

INFRASTRUCTURE

Future proofing transport infrastructure

p. 09



LEADERSHIP

NICG plans practical leadership training for executives

p. 15



NOVEL MOTORS

Novel Motors adds Chinese brands to capture Namibia's shifting car market

p. 21



THE BRIEF

News Worth Knowing



Global tensions expose Namibia to rising inflation and economic shocks, warns !Gawaxab

TUESDAY 17 MARCH 2026

MAIN STORY

Global tensions expose Namibia to rising inflation and economic shocks, warns !Gawaxab

Namibia is facing renewed inflationary pressure and economic risks as escalating geopolitical tensions in the Middle East begin to ripple through global energy and trade markets, according to former Bank of Namibia Governor Johannes !Gawaxab.

The emerging risks are expected to be transmitted through higher fuel costs, rising import prices and exchange rate pressures, highlighting Namibia's exposure to external shocks as a small, import-dependent economy.

!Gawaxab said the most immediate impact will be seen in fuel prices, with domestic pump prices projected to rise sharply.

"Domestic fuel prices are anticipated to increase by N\$4.50 per litre in April 2026, significantly raising transport and logistics costs," he said.

Higher fuel costs are expected to feed into broader inflation, as increased transport and distribution expenses push up the price of goods and services.

"Rising fuel costs and transport expenses are likely to place additional pressure on operating margins and disposable income," !Gawaxab said.

Beyond fuel, Namibia's agricultural sector is also expected to come under strain as fertiliser prices rise in response to global market disruptions.

"This could raise input costs for Namibian agriculture, particularly for crop production,



Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
 - * 22 April 2026
 - * 17 June 2026
 - * 12 August 2026
 - * 21 October 2026
 - * 02 December 2026
- **Namibia Oil and Gas Conference 18–21 August 2026 in Windhoek**

potentially affecting food prices and rural incomes,” he said.

At the same time, disruptions to global shipping routes are likely to increase the cost and timing of imports, adding further pressure on businesses and consumers.

“Shipping and trade disruptions may translate into higher import costs and longer delivery times,” !Gawaxab said.

The combined impact of higher fuel, fertiliser and import costs is expected to reinforce inflationary trends, while also weighing on economic growth.

!Gawaxab warned that broader global developments could further compound these pressures, as energy market volatility affects economic activity.

“The energy shock is expected to reduce global GDP growth and increase inflation, which could weaken external demand and increase financial market volatility,” he said.

For Namibia, this could translate into slower growth, reduced investment sentiment and increased costs across key sectors.

Exchange rate movements are also expected to play a significant role in shaping inflation outcomes, particularly given the Namibia dollar’s peg to the South African rand. “Depreciation against major currencies such as the US dollar can have a more significant impact on inflation than global oil

price increases alone,” !Gawaxab said.

Scenario analysis suggests that a combination of elevated oil prices and a weaker exchange rate could intensify inflationary pressures in the domestic economy.

Global data shows that a sustained 10% increase in oil prices typically raises global inflation by about 0.4 percentage points while reducing economic output.

“These effects, while moderate in isolation, can compound under prolonged geopolitical stress,” he said.

!Gawaxab said the current environment underscores the need for Namibia to strengthen its economic resilience and reduce vulnerability to external shocks.

“Namibia’s economic outlook will depend on its ability to manage external shocks while strengthening domestic resilience, including securing energy supply and maintaining fiscal discipline,” he said.

He added that the intersection of geopolitical tensions with broader shifts in energy security and global economic structures will require strategic positioning to safeguard long-term stability.

“Strategic positioning in response to global shifts will be critical in mitigating risks and sustaining economic stability,” !Gawaxab said.



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NEDBANK



Namibia's mobile data revenue hits N\$934 million as voice declines in Q4

Mobile operators in Namibia generated N\$934 million in data revenue in the fourth quarter of 2025, reinforcing the segment's position as the primary driver of growth in the telecommunications sector.

According to the latest quarterly statistics from the Communications Regulatory Authority of Namibia (CRAN), data revenue increased by 1% from N\$928 million in the third quarter, offsetting a marginal decline in traditional voice services.

Voice revenue fell by 1% to N\$694 million during the period, continuing a gradual downward trend, while SMS revenue remained unchanged at N\$33 million.

"Data remains the main driver of mobile

revenue growth, increasing from N\$928 million to N\$934 million, a 1% rise in Q4 2025. In contrast, voice revenue declined marginally from N\$695 million to N\$694 million, continuing its gradual downward trend, while SMS revenue remained stagnant at N\$33 million," CRAN said in its quarterly bulletin.

Investment in the telecommunications sector declined sharply during the quarter, falling from N\$455 million in Q3 to N\$128 million in Q4. CRAN attributed the drop to project-based capital expenditure cycles rather than a slowdown in sector growth.

Subscriber numbers continued to expand, with total active SIM cards rising 4% from 2.67 million in Q3 to 2.79 million in Q4.

Growth was driven largely by prepaid users, which increased by 5%, while postpaid subscriptions recorded modest growth of 1%.

Mobile broadband subscriptions also increased by 4%, while dongle and router subscriptions grew by 10% from a lower base. However, internet penetration among SIM cards remained unchanged at 62%, indicating that subscriber growth slightly outpaced internet adoption.

Machine-to-machine (M2M) subscriptions declined by 2%, suggesting a degree of consolidation in enterprise Internet of Things deployments.

In the fixed segment, subscriptions continued to decline, falling by 1% to 72,626 lines, with both business and residential connections recording marginal decreases.

By contrast, fixed broadband subscriptions recorded strong growth of 8%, supported by expansion in fixed wireless services, MetroNet/Ethernet and fibre-to-the-x (FTTx) connections. Fixed wireless subscriptions increased by 40%, while MetroNet/Ethernet services rose sharply by 210%, albeit from a smaller base. FTTx subscriptions grew by 3%.

Legacy technologies continued to contract, with ADSL subscriptions declining by 1% and Voice over Internet Protocol (VoIP) subscriptions dropping significantly by 79%, largely due to consolidation of number ranges.

Traffic data showed that overall mobile voice usage remained stable, with on-net calls accounting for 97% of total minutes. International mobile traffic increased by 82%, likely reflecting pricing adjustments during the period.

SMS volumes remained steady, while mobile data usage declined by 56%, following elevated consumption in the previous quarter driven by promotional offers.

Social media traffic remained strong, with TikTok leading usage, followed by WhatsApp and Facebook.

Namibia's Digital Pivot: The Shift to Data-Driven Services

Data from the Communications Regulatory Authority of Namibia (CRAN) for Q4 2025 reveals a decisive market shift. While traditional voice revenue continues to decline, mobile and fixed data services have emerged as the primary drivers of sector growth and subscriber expansion.

REVENUE & SUBSCRIBER DYNAMICS



Data Becomes the Primary Revenue Engine

While data revenue surges, there is a steady decline in voice services.

USAGE TRENDS & SECTOR INVESTMENT



Social Media Dominates Traffic

TikTok leads data usage across the country, followed by WhatsApp and Facebook.

Q4 2025 Revenue Performance



Sector Investment Fluctuations

Investment dropped to NS 128 million due to specific project based capital expenditure cycles.



Expanding Mobile Connectivity

Active SIM cards grew to 2.79 million, driven by a 5% surge in prepaid users.



Fixed Broadband Outpaces Legacy Lines

Fixed broadband grew by 8% as traditional copper-based ADSL and VoIP subscriptions contracted.



High Interest in High-Speed Tech

Fixed wireless subscriptions saw a massive 40% increase during the quarter.

In the fixed-line segment, Telecom Namibia recorded a 2% decline in outgoing traffic, with international minutes down 6% and on-net minutes falling by 1%. Paratus VoIP traffic declined by 15%, driven mainly by a 25% drop in off-net minutes and a 7% decline in on-net traffic.

Despite the decline, VoIP's on-net traffic share increased to 58%, reflecting changing usage patterns within the segment.

The data highlights the continued shift in Namibia's telecommunications sector towards data-driven services, as traditional voice and legacy technologies gradually lose ground.

Advancing Shared Prosperity Through PurposeLed Impact

Standard Bank Namibia's Purpose in Action to Empower Communities and Advance National Development

As Standard Bank Namibia releases its annual financial results, we do so with a clear reaffirmation of our purpose, *Namibia is our home, we drive her growth*, and our commitment to advancing shared prosperity across the country. We recognise that longterm financial performance is strengthened when we actively contribute to addressing Namibia's most pressing social, economic and environmental challenges. By ensuring that our business activities enable broadbased opportunity, resilience and sustainable development, we create the conditions for strong, stable and valueaccretive outcomes for our shareholders.

Our sustainability approach is aligned with global and national frameworks, including the United Nations Sustainable Development Goals and Namibia's evolving sustainable finance architecture. These commitments guide how we identify opportunities to maximise positive impact while managing potential risks arising from our activities, products and services. They form the foundation of our twopillar sustainability model: driving sustainable economic growth and delivering meaningful social, environmental and governance outcomes for the communities we serve.



Investing in Social Impact Through CSI

Our Corporate Social Investment efforts form an essential part of this sharedvalue approach. We continue to invest in CSI programmes that support national priorities such as access to education and skills development, improved healthcare outcomes, and community wellbeing. These programmes make a significant difference in the lives of beneficiaries while grounding our employees in the lived experience of the communities we serve, deepening connection and pride in our brand.

Our CSI model is adapted to meet Namibia's needs, while consistently underpinned by deep collaboration with our government ministries, social partners and community organisations. This ensures that our interventions are responsive, effective and sustainable.

In 2025, we invested approximately N\$10 million in CSI initiatives structured to create longterm socioeconomic impact. The BuyABrick initiative continued to deliver transformational change in addressing Namibia's housing deficit. Since inception, it has mobilised more than N\$27 million and supported the construction of over 740 homes for lowincome households. In 2025, our contribution of N\$3.5 million enabled the construction of 76 new homes, complemented by nearly N\$1 million raised by employees across the country.

Our people remained at the centre of community impact through the nationwide Standard Bank Namibia Community Day, where N\$750,000 was invested to enable staff to refurbish schools, support health facilities, uplift orphanages and provide essential assistance to vulnerable groups. This annual activation strengthens our culture of service and reinforces our long-standing commitment to Namibia's development.

Supporting Education, Skills and Youth Development

Our investments in education continued to focus on expanding opportunity and enhancing learner dignity. Through the FAWENA Blue Child Champion

Programme, 317 learners in 56 schools received essential support to ensure continued participation in education.

Our support of the Southern Region Career and Skills Fair provided between 300 and 400 learners with exposure to career pathways, while our contribution to Project Never Walk Alone enabled 650 children to receive school shoes, significantly improving access, safety and daily learning conditions.

Namibia's youthful population presents a potential demographic dividend. However, many young people face barriers accessing tertiary education, entering the workforce or starting businesses. To address this, we have developed solutions that provide access to affordable student loans, career guidance and opportunities for digitalskills development and entrepreneurship.

A key enabler of this is the Blue Growth Series, developed in partnership with NIFA. This programme empowers young entrepreneurs to transform their business ideas into viable enterprises through access to entrepreneurship training, digital literacy development, skills enhancement, mentorship and sectorspecific guidance. It serves as a central hub connecting young innovators to the resources, networks and support they need to bring marketready solutions to life. Our continued investment supports business incubation and acceleration initiatives, enabling students and entrepreneurs to collaborate with peers, industry leaders, mentors and potential investors.

Strengthening Health Systems and Access to Care

Our partnerships in healthcare continue to strengthen essential national systems. Through the Nampharm Foundation, ten children received lifechanging reconstructive surgeries. Our N\$700,000 contribution to the Cancer Association of Namibia supported the expansion of psychosocial care services and the decentralisation of breast cancer screening, substantially reducing diagnostic waiting times and improving early detection rates across multiple regions.

To support emergency care, we contributed N\$1 million toward Namibia's first fullbody Lodox digital Xray system at the Katutura State Hospital Emergency Unit. This stateoftheart capability has significantly enhanced Namibia's trauma response infrastructure, enabling faster, safer and more accurate diagnostic outcomes.

Sustainability Leadership Through Knowledge and Capability Building

As part of our broader sustainability agenda, we launched the Standard Bank Sustainability Academy to address the growing sustainability knowledge gap in the Namibian business landscape. The Academy equips enterprises with practical insights into ESG principles, renewable energy solutions, climatesmart agriculture, water and wastewater management, and emerging carbon markets. Developed in partnership with Microsoft and Philanthrosoft, it is delivered through a secure, cloudpowered digital learning platform accessible nationwide.

The Academy provides businesses with the tools to futureproof their operations, reduce climaterelated risks and enhance their competitiveness in a global economy increasingly shaped by sustainability indicators. This initiative not only supports national climate objectives and Namibia's green industrialisation ambitions, but also reinforces our role in enabling a resilient, futurefit private sector.

Our Commitment to Shared Prosperity

As we present our financial results, we do so with a clear understanding that our impact is measured not only by financial performance, but by the longterm value we create for individuals, families, communities and the national economy.

Our investments in housing, healthcare, education, youth empowerment, entrepreneurship, sustainability capacity building and community wellbeing demonstrate a purposeled strategy designed to advance shared prosperity across Namibia.

We remain committed to working with government, business, civil society and community partners to build a more inclusive, resilient and prosperous Namibia. Through responsible leadership, disciplined strategy execution and a deep connection to the people we serve, we will continue driving Namibia's growth with integrity, ambition and unwavering purpose.





Namibia reports 535,204 cyber vulnerabilities in Q4

Namibia's Cyber Security Incident Response Team (NAM-CSIRT) recorded 535,204 cyber vulnerabilities between October and December 2025, representing a 4.28% decline compared to the previous quarter.

According to quarterly statistics released by the Communications Regulatory Authority of Namibia (CRAN), a total of 195,661 cyber events were detected during the same period, marking a 50.94% drop from July to September 2025.

The report found that the most common vulnerabilities were linked to misconfigured

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or outdated systems, underscoring the need for regular system updates and improved cyber hygiene.

“During the period October to December 2025, NAM-CSIRT detected a total of 535,204 cyber vulnerabilities across various domains and IP addresses within the Namibian cyber landscape. This represents a 4.28% decrease compared to the previous quarter. The top ten vulnerabilities identified primarily relate to misconfigured or outdated services, highlighting the importance of proper system maintenance and security updates,” said CRAN Executive for Communications and Consumer Relations, Mufaro Nesongano.

Despite the overall decline in vulnerabilities and cyber events, NAM-CSIRT reported a rise in phishing attempts and cyber-enabled fraud, with attackers increasingly exploiting public trust and organisational weaknesses.

The report also highlighted the growing sophistication of fraudulent websites designed to impersonate legitimate organisations.

Emerging ransomware groups, including Genesis and Benzona, were identified as rising threats. Genesis targets organisations using advanced encryption and lateral movement techniques, while Benzona operates a double-extortion model, encrypting systems and exfiltrating sensitive data to pressure victims into paying ransoms.

“Another emerging ransomware operation identified in late 2025 is Benzona, which demonstrates a rapidly maturing operational capability. The group operates under a double-extortion model, encrypting victim systems while simultaneously exfiltrating sensitive data to pressure organisations into paying a ransom,” Nesongano said.

NAM-CSIRT has also been strengthening regional cooperation and capacity-building efforts. In November 2025, the team participated in the SADC Cyber Drill and the AfricaCERT meeting in Lesotho, as part of efforts to establish the SADC Regional Computer Incident Response Team (SR-CIRT).

Namibia Cyber Security Snapshot: Q4 2025 Trends

Q4 Security Metrics & Trends



Misconfiguration is the Primary Risk
Most relate to misconfigured or outdated services requiring urgent security updates.



Detected Cyber Event Statistics



50.94% Decrease
Quarterly Trend

The Evolving Threat Landscape



Sophisticated Fraud & Phishing

Attackers are increasingly using fraudulent websites to impersonate legitimate organizations and exploit public trust.

Ransomware & Double-Extortion Threats



Double-Extortion Ransomware
Benzona group encrypts systems while exfiltrating sensitive data to pressure victims into payment.



Rising Ransomware Groups
Genesis and Benzona have emerged as significant threats using advanced encryption and lateral movement.



Future proofing transport infrastructure: Resilience as a socio-economic safeguard

By Ndeyapo Ekandjo

Namibia stands at a defining moment in its infrastructure journey, and its geographic location positions it at the heart of regional trade, linking landlocked neighbouring countries to global markets.

As regional trade continues to grow and supply chains extend across borders, the pressure on our transport systems is mounting. At the same time, climate change is no longer a distant threat; it is a present and lived reality, bringing with it rising temperatures and extreme weather events.

The debate is therefore shifting. It is no longer just about building more transport infrastructure, but the real question and consideration is whether the infrastructure we are putting in place today is resilient enough to withstand tomorrow's stress and demands economically, environmentally and socially.

Transport infrastructure are not just physical assets; they serve as economic arteries.

When they function efficiently; trade flows, investment confidence strengthen and livelihoods are supported. Equally, when they fail, due to climate shocks or design limitations, the consequences ripple far beyond.

Future-proofing our transport systems therefore calls for a change in thinking. It is no longer about focusing solely on expanding infrastructure; we must prioritise building infrastructure that can withstand disruption



Transport infrastructure are not just physical assets; they serve as economic arteries.

and adapt to changing conditions.

Resilience should not be treated as an engineering afterthought; it is fundamentally, a design imperative and safeguard for economic and social stability.

Physical Assets in a Climate Constrained Era

In recent weeks, the impact of heavy rains on our roads has become impossible to ignore.

In the ||Kharas Region, the Roads Authority has had to temporarily close several key routes, including the district roads linking Keinachas to Asab and sections of the main road between Karasburg and Aroab after flooding made them unsafe for use.

There has also been a case of road and bridge damage on the road between Windhoek and Rehoboth, among others. These are not isolated incidents. Across the country, rain soaked road surfaces have forced closures and detours, underscoring the vulnerability of our transport network to climate pressures.

It is therefore imperative that infrastructures are designed to withstand the climate realities we are already experiencing.

Building for durability, resilience to climate change and long term performance should not be treated as a luxury but to be considered as a practical, forward-looking planning and necessary requirement as well as enablement for sustainable and inclusive socio economic development.

A road that must be repaired after every heavy rainfall will ultimately cost far more than one built from the outset to endure tougher conditions. It is noteworthy in disaster risk reduction body of knowledge that a dollar (USD) spent to build resilience (such as climate resilient infrastructure) is worth USD 7 spent to respond to disasters.

This reality reinforces the importance of planning, designing and construction of climate resilient infrastructure.

The real cost of infrastructure failure goes far beyond the repair cost. It is felt in delayed deliveries, disrupted supply chains and lost business opportunities. When transport systems fail, the economy slows. Resilience, therefore, is not just an engineering consideration; it is a safeguard for economic stability, growth and continuity.

Strengthening Reliability and Competitiveness

Namibia's role as a logistics gateway is both an opportunity and a responsibility. Our roads, ports and transport corridors are not just national assets; they are part of the trade network that connects the country to the region and beyond.

For us to remain a trusted partner in that network, reliability and resilience must be at the centre of how we plan and build infrastructure.

Embedding resilience into transport systems should not only be about protecting roads from floods or heat but also about ensuring that businesses can depend on them at any given time of the year, without any disruption.

Strengthening reliability starts with getting the fundamentals right. That means strong design standards, appropriate building codes, quality construction, sound environmental risk management and consistent maintenance.

When these elements are aligned and taken into



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consideration, infrastructure lasts longer, performs better, reduces costs in the long run and serves the economy with greater certainty.

Futureproofing, therefore, is not a single climate adaptation project. It is a mindset, one that integrates sustainability and resilience into every stage of infrastructure planning, construction, and maintenance.

A Forward-Looking Imperative

It is therefore imperative that we rethink how we plan and invest in transport infrastructure. The design and investment decisions made today will determine the sustainability of our infrastructure, which will affect and shape our socio-economic development for decades to come.

Roads and transport corridors built without adequate climate consideration may face costly repairs or premature reconstruction. But when resilience is considered during initial planning and designs, infrastructure becomes more than a structure; it becomes a stabilising force that underpins socio-economic development in times of uncertainty.

The discussion and policy must move beyond simply building more infrastructure. It must focus on building smarter, with a clear commitment to long-term durability and sustainability.

Future-proofing transport systems does not mean predicting every possible shock. It means strengthening them so they can withstand pressure, remain reliable when conditions change and continue delivering value despite uncertainty.

In a world shaped by climate challenges and limited

resources, resilience is no longer optional. It is the foundation of competitiveness, stability and sustainable growth. Our transport corridors connect economies and create opportunity. Ensuring they are durable and reliable ensures that those opportunities remain open.

Ultimately, this is not just a technical matter. It is a policy priority. If transport infrastructure supports socio-economic development, then protecting its longevity must be treated as a national responsibility and security

**Ndeyapo Ekindjo is an Environmental and Social Sustainability Professional.*

The advertisement features a family of three (a woman, a child, and a man) sitting at a wooden table in a home office, each using a laptop. The man is wearing headphones. In the foreground, two white 5G routers are displayed, one with the SpectraGO logo and the other with the ZIE logo. The background shows a bookshelf and a window with curtains. The SpectraGO logo is in the top right corner. Social media icons for Facebook, X, and Instagram are in the top left. A QR code is in the bottom left. A list of benefits is in the bottom right, and the SpectraGO logo is in the bottom right corner.

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Bank of Namibia wins international award for artificial intelligence innovation

The Bank of Namibia has been named the winner of the Artificial Intelligence Initiative Award at the Central Banking Awards, in recognition of its integration of artificial intelligence and machine learning tools into core operations.

The award honours central banks and financial regulators that have effectively deployed artificial intelligence across areas such as forecasting, liquidity management, payments oversight, regulatory reporting and fraud detection. Judging criteria focused on innovation, effectiveness and cybersecurity standards.

The central bank was recognised for a series of AI-driven initiatives aimed at strengthening data-driven decision-making and supervisory oversight.

These include a Non-Performing Loans (NPL) machine learning predictive analytics model, designed to provide forward-looking insights into risks within the banking sector, and an inflation nowcasting system that

generates near real-time forecasts to support monetary policy decisions.

The Bank was also recognised for its Regulatory Navigation Tool (RegNav), an AI-powered platform that provides instant regulatory guidance and improves access to financial sector information.

The initiatives form part of the Bank's broader strategy to enhance operational efficiency while maintaining strong governance and cybersecurity safeguards in the adoption of emerging technologies.

Governor Ebson Uanguta said the recognition reflects the Bank's focus on applying innovation to deliver measurable outcomes for the financial system.

"We are deeply honoured to be named the winner of Central Banking's Artificial Intelligence Initiative Award, a recognition that reflects our belief that innovation in central banking must deliver measurable impact for the economy and the financial system," Uanguta said.

“We view this award not as a destination, but as a milestone in our journey to build a data-driven, forward-looking central bank aligned to the demands of the new economy,” he added.

Beyond internal applications, the Bank has also contributed to the development of Namibia’s broader artificial intelligence ecosystem.

In partnership with the Namibia University of Science and Technology (NUST), the central bank supported the establishment of the Artificial Intelligence and Robotics Accelerator (AIRA) laboratory. The facility is aimed at equipping students with practical skills in areas such as robotics, natural language processing, computer vision and AI cybersecurity.

Call for Trustee Nominations



Namibia Health Plan is the leading Namibian medical aid fund in Namibia. A board of elected and appointed Trustees manages the Fund. All Trustees serve on the Board for a period of 3 years, in line with the Fund Rules, where after they retire but may be re-elected or re-appointed.

The Board of Trustees currently has **one (1)** vacancy which requires the expertise of a **principal member** in the area of:

HUMAN RESOURCES

Only nominations that fit this role shall be considered.

In terms of the Fund's rules, any Trustee shall not be:

- Under the age of 21 years.
- A person who is not a principal member of the Fund.
- A director, member, employee or other official of any organisation serving as the Administrator of the Fund.
- A director, member, employee or other official of any organisation rendering services to the Administrator in connection with the business of the Fund.
- The Principal Officer, Auditor, Consultant of the Fund.
- Anyone who has been declared insolvent.
- Anyone with a court judgement granted against him/her (including a default judgement, finding of fraud, financial mismanagement, misrepresentation or dishonesty) or a notice recorded by Transunion ITC in the last 5 years.
- Anyone with a criminal record.
- A person of unsound mind.

*If you wish to **nominate** a Trustee to serve on the Board for the next 3 years, the nomination forms are available on our website www.nhp.com.na.*

*Please submit your nomination to nhpagm@nhp.na by **12:00 pm** on **Tuesday, 31 March 2026**.*

NB: Incomplete forms will not be considered.

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Diamond Arrow Award
Highest rated medical aid in Namibia 2010 - 2024



The initiative forms part of efforts to strengthen local technological capacity and support the development of a future-ready workforce.

The Bank said the award reflects collaboration across its departments, with teams contributing to the development and implementation of its AI initiatives.

It added that it will continue to engage with international benchmarking platforms as part of efforts to strengthen institutional capabilities and advance innovation within the central banking sector.

The award is scheduled to be formally presented at the Central Banking Awards ceremony in June 2026.

Call for Appointed Board Member

MEDICAL PRACTITIONER



Namibia Health Plan is the leading medical aid fund in Namibia. A board of elected and appointed Trustees manages the Fund. All Trustees serve on the Board for a period of 3 years, in line with the Fund Rules, where after they retire, but may be re-elected or re-appointed.

The Board of Trustees currently has **one (1)** vacancy for an appointed Board member, who must be a **principal member** of the Fund and a long-standing **health professional in the medical field with at least 10 years of experience, practicing in any medical discipline.**

*The prospective candidate must be a **Namibian citizen** and a registered practitioner with the Health Professions Council of Namibia, with a keen interest in the medical aid funding industry.*

In terms of the Fund's rules, any Trustee shall not be:

- Under the age of 21 years.
- A person who is not a principal member of the Fund.
- A director, member, employee or other official of any organisation serving as the Administrator of the Fund.
- A director, member, employee or other official of any organisation rendering services to the Administrator in connection with the business of the Fund.
- The Principal Officer, Auditor, Consultant of the Fund.
- Anyone who has been declared insolvent.
- Anyone with a court judgement granted against him/her (including a default judgement, finding of fraud, financial mismanagement, misrepresentation or dishonesty) or a notice recorded by Transunion ITC in the last 5 years.
- Anyone with a criminal record.
- A person of unsound mind.

*Interested individuals who comply with the above requirements are invited to submit the following documents to nhpagm@nhp.na by **12:00pm** on **Friday, 27 March 2026**:*

- Comprehensive Curriculum Vitae
- Certified relevant qualifications
- Valid HPCNA registration
- Namibian ID / Passport

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**BEST MEDICAL AID
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NICG plans practical leadership training for executives

The Namibian Institute for Corporate Governance (NICG) is developing a practical leadership training programme aimed at equipping current and future directors with the real-world skills required to lead organisations effectively.

Speaking at an executive leadership training workshop on Tuesday, NICG Executive Director Edla Kaumbi said the initiative is intended to build a pipeline of well-prepared directors who understand not only governance theory but also the practical demands of board leadership and executive management.

Unlike traditional academic qualifications, the proposed programme will focus on applied learning, lived experience and situational decision-making within governance environments.

“We are working with partners to make this part of leadership development and to establish such a programme locally. We hope that once it is operational, you will support it,” Kaumbi said.

“We may also call on some of you experienced professionals to serve as faculty and mentors, helping to develop emerging directors, as well as those already serving who may not have had formal grounding in governance,” she added.

Kaumbi said that, in addition to director training, the institute continues to run capacity-building programmes covering areas such as non-profit governance, strategy and leadership.

She noted that many community organisations and advocacy groups operate without formal governance structures, highlighting the need for practical support and guidance.

“Many government bodies and civil society organisations are committed to addressing social issues, whether it is feeding communities, running support initiatives or protecting the environment, but often lack proper governance structures. As part of our advocacy and capacity-building work, we offer programmes to help strengthen governance in these sectors,” Kaumbi said.

To broaden its reach, the institute also hosts public discussions on governance through seasonal live-streamed sessions held in partnership with media platforms, enabling wider participation from stakeholders across the country. The workshop brought

together senior managers and executives from various institutions for two days of intensive training. Topics covered included corporate governance, strategy development, effective engagement with boards, financial oversight for non-financial managers and managing organisational performance through people.

Participants also analysed real-life case studies to identify governance failures and discuss preventative measures.

Kaumbi said the workshop served as a pilot initiative that will inform the design and rollout of future training programmes.



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Accelerate36 initiative targets startup listings on NSX Development Board

A new initiative aimed at positioning Windhoek as a regional startup hub is seeking to build a pipeline of high-growth companies capable of listing on the Namibia Securities Exchange (NSX) Development Capital Board.

The initiative, under the Accelerate36 banner and in partnership with ecosystem players including Grindstone, a growth accelerator co-owned by Knife Capital and Thinkroom, is designed to strengthen Namibia's startup ecosystem while expanding the country's investable universe by enabling high-growth companies to access public capital markets.

Namibian angel investor Ben Bertolini said collaboration across the ecosystem will be critical in unlocking opportunities for both startups

and investors.

"We have the influence, brainpower and energy in this room to ensure that we transform the Namibian capital markets," Bertolini said.

Organisers said collaboration between government, regulators, investors, accelerators and entrepreneurs will be essential in building a sustainable startup ecosystem capable of supporting long-term economic growth.

Accelerate36 aims to align policymakers, regulators, investors and entrepreneurs around a structured pathway that supports startups from early validation and growth stages through to listing on the NSX Development Capital Board, and ultimately graduation to the main board.

Organisers noted that

while Namibia has strong entrepreneurial talent, relatively few startups scale into governance-ready companies capable of attracting institutional capital. At the same time, Namibia’s capital markets are facing a shrinking investable universe, while pension funds are required to allocate a portion of their portfolios to alternative investments.

The initiative seeks to bridge this gap by preparing startups for public markets while strengthening governance standards, transparency and investor confidence.

Managing partner at Grindstone, Catherine Young, said the programme could play a key role in unlocking new sources of capital for emerging businesses.

“This initiative could be the forerunner of robust liquidity in otherwise scarce funding landscapes. Namibia could establish itself as a pioneer in Africa for development exchanges. The time to act is now,” Young said.

Partner at Knife Capital, Eben van Heerden, said the long-term vision is to build a portfolio of successful Namibian startups capable of delivering strong investment returns.

“In my vision over the next five years, I see a picture of plaques of honour for ten startups that have been funded in Namibia and have exited successfully,” van Heerden said.

“These startups will deliver remarkable returns on investment for those who back them,” he added.

As part of the event, three Namibian startups — Yyeni, PatientCare and Mindsinaction — pitched their ventures.

The companies operate in sectors including artificial intelligence-driven education technology, digital healthcare access and skills development, reflecting the growing role of innovation-driven entrepreneurship in Namibia’s economy.

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Navigating the first-year transition: The realities facing new university students

By **Ndamonoghenda Kambangula & Leen N. Shimpana**

The introduction of the subsidised tertiary education funding system by the Namibian government has significantly increased demand for university placements.

In response, many universities and higher education institutions have extended their registration periods to accommodate the growing number of students seeking admission.

While this expansion is often viewed as institutions competing for a share of the available funding, an important stakeholder in this process is frequently overlooked, the student.

For many young Namibians, entering university represents the beginning of a long-awaited new chapter.

After completing Grade 12 or Grade 11, students and their families celebrate the achievement as a gateway to higher education and future career opportunities. However, the transition from secondary school to university is rarely as straightforward as it seems. Many first-year students arrive on campus unprepared for the academic, social, and financial realities that await them.

One of the most significant changes students experience is the sudden shift in responsibility. In secondary school, teachers closely monitor attendance, homework, and



academic progress. Parents also play an active role in ensuring that learners stay focused on their studies.

At university, however, this structure largely disappears. Students must take full responsibility for attending lectures, managing their schedules, and

keeping up with coursework. For many first-years, this newfound freedom can be overwhelming.

For some students, university is also the first time they live away from home. This newfound independence can be exciting, but it also requires discipline and maturity. Without the daily guidance of parents and teachers, students must learn to organise their time, balance academic commitments, and manage their personal lives. Those who struggle to adjust often find themselves falling behind academically.

Although the pressure of Grade 12 examinations is widely recognised, it is accompanied by strong support systems and structured schedules. In contrast, university presents a different kind of academic challenge.

Courses are broader in scope and are often taught at a much faster pace. Assessments may be less frequent, but they typically require deeper understanding and independent learning. Students are expected to read extensively, engage critically with material, and prepare for examinations with minimal supervision.

As a result, many first-year students struggle with time management and leave assignments or study preparation until the last minute, increasing their stress levels.

Another major challenge for many first-year students is relocation. A significant number of students move from rural areas or distant towns to attend universities located in Windhoek and other urban centres.

At the beginning of the academic year, accommodation becomes scarce, with university hotels becoming fully booked. As a result, students often turn to private accommodation near campuses, where landlords typically require deposits and advance rental payments. Others rely on distant relatives for temporary or permanent housing arrangements.

Financial pressures further complicate this situation. Although many students rely on the Namibia Students Financial Assistance Fund (NSFAF) to cover tuition fees and living expenses, payments are often delayed, particularly for first-year students.

In some cases, students only receive their allowances much later in the academic year. These delays create significant stress for students who are expected to attend classes regularly while managing basic living expenses.

Beyond financial and academic pressures, the emotional adjustment to university life can also be difficult. Leaving home means leaving behind familiar environments, family support, and long-standing friendships.

For many students, the transition to residence halls or hostels can create feelings of loneliness and uncertainty. Being surrounded by strangers in a new environment can initially feel intimidating. However, over time, students gradually build new friendships and adapt to their surroundings. This process often helps them develop independence, confidence, and stronger social skills.

Another challenge that many first-year students encounter is simply navigating the university environment. Even though most

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institutions offer orientation programmes during the first week of the academic year, many students still struggle to locate lecture venues and campus facilities. Arriving late to lectures because of unfamiliarity with the campus layout can make it difficult for students to keep up with their classmates.

Technological adaptation is another significant hurdle, particularly for students from under-resourced schools in rural areas. While universities increasingly rely on digital platforms for learning, many first-year students have had limited exposure to computers before arriving on campus.

Tasks such as uploading assignments,

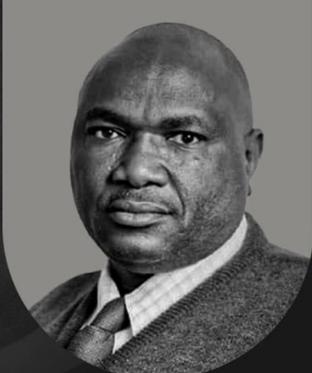
accessing online learning platforms, or navigating e-learning systems may initially feel daunting. Without adequate support, these students may struggle to keep pace with their peers who are more technologically experienced.

Time management also becomes a critical skill in university life. Many students encounter long breaks between lectures and initially view them as idle time. However, these breaks can be valuable opportunities for academic productivity if used effectively.

Students can review lecture notes, prepare for upcoming classes, collaborate with peers on assignments, or simply take time to rest and recharge. Without proper planning, however, these periods can easily

be lost to distractions such as social media or casual conversations. Ultimately, success in the first year of university depends on more than academic ability. Discipline, effective time management, and adaptability play a crucial role in determining whether students thrive or struggle during this transition. By learning to use their time wisely and seeking support when needed, students can turn the challenges of their first year into opportunities for growth.

The first year of university is therefore not merely an academic milestone; it is a transformative period that shapes students' independence, resilience, and readiness for the future.




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Novel Motors adds Chinese brands to capture Namibia's shifting car market

Novel Motor Company is expanding its vehicle portfolio in Namibia with the introduction of several Chinese automotive brands, focusing on hybrid powertrains, advanced in-vehicle technology and competitively priced SUVs and pickups.

Managing Director Johan Pretorius said the company holds Namibian franchise rights for brands including Jatour, Omoda, Jaecoo and Foton, broadening its offering alongside established marques such as Land Rover and Range Rover.

Pretorius said the expansion reflects shifting consumer preferences in Namibia's automotive market, where buyers are increasingly assessing vehicles based on overall value, technology and operating costs.

"Buyers today are looking for true value in the product, not just price, but technology,

fuel efficiency, service reliability and total cost of ownership," Pretorius said.

The newly introduced vehicles span multiple market segments, ranging from entry-level SUVs to premium models, with several incorporating hybrid powertrains and digital features such as large infotainment displays, advanced safety systems and connectivity functions.

According to Pretorius, Chinese manufacturers have significantly strengthened their global competitiveness by combining advanced features with more accessible pricing.

"Chinese automotive brands have moved quickly from price-only players to innovators with strong value propositions," he said.

Some models are entering the market at prices approximately 30% to 40% lower than comparable traditional brands, while

offering higher specification levels and extended warranties.

The company is distributing the vehicles through its existing Namibian dealership network, with sales and servicing currently available in Windhoek, Walvis Bay, Otjiwarongo and Oshakati.

Pretorius said hybrid vehicles are expected to play an important role in Namibia due to the country's long travel distances and limited charging infrastructure for fully electric vehicles.

"Hybrid systems improve fuel efficiency without requiring extensive charging infrastructure, which makes them practical for markets like Namibia," he said.

The company added that it is strengthening its after-sales network to support the new product range, including planned upgrades to its Walvis Bay facility and expanded technical training for service

teams.

Pretorius said the company invests approximately N\$1.2 million annually in technical training, as modern vehicles increasingly rely on advanced electronics and software systems.

The group also cited improved supply chain resilience among Chinese manufacturers as a key factor supporting the expansion, with parts availability and dealer support networks strengthening in recent years.

Pretorius said Chinese brands are expected to continue gaining market share globally as technological innovation, hybrid powertrains and competitive pricing reshape the automotive industry.

"The global automotive industry is shifting quickly, and Chinese manufacturers are now major players in that transformation," he said.



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N\$163 million funding gap threatens FAO food security programme in Namibia

A funding gap of US\$8.9 million (about N\$163 million) threatens the implementation of a new food security programme in Namibia under the Food and Agriculture Organization of the United Nations (FAO) Country Programming Framework for 2025–2029.

The programme, developed in partnership with the Ministry of Agriculture, Fisheries, Water and Land Reform, requires total funding of US\$15.7 million (approximately N\$287 million), of which only US\$6.8 million (about N\$124 million) has been secured to date.

FAO Representative ad interim Patrice Talla Takoukam said additional resources will need to be mobilised to ensure full implementation.

“The total resource requirement for this Country Programming Framework is US\$15.7 million, of which US\$6.8 million is currently available, leaving a gap of US\$8.9 million,” Takoukam said.

He noted that the funding challenge comes at a time when global development assistance is declining and competition for resources is intensifying.

“We should strategically close that

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PROBLEM

THE SCALE OF THE CRISIS



SOLUTION

THE FRAMEWORK & FUNDING GAP

FUNDING REQUIRED (2025-2029)

\$15.7 MILLION
~N\$ 287 Million



FUNDING SECURED \$6.8 MILLION
~N\$ 124 Million

FUNDING GAP: \$8.9 MILLION
~N\$ 163 Million



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Agriculture Orientation Index dropped from 0.54 in 2001 to just 0.26 today



GOAL: TRANSFORMING AGRICULTURE SYSTEMS

The program aims to build climate resilience and strengthen institutional capacity through 2029

FAO 2025-2029 Country Programming Framework

gap with impact-driven evidence when global Official Development Assistance is contracting and competition for funds is intensifying,” he said.

The programme aims to support Namibia’s efforts to strengthen food security, transform agri-food systems and build climate resilience in the agricultural sector.

According to FAO, food insecurity remains a major concern in Namibia, with 57.2% of the population experiencing moderate or severe food insecurity.

“Nearly one in five Namibians is undernourished

and more than one in five children under the age of five is stunted,” Takoukam said.

He also highlighted a sustained decline in public investment in agriculture over the past two decades, reflected in Namibia’s Agriculture Orientation Index.

“Namibia’s Agriculture Orientation Index stands at just 0.26, a figure that tells us that public investment in the sector most critical to rural livelihoods and national food security has been declining for decades, from 0.54 in 2001 to where we stand today,” he said.

The framework aligns with

national development priorities, including the Sixth National Development Plan, Harambee Prosperity Plan II and Vision 2030. Takoukam said FAO will pursue the remaining funding through bilateral and multilateral partnerships, climate finance mechanisms and joint United Nations programmes.

“Good intentions and comprehensive frameworks are not enough; we must make the case for investment with rigour and demonstrated results,” he said.

Minister of Agriculture, Fisheries, Water and Land Reform Inge Zaamwani said the programme will support Namibia in strengthening institutional capacity and coordination for the national agri-food transformation strategy.

“This is a cornerstone for our long-term vision, ensuring that our policies, institutions and stakeholders are aligned to drive inclusive and sustainable growth in the agricultural sector,” she said.

Zaamwani noted that implementation will be coordinated by government through the

ministry, with involvement from multiple institutions, including the Ministry of Environment, Forestry and Tourism, the Ministry of Health and Social Services and the National Planning Commission.

She also acknowledged the participation of key sector institutions, including the Namibia Agronomic Board, the Livestock and Livestock Products Board of Namibia and the Agricultural Mechanisation and Seed Improvement Project (AMTA).

Meanwhile, the Government of Namibia has welcomed a contribution of 4,896 metric tonnes of rice worth US\$1.7 million (about N\$31 million) from the Republic of Korea through the United Nations World Food Programme’s OnDemand Service.

The rice will support approximately 300,000 people between April and December 2026, as vulnerable households continue to recover from the 2024–2025 drought, one of the most severe in the country’s history, which affected an estimated 1.4 million people across all 14 regions.

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Namibia's perennial rivers underutilised as irrigation gaps constrain agriculture

Namibia's perennial rivers remain largely underutilised, limiting agricultural output and slowing rural industrialisation, lawmakers have warned during the tabling of the 2026/27 Budget Appropriation Bill.

Popular Democratic Movement (PDM) president McHenry Venaani called for increased investment in irrigation infrastructure, saying the absence of a comprehensive national strategy continues to constrain the sector's growth.

"We have perennial rivers that remain largely untapped. We lack a comprehensive national irrigation strategy capable of significantly expanding agricultural output," Venaani said.

He warned that without adequate irrigation infrastructure, agricultural production remains highly vulnerable to climate variability and seasonal rainfall,

limiting its contribution to economic growth and food security.

"We lack a comprehensive national irrigation strategy capable of significantly expanding agricultural output. Without irrigation infrastructure, agricultural production remains vulnerable to climate conditions and seasonal rainfall," he added.

Venaani said Namibia's continued export of raw agricultural products while importing processed goods reflects structural weaknesses in the sector.

"If we are serious about rural development and economic diversification, we must invest aggressively in irrigation infrastructure, agro-processing industries and modern agricultural value chains," he said.

He added that agriculture must transition from subsistence activity into a productive and industrial sector capable of supporting

broader economic transformation.

“Agriculture must become a productive and industrial sector, not merely subsistence activity,” Venaani said.

Contributing to the same debate, PDM member of parliament Diederik Vries said agriculture remains central to rural livelihoods, supporting an estimated 70% of Namibia’s rural population, yet continues to receive limited funding from the national budget.

“Agriculture remains the backbone of many rural livelihoods in Namibia as it supports 70% of the rural population, yet it continues to receive peanuts from the national budget,” Vries said.

He noted that the N\$1.8 billion allocated to the Agriculture and Land Reform sector falls short of what is required to address the country’s structural challenges, including limited irrigation capacity and climate vulnerability.

Vries said agriculture plays a critical role in ensuring food security and reducing poverty, but requires targeted investment to unlock its full potential.

“If Namibia is serious about food security, job creation, and rural development, investments must shift towards irrigation expansion, climate-resilient farming, agro-processing, and support for small-scale farmers, so that agriculture becomes not merely a subsistence sector, but a powerful driver of inclusive economic growth,” he said.

The calls for increased investment come as Namibia continues to pursue economic diversification, with agriculture identified as a key sector capable of supporting inclusive growth if adequately resourced and modernised.

Expanding irrigation infrastructure is seen as critical to stabilising production, increasing yields and enabling year-round farming, particularly in regions with access to perennial water sources.

Lawmakers also highlighted the importance of strengthening agricultural value chains through agro-processing to improve market access, increase incomes and reduce reliance on imported food products.

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