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G20 SUMMIT

Nandi-Ndaitwah to lead
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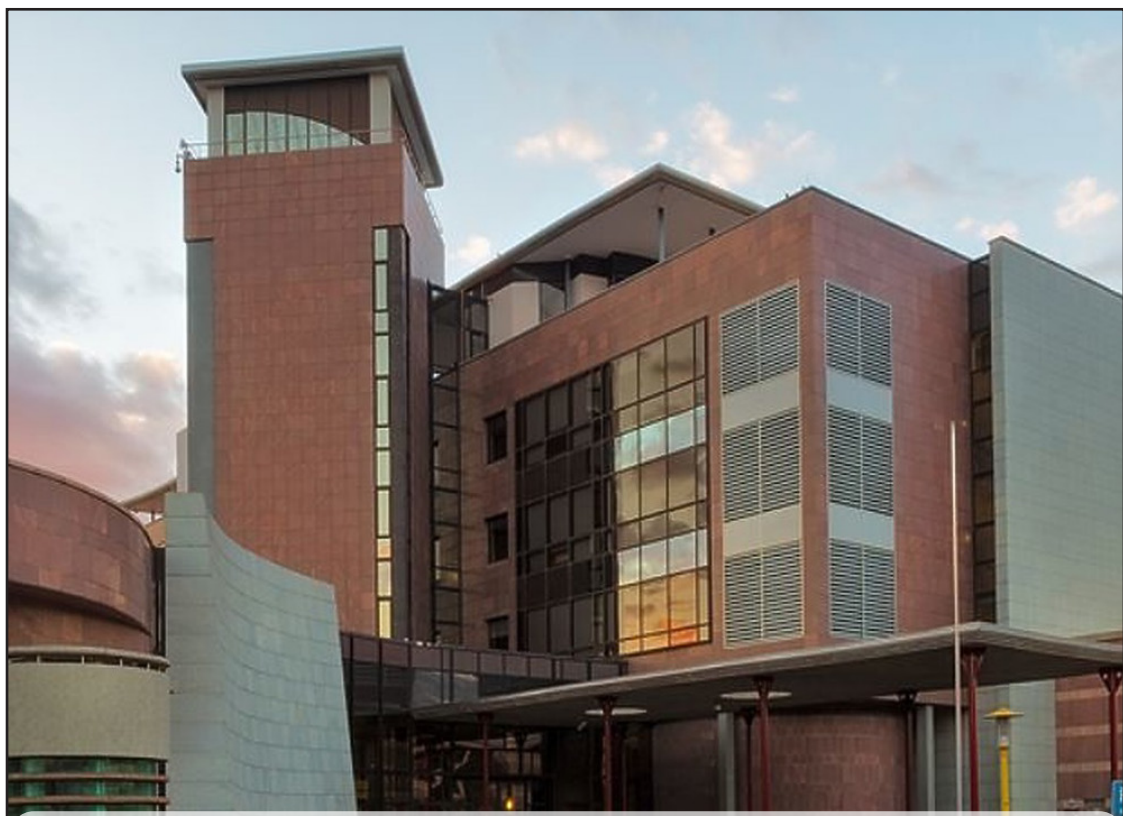
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THE

BR/EF

News Worth Knowing



Namibia's banking sector assets hit N\$184.7 billion

FRIDAY 21 NOVEMBER 2025

MAIN STORY



Namibia's banking sector assets hit N\$184.7 billion

Namibia's banking sector assets rose by 3.1% to N\$184.7 billion in the third quarter of 2025 as the country's financial system remains sound and stable, according to the latest assessment by the Bank of Namibia.

Deputy Governor Ebson Unguta said this was confirmed during the Macroeprudential Oversight Committee's second meeting of the year, held on Thursday.

"After a thorough assessment of the global and domestic macro-financial developments

and its potential impact on domestic financial stability, the Committee concluded that the domestic financial system remains sound and stable, and it continues to operate without disruptions," Unguta said.

Crucial Dates

- Bank of Namibia Monetary Policy announcement date:
* 3 December 2025

He added that both the banking and non-banking sectors remain well capitalised with sufficient liquidity buffers to withstand potential shocks. The banking sector's return on equity increased to 20%, while the risk-weighted capital ratio stayed above the prudential requirement of 12.5%. Non-performing loans improved slightly to 4.8%, supported by better mortgage repayments.

Uanguta said non-bank financial institutions continued to show resilience, supported by favourable market performance.

"Both the retirement fund and long-term insurance subsectors maintained allocations exceeding 60% of assets in equities and bonds, contributing to investment returns that outpaced domestic inflation," he said.

The MOC reported that Namibia's interbank and settlement systems operated smoothly with no material interruptions during the review period, helping reduce settlement risks and supporting overall economic activity.

Property market vulnerabilities linked to mortgage affordability remained contained, with expectations of improvement as monetary policy and fiscal conditions ease.

Given the current environment, Uanguta said no

new macroprudential measures will be introduced.

"The current active macroprudential policy measure, alongside existing microprudential regulation and ongoing supervisory measures, are considered sufficient for the current macro-financial environment. The Committee will continue to closely monitor both the global and domestic economic and financial conditions and stand ready to deploy appropriate macroprudential policy measures should conditions warrant a policy response," he said.

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Namibia's producer prices jump 12% in Q3

Namibia's Producer Price Index (PPI) rose sharply in the third quarter of 2025, increasing by 12% quarter-on-quarter and 10.4% year-on-year, according to the latest PPI bulletin released by the Namibia Statistics Agency

(NSA).

The NSA reported that the overall index climbed from 100.3 points in Q2 to 112.4 points in Q3 2025, reflecting broad price pressures across key production sectors.

"The growth was mainly driven by an



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increase in prices of products from the Mining and quarrying sector and products from the Manufacturing sector, both on a quarterly and annual basis,” the NSA stated.

According to the bulletin, manufacturing prices rose by 7.9% compared with the previous quarter and 7.8% year-on-year, with the index increasing from 103.9 to 112.1 points.

A significant portion of the sector’s movement came from food-related industries. The NSA reported that fish processing onshore recorded a sharp rise of 47.9% quarter-on-quarter and 75.8% year-on-year.

Other food product manufacturing increased by 16%, while meat processing climbed 7.5% year-on-year. Beverage production also strengthened, with non-alcoholic beverages up 5.1%, and the diamond cutting and polishing industry

recorded a 7.2% quarterly rise.

“Manufacturing of other food products (16.5%), meat processing (7.5%), manufacture of non-alcoholic beverage production (5.1%), and manufacture of grain mill products (1.8%) all had a significant impact on the Y-o-Y price increase,” the NSA said.

In contrast, the agency noted that the water collection, treatment and supply sector showed minimal movement, slipping by 0.3% quarter-on-quarter and rising by only 0.1% year-on-year.

Its index moved slightly from 101.0 to 100.7 points, indicating relative price stability in the sector.

The NSA said the PPI is an essential indicator of price changes at the producer level and plays a key role in tracking inflation trends, cost pressure dynamics and overall economic performance across industries.



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Personal development beyond the textbook

By Fenni Nghikevali

When we speak about “personal development”, the default assumption often points to academic growth.

A new qualification, a certificate, a workshop, an academic-related career milestone. These are valuable, yes, especially in early career development, but they are only one dimension of a much deeper aspect as we progress on our individual personal journeys.

According to Harvard’s 2023 Global Leadership Development Study, more than 70% of leadership experts prioritise personal capacities over academic skills, which is an indication that leadership today demands more than what textbooks can teach.

In other words, academic development builds technical understanding, whereas personal development builds the emotional, ethical, and psychological capacity that leadership demands.

Academic development builds competence. Personal development builds character. Leadership requires both.

Personal development demands that



“

Personal development demands that we invest in our personal growth with the same seriousness we invest in our academic credentials.

we invest in our personal growth with the same seriousness we invest in our academic credentials. True personal development asks deeper questions:

- Who am I becoming?
- Can I lead myself before I lead others?
- How do I respond when my principles are tested?

Personal growth does not call for information, it calls for transformation.

For example:

Academic development teaches a leader how to manage a team, structure a project

NOTICE OF ENVIRONMENTAL ASSESSMENT AND PUBLIC PARTICIPATION PROCESS

Junior Balana Industrial Consultants cc hereby gives notice to all potentially interested and Affected Parties (IAPs) that an application will be made to Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and the Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following activity:

PROJECT DESCRIPTION: Proposed mineral exploration and prospecting activities on EPL 10248

PROJECT LOCATION: Omururu district, Brongos Region

PROPOSITOR: Cancun Gold (Pty) Ltd

IAPs are invited to register with the consultant and give their comments and concerns in writing. Please take note of the following:

PUBLIC MEETING

Date: Friday, 28 November 2025
Venue: Omururu Community Hall,
Time: 14h00 pm

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyolwa, Fredrich
Tel: +244 (0) 81 147 2029 / +244 81 209 5996
Email: juniors200811@gmail.com

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PROJECT DESCRIPTION: Proposed mineral exploration and prospecting activities on EPL 10248

PROJECT LOCATION: Karibala district, Brongos Region

PROPOSITOR: Cancun Gold (Pty) Ltd

IAPs are invited to register with the consultant and give their comments and concerns in writing. Please take note of the following:

PUBLIC MEETING

Date: Friday, 28 November 2025
Venue: Karibala Community Hall,
Time: 11h00 am

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyolwa, Fredrich
Tel: +244 (0) 81 147 2029 / +244 81 209 5996
Email: juniors200811@gmail.com

plan, or apply a governance framework. These are skills we can learn in a classroom.

But personal development teaches the same leader how to remain calm when the team is overwhelmed, how to communicate with empathy during conflict, and how to make ethical decisions when no one is watching.

Academic development gives us the tools. Personal development determines how responsibly and courageously we use those tools. The leaders who inspire us, the ones who move people, shift systems, and leave impact, are not only knowledgeable. They are grounded. They are self-aware. They understand their purpose.

They have spent time building the inner architecture of character and courage.

It is also important to recognise that personal development is not linear. There are seasons of elevation and seasons of pruning. There are moments when growth feels exciting, and moments when growth feels deeply challenging. Leadership teaches us that both are necessary. Because what grows you internally strengthens what you deliver externally.

And this is the message I hope more emerging and established leaders will embrace: personal development is an intentional, lifelong process. It requires consistency, reflection, and a willingness to grow beyond comfort.

For years, I believed, like many do, that personal growth was something we pursue outside

ourselves. But the true work of development begins long before we walk into a boardroom, lead a team, or face a decision that tests our integrity.

As leaders, we owe it to ourselves, to our teams, and to the people we serve to do the internal

work. To stretch beyond academic competence and develop emotional, spiritual, and ethical intelligence. Only then can we lead with authenticity, accountability, and impact.

In a world that celebrates titles and achievements, let us be:

- Leaders who celebrate depth.
- Leaders who understand that sustainable influence requires inner alignment.
- Leaders who realise that personal development is not an event, it is a continuous posture.

Therefore, your greatest leadership growth is not built on what you add to your résumé, but on what you add to your character.

****Fenni Nghikevali is the owner of the FENomenal brand in Namibia. This article is written in her personal capacity as a leadership and governance enthusiast, and is not representative of any institution.***

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PROJECT DESCRIPTION:
Proposed mineral exploration and prospecting activities on EPL 10875

PROJECT LOCATION:
Kamarrab district, Kunene Region

PROPOSITOR: Cancun Gold (Pty) Ltd

I&APs are invited to register with the consultant and give their comments and concerns in writing. Please take note of the following:

PUBLIC MEETING
Date: Saturday, 29 November 2025
Venue: Kamarrab Community Hall
Time: 11h00 am

To register or request for documents please submit your name, contact information and interest in the project. In writing to:
Mr Nghiyolwa, Redfish
Tel: +244 (0) 81 147 2029 / 244 81 209 5996
Email: juniorb2005@10@gmail.com




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PROJECT DESCRIPTION:
Proposed mineral exploration and prospecting activities on EPL 10874

PROJECT LOCATION:
Kamarrab district, Kunene Region

PROPOSITOR: Cancun Gold (Pty) Ltd

I&APs are invited to register with the consultant and give their comments and concerns in writing. Please take note of the following:

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Date: Saturday, 29 November 2025
Venue: Kamarrab Community Hall
Time: 11h00 am

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Mr Nghiyolwa, Redfish
Tel: +244 (0) 81 147 2029 / 244 81 209 5996
Email: juniorb2005@10@gmail.com






EU-backed programme to help Namibia cut illicit financial flows to 5% of GDP

Namibia’s partnership with the European Union (EU) and the Swedish Tax Agency on a training programme to combat illicit financial flows is expected to support national targets under the Sixth National

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PROJECT DESCRIPTION:
Proposed mineral exploration, and prospecting activities on EPL 10850

PROJECT LOCATION:
Omaruru district, Erongo Region

PROPOSITOR: Cancun Gold (Pty) Ltd

I&APs are invited to register with the consultant, and give their comments and concerns in writing. Please take note of the following:

PUBLIC MEETING
Date: Friday, 28 November 2025
Venue: Omaruru Community Hall,
Time: 14h00 am

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyolwa, Fredrich
Tel: +244 (0) 81 147 2029 / 244 81 209 5996
Email: juni08200818@gmail.com



NOTICE OF ENVIRONMENTAL ASSESSMENT AND PUBLIC PARTICIPATION PROCESS

Junior Balano Industrial Consultants cc hereby gives notice to all potentially Interested and Affected Parties (I&APs) that an application will be made to Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and the Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following activity:

PROJECT DESCRIPTION:
Proposed mineral exploration, and prospecting activities on EPL 10849

PROJECT LOCATION:
Omaruru district, Erongo Region

PROPOSITOR: Cancun Gold (Pty) Ltd

I&APs are invited to register with the consultant, and give their comments and concerns in writing. Please take note of the following:

PUBLIC MEETING
Date: Friday, 28 November 2025
Venue: Omaruru Community Hall,
Time: 14h00

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyolwa, Fredrich
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Email: juni08200818@gmail.com



Development Plan, which aims to reduce illicit flows from roughly 9 percent of GDP in 2025 to about 5 percent by 2030.

The initiative includes full participation from the Bank of Namibia, the Namibia Revenue Agency (NamRA) and the Financial Intelligence Centre (FIC).

FIC Director Dr Bryan Eiseb, speaking at the completion of Namibia’s first year-long illicit financial flows training programme, said the initiative highlights the need for sustained capacity building across agencies responsible for safeguarding the financial system.

He warned that tackling illicit flows only as a tax problem would be too narrow in what he described as a “business unusual” environment, stressing the need for coordinated institutional action.

The programme, implemented under the EU-funded SecFin Africa project, focused on tax losses linked to Withholding Tax on Services and forms part of wider national efforts to address weaknesses identified in Namibia’s FATF grey listing.

A six-member Namibian team worked with Swedish technical coaches over the past year to assess the drivers of tax-related illicit flows and develop solutions tailored to Namibia’s economic and administrative framework.

According to the EU, the training has strengthened cooperation among domestic institutions and enabled knowledge exchanges with peer countries on the continent. A new Namibian cohort will take up a different illicit-flow challenge each year under the four-year

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PROJECT DESCRIPTION:
Proposed development and operation of a truck port, fuel retail facility and shopping complex

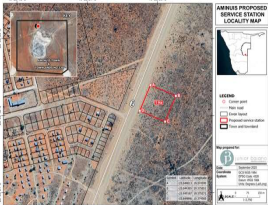
PROJECT LOCATION:
Aminius Constituency, Omaheke Region

PROPOSITOR: Marvelous Development and Investment cc

IAPs are invited to register with the consultant and give their comments and concerns in writing. Please state name of the following:

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyolwa, Fredrich
Tel: +244 (0) 81 147 2029 / +244 81 209 5996
Email: juniorbaitano@gmail.com





collaboration.

EU Ambassador to Namibia, H.E. Ana Beatriz Martins, said the initiative demonstrates the value of long-term international cooperation.

“Today’s graduation shows how practical sustained partnership such as the SecFin Africa project translates into stronger institutions, improved financial integrity and real progress in addressing

the root causes of IFFs,” she said.

Deputy Ambassador of Sweden to Namibia and South Africa, Kristian Olsson Selerud, said Sweden remains committed to helping African countries strengthen revenue systems, especially those most affected by tax evasion and organised financial crime.

STA Project Manager Caroline Österberg said the Namibian team excelled in applying the PDIA problem-

solving method to what she described as a highly technical and complex thematic area. Team Namibia coach Suzan Uhlen praised the consistent engagement and commitment shown by participating officials throughout the year.

The SecFin Africa programme forms part of broader EU support to Namibia as the country works to strengthen compliance frameworks, improve information-sharing and address regulatory weaknesses highlighted by FATF.

Organisers said the next cohort is expected to begin training early next year, continuing efforts to reduce illicit flows and protect domestic revenue.

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DEADLINE: 05 DECEMBER 2025

QUALIFICATIONS

- **Data Analyst Graduate:**
Bachelor's / Honors / Master's Degree in Data Science / Mathematics/ Data Analytics
- **Accounting and Finance Graduate:**
Bachelor's / Honors / Master's degree in Accounting and registered as a Chartered Accountant CA or ACCA

ELIGIBLE CRITERIA

- ✓ Namibian Citizenship.
- ✓ Minimum average pass rate of 60%.
- ✓ Willingness to enter a twenty-four (24) month employment contract.
- ✓ Must not be serving contractual obligations with other institutions.
- ✓ Not employed for more than six months.

The life in front of you is far more important than the life behind you

By Junias Erasmus

There comes a moment in every person's life when they must choose whether to remain defined by the past or step boldly into the possibilities of the future.

For every young person, every dreamer, and every hardworking Namibian, this truth must be embraced with conviction: the life in front of you is far more important than the life behind you.

No matter what you have faced, hardships, mistakes, disappointments, or missed opportunities, your past cannot define you. What matters is your willingness to re-strategize and become the person you have always wanted to be.

Namibia is a country built by people who refused to be defeated by difficult beginnings. Across our regions, from the villages of the North to the fishing towns of Erongo, from the dusty roads of Omaheke to the vibrant streets of Windhoek, our history is filled with individuals who rose above their circumstances.

They carried scars, setbacks, and struggles, yet they refused to give up on their purpose. This spirit lives in every Namibian today. What defines you is not where you started, but how bravely you move forward.

For many young people, high unemployment can feel overwhelming. It is easy to lose hope when the job market seems tight and progress seems slow. But remember this powerful truth: not every closed door is locked.



“

Namibia is a country built by people who refused to be defeated by difficult beginnings.

Some doors require patience, others require a new strategy, and some require you to knock again with stronger confidence. Do not be discouraged when opportunities do not appear immediately. Keep exploring.

Keep learning. Keep growing. Explore other mechanisms that align with your skills, passions, and dreams, whether it is entrepreneurship, online work, agriculture, creative industries, community initiatives, or further education. In 2025 and beyond, your options are wider than ever before if you are willing to adapt and innovate.

Your future will not be shaped by the rejections you encounter, but by the resilience you develop. Every obstacle teaches you something, and every delay is preparing you for a greater opportunity. Namibia needs young people who think creatively, who refuse to settle, and who believe in their ability to contribute meaningfully to the nation's development.

As you move forward, carry yourself with discipline, humility, and confidence. Your environment, your habits, and your mindset must reflect the future you want, not the past you escaped. Invest in learning. Seek

mentors. Connect with people who challenge you to grow. Build skills that match where the world is going, not where it has been. Most importantly, protect your focus. When you are focused on your future, your past loses its power. For those who feel discouraged, remember this: it is never too late to rebuild your life. You can restart your education, revive a business idea, repair your financial life, improve your emotional wellbeing, or pursue a new career path. Age, background, and previous failure cannot stop a determined spirit. Your story is not finished unless you stop writing it.

The life in front of you is calling you, loudly. It is filled with opportunities that reward effort, ideas, consistency, and courage. Whether you dream of becoming a teacher, entrepreneur, engineer, artist, farmer, scientist, or leader, Namibia has space for your dreams when you are willing to work for them. Do not allow the fear of the unknown to steal the possibilities waiting ahead of you.

So rise. Re-strategize. Rebuild. Reinvent yourself. Let go of yesterday's disappointments and focus on tomorrow's potential. Not every closed door is locked. Keep trying, keep exploring, and keep believing. Your best days are ahead of you, not behind you.

Namibia has produced countless success stories from people who started small, and you are next. The future belongs to those who have the courage to walk towards it.

And it is never too late to become everything you were meant to be.

*** Junias Erasmus works in the Financial Sector. He is a Management Scientist and Operational Researcher, a Strategic Scholar & a Motivational Speaker. This article is written in his personal capacity. For inquiries, contact him at Junias99@gmail.com**

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- NB: No email or hand-delivered applications will be accepted.
- Qualified people from disadvantaged groups and people with disability are encouraged to apply.



Zambezi conservancies demand higher fees for elephant trophy hunts

Communities in the Zambezi Region say they are losing out on substantial income because government has set elephant trophy hunting fees far below market value.

This was raised during

a meeting with the Parliamentary Standing Committee on Natural Resources, where stakeholders criticised the minimum fee of N\$293,080 (US\$17,000) for a trophy elephant.



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According to the meeting report, “The current minimum price for a trophy elephant, set at US\$17,000, was described as far below its actual market value, and the government was strongly urged to review this policy to ensure equitable benefit-sharing.”

Stakeholders told the committee that undervaluation, weak oversight of concession holders and outdated governance frameworks are preventing conservancies from benefiting fully from wildlife resources.

They warned that the lack of proper auditing mechanisms for concessionaires “enables under-declaration of earnings and deprives communities of fair returns.”

The Ministry of Environment, Forestry and Tourism reported that the Zambezi Region’s fifteen conservancies generate over N\$30 million annually and provide employment to more than 1,200 people.

Conservancies are allocated three-year hunting quotas, but land conflicts, overlapping traditional areas and

encroachment continue to undermine management.

The report noted that many conservancy officials lack the expertise to negotiate fair contracts or manage concessions directly, leaving communities heavily dependent on trophy hunting despite “limited capacity to meet concession standards or develop professional hunting plans.”

The meeting also found that conservancies have failed to diversify into new markets such as tourism, value-added enterprises and non-timber forest products, including devil’s claw.

Outdated community resource management systems, increasing human–wildlife conflict and slow compensation processes were highlighted as major challenges.

Governance issues such as nepotism, tribalism and weak management were cited, alongside threats from poaching, illegal harvesting of mopane trees and deforestation affecting community forests and biodiversity.



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4 Years	2021	10%	72 months		
5 Years	2020	10%	60 months		
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Nandi-Ndaitwah to lead Namibian delegation to 2025 G20 Summit

President Dr Netumbo Nandi-Ndaitwah will lead Namibia’s delegation to the 2025 G20 Leaders’ Summit in Johannesburg from 22 to 23 November after receiving an invitation from South African President Cyril Ramaphosa, the Presidency has confirmed.

Namibia will attend as a Special Guest at the first G20 Summit to be hosted on African soil. The Presidency said the invitation follows the African Union’s permanent seat at the G20, secured in 2023.

“The AU’s perspectives and aspirations are firmly embedded within the forum’s long-term agenda, and South Africa becomes the first African nation to lead and host a G20 Leaders’ Summit,” the Presidency said.

President Nandi-Ndaitwah is expected to deliver interventions in two sessions: one on inclusive sustainable economic growth, covering trade, development finance and debt; and another on building resilience in climate change, disaster risk reduction, food systems and the just energy transition.

“Her Excellency will lead the Namibian delegation and deliver interventions in the sessions on inclusive sustainable economic growth and on building a resilient world,” the Presidency said.

The President will also join African Heads of State at a preparatory meeting on 21



November hosted by President Ramaphosa, the Presidency noted, adding that the aim is to align Africa’s priorities before the formal G20 deliberations.

The Presidency said the 2025 Summit will focus on inclusive trade, industrialisation in developing economies, reforms to the global trading system linked to the WTO, climate resilience, energy transitions and food systems.

It added that the Business 20 engagement process has submitted 30 recommendations to the G20 Presidency, with Namibia stressing the need for concrete implementation.

According to the Presidency, the Summit offers an opportunity for Namibia to advance its development priorities on a global platform.

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China's open-source AI gambit: A strategic wake-up call for global business

By Stantin Siebritz

If the global AI race had a teaser, The AI War was it. Now, Moonshot AI's release of Kimi K2 and its advanced "Thinking" variant is the first decisive blow—and it's a game-changer.

For the first time, an open-source AI model has outperformed proprietary giants on reasoning, coding, and tool-use benchmarks. Not just matched—outperformed.

This is more than a technical milestone; it's a strategic inflection point. For years, open-source AI lagged six to twelve months behind closed systems. Kimi K2 shatters that cycle.

It doesn't require hyperscale infrastructure; it runs on modest clusters or even local workstations. The notion that frontier-level reasoning AI can operate under your control, on your own hardware, is historic. Welcome to the era of edge-level intelligence.

Why Businesses Should Care

When "the best" becomes open and free, the economics of AI tilt dramatically. Open weights eliminate gatekeepers, subscription lock-ins, and restrictive contracts. Instead, businesses gain flexibility, sovereignty, and accessibility—three pillars that have been missing from the global AI conversation.

For emerging markets, this is more than a tech story; it's a national strategy opportunity. Countries can now build and govern state-of-the-art AI systems



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AI strategy is no longer about access—it's about control.

tailored to local languages, regulations, and market needs—without exporting sensitive data or waiting for foreign approvals.

This shift moves organizations from renting intelligence to owning it, unlocking innovation and reinforcing data sovereignty.

The Global Stakes

China's move signals a clear intent: it's no longer following America's AI lead—it's setting the pace in open reasoning intelligence. The U.S. will respond, but for now, the real winners are developers, researchers, and entrepreneurs worldwide who suddenly have access to world-class AI without the world-class price tag.

For business leaders, the message is clear: AI strategy is no longer about access—it's about control. The question isn't whether you'll adopt AI, but whether you'll own the intelligence that powers your future.

*** Stantin Siebritz is Managing Director of New Creation Solutions, and a Namibian Artificial Intelligence Specialist**