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THE BRIEF

—New Worth Knowing



NAMAF cracks down on overcharging by medical service providers

WEDNESDAY 21 FEBRUARY 2024

PUBLIC INVITATION

Kindly submit a write up of not more than 1000 words articulating your well researched submission on any of the topics below:

The Namibian Revenue Agency (NamRA) hereby invite members of the public to participate in the public competition called **NamRA Talks**. This is a great opportunity for all those who want to have their views on customs and tax related matters heard.

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3. Do the zero-rated essential items have a positive impact on the end users?
4. Are international taxation agreements beneficial to Namibia, how can NamRA enforce them?
5. The Authorised Economic Operator- Compliance Programme and the Impact for Medium, Small and Micro Enterprises in Namibia
6. The effectiveness of Coordinated Border Management in Namibia

The **10 selected submissions** will be presented in person before a panel of judges and in full view of the public.
Presentations are set for **19 March 2024** at a venue to be confirmed.

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The write up can be send to namrata@namra.org.na by 20 February 2024.
For any queries, you may contact Magano Naimbale at 0814660708 or 081308997



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MAIN STORY

NAMAF cracks down on overcharging by medical service providers

The Namibian Association of Medical Aid Funds (NAMAF) says it plans to overhaul the country's medical coding system, aiming to enhance transparency and increase accuracy in healthcare billing practices.

The transition involves moving to the International Classification of Diseases (ICD) 10 system, a precise diagnostic code framework.

According to NAMAF's Corporate Affairs Specialist Uatavi Mbai, the initiative seeks to address longstanding challenges in the healthcare sector, particularly concerning the lack of specificity in medical billing and the potential for overpricing.

Mbai emphasised the importance of regulating the clinical aspect of healthcare delivery through a robust coding structure.

"We regulate the clinical aspect of things. That's why we are talking about the coding structure that we want to introduce. We are saying, we are introducing diagnostic code," Mbai stated.

The diagnostic codes, aligned with the international standards set by the World Health Organisation (WHO), provide detailed information about patients' conditions and treatments.

By implementing a more precise coding system, healthcare providers will be required to specify the nature of each medical visit and treatment, eliminating ambiguities and arbitrary billing practices.



Crucial Dates

- Bank of Namibia Monetary Policy announcement date:
17 April 2024
19 June 2024
14 August 2024
23 October 2024
4 December 2024
- Minister of Finance and Public Enterprises Ipumbu Shiimi, to table the FY 2024/25 Budget in the National Assembly on Wednesday, 28 February 2024.
- Africa Hospitality Investment Forum (Ahif).
25-27 June 2024
Mövenpick Hotel, Windhoek, Namibia
- Global African Hydrogen Summit (GAh2S)
Windhoek, Namibia from 03 – 05 September 2024

Mbai highlighted concerns about the current system's inadequacies, where patients often receive generic diagnoses and treatments without proper examination or consideration of their specific ailments.

"Funds make assumptions based on the medication that you are prescribed... So, we are saying for every visit, we want to know what you're treating the patient," Mbai asserted.

However, she added that the transition faces challenges, including system and regulatory issues. Despite introducing the new coding structure two years ago, implementation has been hindered by legal and technological constraints.

"We introduced it about two years ago, but we have system issues. So right now, we didn't have the system, we had legal issues. Our act is old, so our regulation has loopholes," Mbai explained.

To address these challenges, NAMAF is working to educate healthcare professionals and stakeholders about the new coding system while providing technical implementation support. The association aims to achieve a utilisation rate of 70% by closely monitoring adoption rates and offering training programs to ensure compliance.

Effective 1 January 2025, NAMAF plans to enforce stricter guidelines, mandating that all medical claims indicate the diagnosis using the International Classification of Disease (ICD) 10 codes.

This comes after, in November 2023, NAMAF announced that the N\$5 billion medical aid funding industry is under financial pressure with utilisation as the root

cause.

This move comes as hospitals, medicine, and specialist services collectively account for approximately 31%, 16.7%, and 11.4% of the highest cost drivers for medical aid funds, respectively.

NAMAF Chief Executive Officer Stephen Tjiuro underscored the pressing need for intervention, stating, "Since the cost of medicines represents the second-largest part of healthcare costs in the privately funded health care industry, NAMAF is in the process of implementing a Namibian NAPPI Product and Price File to assist the industry by establishing a benchmark dispensing fee for medicine in the country."

The CEO noted that the Namibian medical aid funding industry currently operates under a fee-for-service reimbursement model, which is susceptible to various funding and tariff coding issues.

"These issues include over-servicing, up-coding, unbundling, code farming, inappropriate combinations of codes, inappropriate application of code modifiers, and non-application of code modifiers," he said.

Analyses conducted by medical aid fund administrators and NAMAF reports indicate the prevalence of clinical coding issues within the Namibian medical aid funding industry.

Tjiuro emphasised the need for industry-wide cooperation to achieve meaningful utilisation reform.

"The industry-wide stricter application of the NAMAF Billing Rules and Guidelines and international coding conventions must be achieved to address utilisation," he stated.

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Namibia faces ‘grey listing’ threat

Namibia faces a imminent threat of being grey listed for having failed to fully comply with international standards set by the Eastern and Southern African Anti-Money Laundering Group (ESAAMLG) and the Financial Action Task Force (FATF), to strengthen laws to combat money laundering and terrorism financing.

According to Minister of Finance and Public Enterprises Iipumbu Shiimi, preliminary indications reveal that Namibia passed the technical compliance test and made progress in five out of the 11 immediate outcomes on the effectiveness test. In addition, he said, 59 out of 72 action items were successfully addressed, with only 13 remaining. “As a

result of the few remaining action items, Namibia may be included on the list of jurisdictions under increased monitoring. This will, however, only be confirmed once the Financial Action Task Force (FATF) and International Cooperation Review Group (ICRG) joint group meeting which will take place in the next few days is concluded. The FATF ICRG will collaborate with Namibia to finalize an Action Plan focusing on these remaining items,” he said.

Shiimi, however, said Namibia remains committed to addressing the remaining items. “I wish to emphasize the Government’s unwavering dedication to addressing the remaining action items. Strengthening



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CLOSING DATE: 1 MARCH 2024

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Department: Sales Department									
Duty Station: Head Office									
Contract: Permanent									

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legal and regulatory frameworks remains paramount, not only to combat financial crimes but also to bolster national development initiatives,” he said. Since December 2022, Namibia has been diligently working towards meeting international standards set forth by the Eastern and Southern African Anti-Money Laundering Group and the Financial Action Task Force. This came about following the evaluation of Namibia’s financial sector assets exceeding U\$5 billion, which triggered a review by the FATF’s International Cooperation Review Group. As a result, a comprehensive mutual evaluation was conducted over two years, culminating in the adoption of the Namibia Mutual Evaluation Report by the ESAAMLG Council of Ministers on 02 September 2022.

In response, according to Shiimi, Namibia passed four new laws and amended nine existing ones by August 2023. In the same

vein, over a 12-month observation period ending in October 2023, Namibia undertook crucial steps to address 72 key recommended actions outlined in the Mutual Evaluation Report. “Additionally, a dedicated Project Team was formed to ensure the effective implementation of these legal and policy frameworks, reporting regularly to relevant authorities and stakeholders,” he said. “Namibia submitted its final progress report to the FATF ICRG towards the end of 2023. Consequently, the Namibian team, which I led, engaged with the FATF ICRG joint group in January 2024 in Abu Dhabi. During this engagement, Namibia showcased its commitment to addressing the evaluation findings.”

Grey listing could have negative impacts on the country’s economy and reputation, as it may deter foreign investors and increase the cost of doing business with Namibia.

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Sintana ranked #1 2024 TSXV 50 Energy Firm with Namibia oil discoveries

Sintana Energy Inc. has been named to the TSX Venture (TSXV) 2024 Venture 50™ ranking, emerging as the top-performing company in the energy sector, a development attributed to its oil finds in Namibia.

The TSX Venture 50 is an annual ranking of the top-performing companies from the past year on the TSX Venture Exchange, a world-leading capital formation platform for early-stage growth firms.

The TSX Venture 50 recognizes the top

10 companies from each of five sectors: Clean Technology and Life Sciences, Diversified Industries, Energy, Mining, and Technology.

The companies are ranked based on three equally-weighted criteria: share price appreciation, market capitalization growth, and trading value.

The 50 companies on the 2024 TSX Venture 50 list had a combined market capitalization of US\$23.1 billion, an increase of over US\$7.5 billion over the



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course of 2023.

“We’re thrilled to be the top energy performer in the 2024 TSX Venture 50,” said Sintana CEO Robert Bose.

“Our recent successes in the Orange Basin demonstrate the timeliness of our entry into Namibia and have dramatically transformed our portfolio from a group of as-yet-unknown options to a high-potential indirect interest in a world-class discovery, enhanced by a considerable number of further prospects and options. We thank the TMX Group for supporting our growth and progress.”

This comes after last month Sintana Energy announced two significant light oil discoveries in the Mopane-1X exploration well in which Sintana has an indirect

interest.

“These new discoveries underscore the region’s vast potential, with resources estimated at up to 10 billion barrels of original-oil-in-place in the Mopane prospect alone,” said the CEO.

The finds are part of initial exploration efforts within Petroleum Exploration License 83 in the region and are among multiple blocks that Sintana has an indirect carried interest in.

The PEL 83 exploration campaign is led by Galp Energia, holding an 80% interest, alongside the National Petroleum Corporation of Namibia (Namcor) and Custos Energy (49% indirect ownership by Sintana) with 10% interests each.

- miningandenergy.com.na



We say goodbye to a giant

We join the nation in saying goodbye to a compassionate powerhouse, a peacemaker and a lover of humanity - H. E. Dr Hage G. Geingob. We thank you for your exemplary service grounded in visionary leadership.

Our deepest condolences to Madam Monica Geingos, the bereaved family and the entire mourning nation.



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Pursuing Operational Excellence Together



Swift implementation of dry ports, rail upgrades can spur economic growth



Enter the 2023 Sanlam Group Awards for Excellence in Financial Journalism

The awards recognise the best of financial journalism in the whole of Africa across print, radio, television, and online platforms. The competition is open to African journalists based in Africa, working for an African news organisation, and publishing or broadcasting their work on the continent. Eligible entries must have been published / broadcast between 1 January – 31 December 2023. For essential information about the awards and to apply scan the QR Code.

Entries close on 29 February 2024.



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Analysts say that the swift implementation of dry ports and railway upgrades in Namibia has the potential to significantly transform the country's economic outlook, positioning it for success amidst anticipated developments in the oil and gas sector.

Capricorn Asset Management Chief Economist Floris Bergh said that for Namibia's economic future, the potential of dry ports and railway upgrades should be used to catalyse growth and enhance regional connectivity.

Bergh emphasised the strategic significance of neighbouring countries and the burgeoning

infrastructure investments in Botswana, noting a substantial 33% increase in budget allocations.

“With the dry port model extended to Botswana, Gobabis emerges as a key nexus for trade convergence,” he stated.

Bergh underlined the symbiotic relationship between dry ports and railway infrastructure, envisioning Gobabis as a central hub for goods transshipment.

“All these trucks that come from Zambia, Copper concentrates, going all the way to the coast. Set up a dry port in Grootfontein,” he said.

Bergh further highlighted the immediate economic opportunities presented by these initiatives, stating “these are areas that can immediately have a turn while we wait for the oil and gas and hydrogen.”

The proposed dry ports and railway upgrades hold promise for enhancing trade facilitation and unlocking Namibia’s economic potential.

Ruusa Nandago, FirstRand Namibia Economist, noted an increased sustainable infrastructure development, emphasising the importance of prudent investments to propel Namibia’s economic agenda forward.

Nandago underscored the need for an infrastructure programme characterised by sustainability, cautioning against the pitfalls of white elephant projects.

“My focus would be on rail because that enables a lot of our export activity. It enables us to actually be a hub, a logistics hub for countries in the region which are landlocked like your Zambia’s, your Botswana,” she stated.

The Speakers shared this remarks during a Capricorn Group national pre-budget public discussion in collaboration the Economic Association of Namibia, GIZ and the High Economic Intelligence (HEI).

The discussion delved into the implications of the expected fiscal expansion in the annual national budget on the economy while examining the alignment of such spending and related fiscal reforms with the nation’s development priorities.

The dialogue was hosted ahead of Finance Minister Ipumbu Shiimi’s tabling of the national budget in the National Assembly under the theme: The National Budget in an Election Year: Fiscal Expansion and

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Strategic Priorities, the event received an overwhelming response.

This comes after TransNamib and the Botswana Railways have partnered in the establishment of a dry port at Gobabis station to connect Namibia's eastern

neighbour to the port of Walvis Bay.

According to the agreement between the two parties, the Gobabis station will remain under TransNamib's operations and Botswana Railway will use TransNamib's services and facilities at the station.



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Construction industry raises productivity drop concerns over four-day week proposal


The Construction Industries Federation of Namibia (CIF) has expressed concerns about the proposed four-day workweek, citing the country's current productivity level as a potential hurdle.


CIF highlighted that current output sits at 40% of potential, based on a five-day workweek.

It said implementing a four-day schedule without addressing core productivity challenges might not generate positive results for the industry.

In addition, the Federation said there is a high unemployment rate in Namibia, thus the four-day week global will exacerbate the situation.





The Federation's reaction comes following the announcement by 4-Day Week Global in partnership with Pulse HR Namibia, which said it will be undertaking trial research as of April.





In Loving Memory
OF HIS EXCELLENCY DR. HAGE G. GEINGOB

It is with great sadness that we express our heartfelt condolences to Madam Monica Geingob, the family, and the entire Namibian nation on the passing of His Excellency Dr. Hage G. Geingob. May we all find comfort, strength and peace in the memory and legacy of our beloved and esteemed leader. The GIPF Family will profoundly remember President Geingob for having laid a solid foundation for an inclusive Namibian house. May his soul rest in eternal peace.

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The researcher highlighted that studies have shown improved productivity by the workforce and profitability for companies.

“There are so many benefits for the employer and the employee. For employers, the results have shown from trials that productivity grows because people experience less burnout. Results also show that revenues increase, and generally, you have a happy workforce,” said Pulse HR representative Jonas Ileka.

Meanwhile, CIF Chief Executive Officer Bärbel Kirchner said “of course, some might want to argue that it can lead to the reduction of unemployment overall in a country. But that would only work if a four-day week would go hand-in-hand with a reduction of pay to the individual, to manage

the related increase in costs for business.”

“If the increase in productivity is however so much higher that it would cover the increase in costs, then it would be interesting. That is highly unlikely in the construction sector.

“Here we need to take into consideration the cost of administration, training and managing employees, the cost of overheads and employee benefits. You must remember that in construction, one is working to tight deadlines, and to remain competitive, one needs to continue to work towards established and realistic deadlines,” Kirchner added.


Kirchner highlighted the structural unemployment issue in Namibia and Africa, where a mismatch between available skills and business needs creates a persistent “missing jobs” crisis.

“If for some reason we want to take this research seriously, it certainly needs to be very carefully looked at and needs to take cognisance of the nature of our labour market, which is entirely different from some of the countries, who have already been involved with related research, led by 4-Day Week Global,” she said.

“It may work in an environment where people are highly competitive, are very work-focused, and can work largely proactively, innovatively and independently. Are we that in

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TENDERS






REQUEST FOR INFORMATION: ENQUIRY NO. E016-ND-2024
RENTAL OF SOLAR MEASUREMENT STATION


1. OVERVIEW
Namdeb Diamond Corporation (Pty) Ltd (Namdeb) is a wholly owned subsidiary of Namdeb Holdings (Pty) Ltd, and performs land-based prospecting (exploration), mining and rehabilitation operations.

2. SCOPE OF WORKS
Namdeb Diamond Corporation (Pty) Ltd hereby invites reputable and suitably qualified service providers which can provide a solar measurement station on a rental basis for a 12-month period to submit their company profile with track record of similar projects/rentals done which must include appropriate references with contact details.

3. SUBMISSIONS
Your company profile along with all other related documents must be submitted via e-mail to tender@namdeb.com in a PDF non-editable format. RFI number E016-ND-2024 must reflect in the subject line of the submission.

The closing date and time for submissions is: **16h00 pm on Wednesday, 28 February 2024.**

  
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Namibia?

“Having said that, research generally is important but it is extremely doubtful that a four-day week is realistic considering Namibia’s reality, and especially, the reality in the construction sector. The question is, is the effort of such research really warranted,” she quizzed.

Ileka acknowledged Namibia’s small size and unique workforce might affect the results of the trials compared to other countries.

“But the trial has been done in diverse countries. It also depends on the participating companies and their sizes,” she said.


The four-day workweek is based on a ‘100-80-100’ model, developed by the co-founders of 4-Day Week Global, Andrew Barnes and Charlotte Lockhart.

The model prescribes 100% of the pay for 80% of the time in exchange for a commitment to delivering 100% in output.

A four-day workweek means employees will work one day less during the week, but the same number of hours per day as before. They would still receive their full salary and benefits.

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TENDERS




REQUEST FOR INFORMATION: ENQUIRY NO. E008-ND-2024
DESIGN, LAYOUT AND EDITING OF A SPECIAL PUBLICATION

- 1. OVERVIEW**
 Namdeb Diamond Corporation (Pty) Ltd (Namdeb) is a wholly owned subsidiary of Namdeb Holdings (Pty) Ltd, and performs land-based prospecting (exploration), mining and rehabilitation operations.
- 2. SCOPE OF WORKS**
 Namdeb Diamond Corporation (Pty) Ltd hereby invites reputable and suitably qualified service providers specializing in design, layout and technical editing of books, documents and/or publications to submit their company profile with track record of similar work done which must include appropriate references with contact details.
- 3. SUBMISSIONS**
 Your company profile along with all other related documents must be submitted via e-mail to tender@namdeb.com in a **PDF non-editable format**. RFI number E008-ND-2024 must reflect in the subject line of the submission.

The closing date and time for submissions is: **16h00 pm on Wednesday, 28 February 2024.**

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Public Discussion - National Budget in an Election Year: Fiscal Expansion and Strategic Priorities



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Third-party cookie deprecation . . . why it matters and where next?

By The Brand Guy

If you haven't been mixed up in SEO or don't follow the trade press, Chrome (read Google) is deprecating (cancelling) third-party cookies. This follows Apple and Mozilla's deprecations. Edge, based on Chromium, the Chrome OS, will most likely follow.

Third-party cookies have been a pillar of communication since shortly after the web was rolled out to the public. They work like this: when you visit a page and accept a cookie from that page, the page will follow you around the web. You will see ads for the brand or product on many other pages that you visit. This 'always-on' phenomenon has been a boon to marketers, who are currently panicking and lobbying against the deprecation.

Third-party cookies may be replaced by Google Topics, which target interests rather than brands and products delivered by third-party cookies, but the link will not be direct. In the world of Topics, if you search for a specific brand of shoe, direct SEO will deliver the links, but when you browse onward to other pages, Topics will estimate that you are interested in buying apparel and deliver links to broader clothing categories.



SEO will still be required to identify site content. So will paid search. However, the persistence of the brand-aware third-party cookie will be history.

What it boils down to is that lazy digital marketing will become a thing of the past.

During the age of traditional media (print, radio, television, OOH, etc.), advertising had to make an impression. Media was expensive, and if it didn't make an impact, it made a loss. The material had to be relevant, creative and thought-provoking to capture one in one hundred. Third-party cookies have been

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cheap, with less loss entailed if the products and brands don't make an impact.

Without that affordability and pervasiveness of reach, products and brands must return to the idea of impact to keep their heads above water. They must also develop and apply methods to capture the consumer in the short to medium-term as they move through the sales funnel.

I have written at length on the elements of the brand and marketing. You can find the columns at <https://www.pressoffice7.com/brandguy>. I'll use the next couple of hundred words to give the questions that you need to ask yourself.

In terms of the brand, your identity and image need to be aligned, have a very narrow brand gap. Do you have a clear market and a niche or are you trying to reach anyone and everyone? Is your communication salient, does it persist in delivering emotional relevance

across your market. Does it deliver resonance, become part of the consumer's lifestyle? Does it transform the consumer?

Without the persistent reach of third-party cookies, wider touchpoint management becomes important. Where do consumers interact with the brand and at what stage in the sales funnel?

In the digital field, your website needs to align to the sales funnel and your email mechanism has to track behavior on the site and respond. Social media has to deliver the lead to your doorway. Yet digital is one of a set of touchpoints. What is the quality of the physical interaction? Is it responsive, does it deliver service, and how does it extend and validate post-purchase?

With the privacy movement, the demise of third-party tracking has been on the cards for a number of years. It comes as a relief that the change is materializing. The upside is that brands and marketing will become a greater force, but only if you rise to the challenge.

**Pierre Mare has contributed to development of several of Namibia's most successful brands. He believes that analytic management techniques beat unreasoned inspiration any day. He is a fearless adventurer who once made Christmas dinner for a Moslem, a Catholic and a Jew. Reach him at pierre.june21@gmail.com if you need help.*

www.dobmarinamand.com

REQUEST FOR PROPOSALS

First date of publication: 31 January, 2024

REQUEST FOR PROPOSALS

DBMNE0495 – CONSULTANCY SERVICES FOR CONCEPT DEVELOPMENT OF SUB-SEA DIAMOND RECOVERY SYSTEMS

SCOPE OF WORK:
 Debmarmine Namibia is looking for consultant(s) / research institutions to contribute to the development of new concepts for extracting marine diamonds from both soft sediment and coarse gravels. Qualified and interested partners will receive detailed geological information.

DOCUMENTS TO SUBMIT:

1. Business profile.
2. A demonstration of competencies (via appropriate CV's) for the overall provision of services.
3. Track record: comprehensive detail of concept development capability to find solutions for technical challenges, with timelines of contract period(s); reference people and contact numbers (where applicable).

CLOSING DATE: 22 March 2024.
 Registered businesses interested in providing such services are requested to submit the documents
 Email: Tenders@debmarine.com
 Subject line: **DBMNE0495 – CONSULTANCY SERVICES FOR CONCEPT DEVELOPMENT OF SUB-SEA DIAMOND RECOVERY SYSTEMS**

ENQUIRIES:
 The Procurement Officer
 Tel: +264 61 297 8460
 Email: Tenders@debmarine.com
 Subject line: **DBMNE0495 – CONSULTANCY SERVICES FOR CONCEPT DEVELOPMENT OF SUB-SEA DIAMOND RECOVERY SYSTEMS**

DISCLAIMER:
 Debmarmine Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this tender and furthermore reserves the right not to extend this tender into any future tenders, negotiations and or engagements.

Debmarmine Namibia shall not accept submissions rendered after the closing date and time.

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THE ART AND IMPORTANCE
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OUTLOOK 2024

THE
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News Worth Knowing

The essence of business transformation and strategy



By Mignon du Preez


Corporate transformation and strategy are more than simply buzzwords in the rapidly evolving corporate world; they are essential to long-term success. In addition to keeping up, those that understand the value of strategic planning and transformation also lead with an unwavering vision for greatness.

Business transformation is a significant movement that fundamentally alters the way organisations operate, going beyond simple adjustment. In a world where flexibility is essential, companies that embrace change gain an advantage. It involves reevaluating procedures, making intelligent use of technology, and cultivating an innovative culture.

Corporate leaders are aware that this is a continuous

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TENDERS



REQUEST FOR INFORMATION: ENQUIRY NO. E024-ND-2024
NAMDEB CORPORATE COMMUNICATIONS SERVICES


1. OVERVIEW
 Namdeb Diamond Corporation (Pty) Ltd (Namdeb) is a wholly owned subsidiary of Namdeb Holdings (Pty) Ltd, and performs land-based prospecting (exploration), mining and rehabilitation operations.

2. SCOPE OF WORKS
 Namdeb Diamond Corporation (Pty) Ltd hereby invites reputable and suitably qualified service providers specializing in innovative marketing and PR. Detailed scope of work to be obtained from Corporate Affairs Manager.


3. ENQUIRIES:
 Corporate Affairs Manager: Shangelao.Ndadi@namdeb.com
 Cut-off date for Enquiries: Monday, 4 March 2024

4. SUBMISSIONS
 Your company profile with track record of similar work done which must include appropriate references with contact details and all other related documents. Information must be submitted via e-mail to tender@namdeb.com in a PDF non-editable format. RFI number E024-ND-2024 must reflect in the subject line of the submission.

The closing date and time for submissions is: **16h00 pm on Wednesday, 6 March 2024.**



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A. NAMIBIA DI BEERS PARTNERSHIP

process rather than a one-time event. It entails keeping abreast with emerging technologies, consumer demands, and market trends. By using this strategy, organisations may react swiftly to problems and establish a solid, progressive base.

The compass that helps companies navigate the intricacies of the market is strategic planning. It entails establishing precise objectives, assessing available resources, and organising the path to success. A well-planned strategy is more than simply a road map; it's a dynamic instrument that minimises risks, makes sure resources are used effectively, and matches the organization's strengths with possibilities.

In the field of strategy, leaders anticipate events and think ahead like chess players do. Being able to think strategically is more than just a skill; it's an organisational mindset. It's about developing a culture in which every choice made, from the top down to the front lines, advances the primary strategic objectives.

Combining corporate change with a strong strategic framework is where the real

magic happens. Strategy without transformation can result in stagnation, and transformation without strategy can be chaotic. When combined, they produce a combination that advances the organisation via creativity, effectiveness, and adaptability.

****Mignon du Preez, Group Marketing is Public Affairs and Sustainability Executive at Old Mutual Namibia***

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TENDER

First date of publication: 31 January 2024

DBMNE0468 PROVISION OF CUSTOMS CLEARING SERVICES

DESCRIPTION:
Debmarene Namibia is looking for an experienced service provider to provide customs clearing services.

SCOPE OF WORK:
The scope of the tender without limitation includes the provision of custom clearing services to Debmarene Namibia in accordance with the requirements of the tender documentation.

CLOSING DATE: 1 March 2024 at 12h00

Registered businesses interested in providing such services are requested to obtain a tender document with reference number **DBMNE0468 PROVISION OF CUSTOMS CLEARING SERVICES**

REQUEST FOR ELECTRONIC TENDER DOCUMENT:
Email Address: Tenders@debmarine.com
Subject line: **DBMNE0468 PROVISION OF CUSTOMS CLEARING SERVICES**

ENQUIRIES:
The Procurement Officer
Tel: +264 61 297 8460
Email: Tenders@debmarine.com

DISCLAIMER:
Debmarene Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this tender and furthermore reserves the right not to extend this tender into any future tenders, negotiations and or engagements.

Debmarene Namibia shall not accept submissions rendered after the closing date and time.

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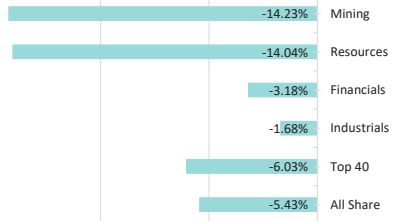
Commodities

Spot Gold	2029.14
Platinum	897.61
Palladium	969.22
Silver	23.03
Uranium	101.95
Brent Crude	82.07
Iron Ore	120.06
Copper	8458.99
Natural Gas	1.79
Lithium	13.85

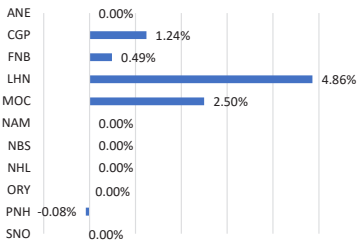
Currencies

USD/ZAR	18.8245
EUR/ZAR	20.3536
GBP/ZAR	23.7752
USD/CNY	7.1898
EUR/USD	1.0812
GBP/USD	1.2630
USD/RUB	92.5581
CPI	5.45%
Repo Rate	7.75%
Prime Rate	11.50%

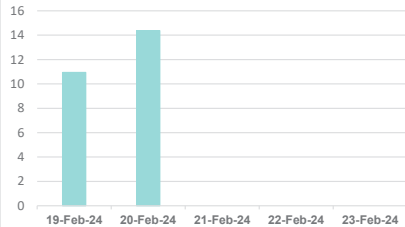
JSE Indices: Year to date movement %



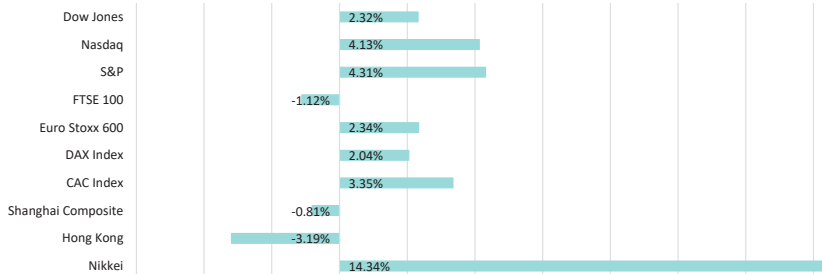
NSX Local Stocks: Year to date price movement %



JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



Global Indices: Year to date movement %



*Prices as at 16:16, 21-Feb-2024