume there is demand or promise earnings."

For Ndapewa, suggestions might include organising receipts, setting up appointment reminders for salons, or using invoice trackers for tradespeople, including options she had not considered. AI generates possibilities; she decides which she can deliver well and which customers want.

What this looks like in practice

Ndapewa decides to offer monthly record-keeping, starting with the salon owner and taxi operator as potential customers. Each month, she collects their sales records and expense receipts, enters the amounts into a simple spreadsheet, and prepares a one-page summary showing how much money came in, how much went out, and what it was spent on.

Why wouldn't the salon owner simply use a receipt-scanning app? They could, and Ndapewa might use one herself. But the owner still needs someone to collect the information, verify that amounts have been entered correctly, and follow up when something is missing. That is the work Ndapewa takes off their hands.

For example, if the owner says they paid a supplier in cash but cannot find the receipt, Ndapewa asks whether the supplier can provide a copy

or confirm the payment.

If the supplier cannot confirm it, she marks the entry as unverified rather than presenting it as checked. Clients send photographs of their records via WhatsApp, and she uses a laptop she already owns.

Her immediate expenses include data costs and taxi fares when she needs to collect paper records.

The same principle applies to tutoring. A teacher or university student with strong subject knowledge could help parents whose child is falling behind in Grade 11 or 12 mathematics.

An AI tool can explain a calculation, but parents may value someone who works regularly with their child, checks understanding and reports honestly on progress. The phone arranges sessions; transport, materials and preparation time are the costs.

Similarly, someone who knows plants could maintain gardens for busy households that pay for reliability, knowledge of what survives a Namibian dry season, and trust in their property. It needs basic tools and transport. An app can tell a homeowner when to prune; it cannot do the pruning.

Use AI again to prepare your offer

The AI that helped Ndapewa find her idea can also help her prepare to sell it. Now that she has chosen monthly record-keeping, she can use it to research the market, understand her customers' problems, and draft her introduction. Copy and paste the prompts below, adapting them to your own service. Answer their questions in detail, but without sharing names or confidential records.

To research the market:

"I want to offer monthly record-keeping to small businesses in Windhoek, including salons and taxi operators. Ask me up to five questions about my skills, resources and

intended service before answering. Then suggest what a basic package could include and how to research local competitors. If you identify businesses or prices, provide current sources; if you cannot verify them, say so. Do not invent names or rates."

To understand customers' problems:

"Ask me up to five questions about the small business owners in Windhoek I can reach. Then suggest five neutral questions about how they manage records now, what goes wrong and what it costs them in time or money. Avoid questions that encourage them to agree with my business idea."

To tailor your message to different customers:

"Help me write two WhatsApp messages introducing my record-keeping service, one for a salon owner and one for a taxi operator. First ask what I can deliver, my price and what each customer has said they need. Keep each message under 60 words in plain English. Use only benefits I can support, and do not add services or qualifications I have not mentioned."

Tailoring matters because customers care about different things: a salon owner may want less time spent on paperwork, while a taxi operator may want a clearer picture of fuel and repair costs.

However, treat all AI suggestions as ideas to test. Check factual claims against reliable sources and confirm local prices directly, as general answers may overlook how informal traders in your area operate. Only conversations with customers reveal which problems matter to them.

Check the draft messages carefully. If a draft offers "tax filing and financial advice", Ndapewa should remove that claim, as it falls outside her competence and the agreed service. As her name appears on the message, she must read every line and be

able to deliver what it promises.

Test one small offer before you spend

Checking AI's work matters, but the most useful test of all is a paid first job, meaning a small, clearly defined piece of work that a customer pays for.

Before buying equipment or borrowing, speak to five or six potential customers about their experience: "How do you track receipts now, and what happened the last time someone asked for them?" A recent example tells you more than a polite "That sounds useful".

Then offer your first paid job. Ndapewa could organise one month's records and deliver a one-page summary by an agreed date, with any missing information clearly identified.

To set a starting price, estimate the total time the job will take, including preparation and follow-up. Multiply that by the minimum you would accept for an hour of your time, then add expenses such as data and transport. For example, four hours at N\$100, plus N\$80 in expenses, gives N\$480. This is a calculation, not a suggested market rate, so compare it with local offers.

Agree in writing, even via WhatsApp, on what is included, what the customer must provide, the delivery date, the price, and when payment is due. For Ndapewa, this includes what happens if receipts arrive late.

After delivery, ask what could be improved and whether the customer would pay for the service again. One payment beats fifty likes but repeat work at a worthwhile price shows whether the business can last.

Keep your own income and expenditure records from your first job, and check your tax obligations with the Namibia Revenue

Agency.

If you handle clients' records, agree on how they will be shared and stored, protect your devices, and limit access. Never upload clients' private financial information to AI; use made-up examples instead.

Your next seven days

This week, write your three lists and ask AI to help you explore potential services. Choose one you can deliver and describe it in a single sentence. Speak to five people who might need it, work out your costs, and offer one a clearly defined paid first job.

If they decline, ask why. You may need a different offer, price or customer.

If someone pays, check how much time and money the job took before offering it again. Those results tell you whether to expand, and whether you need to borrow at all.

Not long ago, starting a business meant paying for advice, research and design before earning anything, which favoured those who already had money. AI hasn't removed every cost, but it has narrowed that gap.

Ndapewa can now research her market, refine her offer and draft her first message using a phone, some data and a free AI tool. AI hasn't changed what customers pay for: someone who does the work well and stands behind it.

So, before you take that loan, take a smaller step. Find out whether someone will pay for the skill you already have.

**** Chisom Obiudo is an admitted legal practitioner of the High Court of Namibia specialising in corporate governance and AI governance. She trains boards on AI oversight, equips professionals with practical AI skills and develops customised AI assistants to support their work.***



Investment managers' assets hit N\$353.8bn as NBFI sector grows to N\$577.2bn

Investment managers recorded 16.1% year-on-year growth in assets under management to N\$353.8 billion in the second quarter of 2026, as Namibia's non-bank financial institutions (NBFI) sector continued to expand.

According to the Namibia Financial Institutions Supervisory Authority's (NAMFISA) Statistical Bulletin for the second

quarter of 2026, total NBFI assets increased by 15.1% year-on-year to N\$577.2 billion, while growing by 4.2% quarter-on-quarter.

Investment managers' assets under management also increased by 3.3% quarter-on-quarter, with NAMFISA attributing the performance to favourable financial market conditions and continued investor inflows.

Retirement funds also recorded strong



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growth, with investment assets increasing by 15.6% year-on-year and 5.0% quarter-on-quarter to N\$316.9 billion. The retirement fund industry maintained a funding level of 101.2% during the quarter.

Pension funds, long-term insurers and collective investment schemes continued to dominate the NBFI sector, collectively accounting for about 90% of total sector assets as at 30 June 2026.

Collective investment schemes recorded a 14.4% year-on-year increase in assets under management to N\$128.4 billion, while growing by 1.5% quarter-on-quarter. NAMFISA attributed the increase to investor

contributions and favourable market conditions.

Long-term insurance assets increased by 9.5% year-on-year and 2.2% quarter-on-quarter to N\$97.4 billion, supported by improved investment performance and market recovery.

Short-term insurance assets rose by 17.6% year-on-year and 4.2% quarter-on-quarter to N\$11.4 billion, while assets administered by Linked Investment Service Providers increased by 20.7% year-on-year to N\$25.2 billion. Meanwhile, the microlending industry’s outstanding loan book increased by 19.3% year-on-year and 27.0% quarter-on-quarter to N\$9.3 billion, mainly driven by growth in term lending.

Medical aid funds recorded a N\$178.8 million surplus, while membership increased by 2.1% year-on-year to 226,777 beneficiaries.

NAMFISA reported that the NBFI sector comprised 1,255 active entities and 15,444 intermediaries as at the end of June 2026.

The regulator also reported mixed compliance levels, with 59.6% of assessed entities fully compliant under Stage 1, while 4.1% were classified as non-compliant under Stage 5. Microlending institutions accounted for 82.7% of entities in the Stage 5 category.

Consumer complaints increased by 5.1% quarter-on-quarter to 103, with 91.3% resolved. Consumers received N\$529,800 in compensation, with the pension fund sector accounting for 62% of the total.



MONDJILA
PROJECT ADVISORY &
MANAGEMENT

Consultancy

POSITION: INDEPENDENT AUDITOR

Engaged by:

Mondjila Project Advisory and Management CC

Department:

Finance & Compliance

Location:

Windhoek, Namibia

Contract Duration:

One (1) Year

Application Deadline (Extension):

Friday 16 October 2026, at 12:00

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 A2D 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



MTC expands national footprint to 42 outlets with Kuisebmond opening

MTC Namibia has expanded its national customer service footprint to 42 MobileHomes following the opening of a new outlet in Kuisebmond, Walvis Bay, as the telecommunications company continues

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to increase access to its services across the country.

The Kuisebmond MobileHome is MTC's third customer service outlet in Walvis Bay and its first in the community, providing residents with access to services without having to travel into the town centre.

MTC General Manager for Sales, Enterprise and CRM Elton Katangolo said the expansion of the company's physical footprint is being driven by population growth and increasing demand for accessible telecommunications services.

"Walvis Bay continues to grow, and with that growth comes the need for reliable, accessible and convenient customer

service points," Katangolo said.

"The opening of our Kuisebmond MobileHome ensures that customers in this community can access MTC services closer to where they live while enjoying the quality service experience they have come to expect from us."

The outlet will offer MTC's full range of services, including SIM registration and replacement, account services, prepaid and postpaid products, mobile data services, device purchases and digital financial services through MTC Maris.

"If you are from Kuisebmond, you will not need to travel to town anymore," Katangolo said.

The expansion follows the opening of a new MobileHome at Okongo in the Ohangwena Region earlier this year, while MTC recently replaced its temporary container outlet at Okuryangava in Windhoek with a permanent facility.

MTC is planning further expansion of its national retail footprint during the 2027 financial year, with potential new outlets earmarked for Omaruru and Otjinene, while Outjo is also under consideration.

The company said the continued rollout of MobileHomes forms part of its strategy to bring customer services closer to communities as demand for telecommunications and digital financial services grows.



Why the traffic of good policies never see the light of day

By Tio Nakasole

The interplay between well-crafted policies and economic growth exert a significant influence of governance in achieving long term national progress.

A well governed society is where there is an, an equal participation by all citizens, economic stability, an independent and an impartial judicial system, and thoughtful consideration of national development policies accelerate economic growth when both the public and private sector's roles in the society converge.

Over the past years, the Namibian economic growth has been supported by long-term political stability, prudent macroeconomic management, and relatively effective governance.

Despite a plethora of positive indicators, economic expansion has not translated into a corresponding reduction in unemployment, nor has it resulted in sufficient economic diversification.

The development planning landscape in Namibia has been that of intricate and multifaceted but not integrated, a reflection of its history, continued contemporary socio-economic challenges and jaded aspirations of its people.

High unemployment, elevated income inequality and persistent rise in cost of living are real and have exasperated social dissatisfactions and continued to flag the country's risk socially.

Development Path



“

Policy interventions are made but the structural rigidity of the economy seems failing to rise everyone above.

Picture Namibia's policy configuration as a road. NDP6 IMEP, under Vision 2030, Regional Development Plans and Local Authority Planning, and the Decentralisation policy, all commits to Namibia's development planning landscape.

Their aim is to provide the overarching framework for implementing government policies and programmes between 2025/26 and 2029/30.

To accelerate human development in communities, promote a competent public service, maintain a competitive development environment , improve citizen satisfaction and achieve sustainable economic growth and prosperity for all Namibians.

Since independence the country has witnessed efforts to establish and implement policies and development frameworks aimed at promoting national development.

Policy interventions are made but the structural rigidity of the economy seems failing to rise everyone above.

Namibia has no policy deficit in entering

the road to prosperity, it has a manual policy execution problem in taking itself to that destination.

Ignoring will not make it disappear but to resurface. If you walk into any ministry, you will find voluminous lists of strategies, task team reports, Auditor-General findings, Ombudsman recommendations and anti-corruption referrals, well assorted many of which are technically sound but remain unimplemented.

There is a plethora of policy recommendations and regulations, but it can be argued that state institutions have, over time, become a cemetery of policies, since the same policies intended for a good course are being ignored and not being monitored and evaluated.

If businesses continue as usual, the newest vehicles intended to drive and support national development are likely to face the identical junction, curtail the multiplier

effects and may only eventually benefit the connected few elites.

At face value, Namibia's offshore discoveries, such as TotalEnergies's Venus discovery, BW Energy's Kudu project and the roughly US\$10 billion Hyphen green hydrogen scheme, there is no doubt, they are premier Special Purpose Vehicles to a more industrialised economy.

While raising local content requirements and the state's stake in upstream licences, securing property's rights.

A government that live by its own rules and enforce legal framework is not only a strategic differentiator, but that is what convert resource wealth into lasting prosperity.

Where the Stall Lies

First, it contains the people factor, which comprises leadership and political will, or the absence thereof.

For instance, the NSA, the ACC, the Auditor-General, the Ombudsman and

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parliamentary standing committees all provide sound findings, but none has the authority to compel action once a report is tabled.

Given their essential role in society, the unwillingness to implement recommendations creates a political economy of inefficiency.

Public officials allow reforms to be pushed publicly, while quietly ensuring they remain unimplemented behind closed doors. Namibia's own experience with stalled SOE reforms over the past year resurface unaddressed year after year. The primary determinant of execution is its leadership, who should be the driver.

Second, not fit-for-purpose recommendations. Institutional settings can make a nation to prosper or stagnate, not their geography nor culture.

In addition, copied templates and generic framework extracted elsewhere and dipped into an environment without any proper modus-operandi in terms of implementation and funding, fuel toothless policy and policy mismatch.

Namibia's regulation on property right on sector such as agriculture, mining and construction is not well defined and a lack of enforcement and compliant may crudely collided everything.

Natural resources endowments are only likely

to improve policy targets on social challenges, when they are well defined and enforceable property rights, as demonstrated by the Norwegian model.

Mining being the most lucrative and attractive industry in Namibia for investors, that regulatory loophole may undercut our policy objectives.

Thirdly, timing lag. Too often, the recommendations and reports tell what is needed. The missing question of when is often omitted, which often leads to a cul-de-sac destination.

Two separate factors are crucial: the sequencing of policies and the speed at which they are being introduced and implemented.

The fourth puzzle that remains unaddressed is the enormity of focus. Efforts towards a reform in a particular sector that are not selective and do not focus on the binding constraints can slow down the policy outcomes.

Governments must avoid the temptation to implement not only the uncontroversial policies but instead focus their attention where the need is greatest.

This makes it crucial to refrain from the failed models and invite the recognition of the country's uniqueness and take more rigorous economic analysis.

Off-ramp

Fly Namibia

our most recent edition!

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Your guide to travel inspiration, aviation and proudly Namibian stories.

The cost of doing nothing is a cost. Here is what could pave the way for meaningful progress within a decade. First, require every accounting officer and ministry carrying an NDP6 target to report, on a fixed schedule, which recommendations moved and which stalled. Second, price the cost of gridlock: Treasury often asks what reform costs but never what standing still costs, though every year an impactful policy idles is a year measured in real family hardship.

Third, fuel the vehicle before it leaves the yard: no cabinet paper should be approved without a costed plan, a named budget source and a stated consequence for non-allocation.

Fourth, give a every driver a handover note: outgoing officials should be legally required

to record what was already moving, so sound strategy survives a change of a driver.

These policy constraints are not atypical to Namibia only, valuable lessons from international examples like South Korea, Singapore, and Taiwan, emphasise strong leadership, integrated planning, evidence-based policies, and robust public- private partnership.

To further enhance its developmental agenda, Namibia should consider strengthening centralised planning, enhancing institutional capacity and collaboration, data driven decision making through institutions such the Namibia Statistics Agency (NSA), Bank of Namibia and International Monetary Fund (IMF), ensuring comprehensive monitoring and evaluation over time, incorporating relevant global best practices.

By focusing on these far-reaching policy reform, Namibia can significantly enhance its development agenda, that is more integrated, efficient, and responsive to the needs of its people.

The successful implementation of these reforms requires commitment, collaboration and a willingness to adapt and learn continuously.

*** Tio Nakasole, Analyst at Monasa Advisory and Associates, writes on Governance, Public Administration and Investment landscape. The views expressed do not represent those of his employer. -theoerastus@gmail.com**

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Namport declares N\$130m dividend as container throughput rises 48%

The Namibian Ports Authority (Namport) has declared a N\$130 million dividend to the Government after container throughput increased by 48% to 365,190 twenty-foot equivalent units (TEUs) during the 2025/26 financial year.

The dividend was announced following Namport's Annual General Meeting held in Windhoek on 28 September 2026 and was formally handed over by Board Chairperson Jerome Mouton to Works and Transport Minister Veikko Nekundi on behalf of the Government. Namport Executive: Commercial Elias Mwenyo said container throughput increased from 253,929 TEUs in 2024/25 to 365,190 TEUs in 2025/26, driven by stronger integration into international shipping networks and early returns from the concession partnership.

The 2025/26 financial year marked the first full year of operations following the concession of the New Container Terminal at the Port of Walvis Bay.

The performance also coincided with the conclusion of Namport's 2021/22 to 2025/26

Integrated Strategic Business Plan.

However, Namport recorded weaker performance across its broader cargo portfolio, with bulk and break-bulk volumes declining by 6% to just under six million tonnes.

Mwenyo attributed the decline to softer regional demand and constraints affecting the mining and energy sectors.

Despite the weaker bulk and break-bulk volumes, Namport said disciplined expenditure management and the changed revenue model following the container terminal concession supported its profitability and liquidity during the financial year.

"This dividend reflects an Authority that has completed a demanding strategic cycle in a stronger position than it began, governed with discipline and delivering for the Namibian people," Mouton said.

Namport also reported that its Green Port Index reached 68%, exceeding its target of 65% and reflecting progress on the Authority's sustainability commitments.

THE NAMIBIA
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