

Welcoming Remarks – Mr. Abel Sindano (General Manager: Research, Policy and Statistics)

Media Launch of the NAMFISA Fintech Square 2026

Master of Ceremonies, CEO, distinguished partners, members of the media, invited guests, ladies and gentlemen, good morning.

It is my pleasure to welcome you all to the official media launch of the **NAMFISA Fintech Square 2026**, scheduled to take place on 14 October 2026.

We are honoured by your presence and grateful for the opportunity to share with you an initiative that seeks to advance dialogue, collaboration and innovation within Namibia's financial services ecosystem. The FinTech Square connects NAMFISA to innovators, consumers, industry players and fellow regulators who are leading players in technological and digital transformation. Innovation is one of the key overarching strategic themes in our Strategy.

The financial sector is experiencing unprecedented transformation driven by technological innovation. Digital payments, artificial intelligence, data analytics, blockchain technologies and other emerging solutions are reshaping how financial services are designed, delivered and accessed. These developments present tremendous opportunities to improve financial inclusion, enhance efficiency, strengthen consumer experiences and support economic growth.

At the same time, rapid innovation requires continuous engagement among regulators, industry participants, technology providers, investors, policymakers and consumers to ensure that innovation remains responsible, inclusive and beneficial to society.

It is against this backdrop that the Fintech Square Conference was established. The conference serves as a platform for constructive engagement, knowledge sharing and partnership building among all stakeholders involved in shaping the future of financial services. It provides an opportunity to explore emerging trends, discuss regulatory developments, showcase innovative solutions and jointly identify pathways for advancing a modern and inclusive financial sector.

This year's conference promises to bring together local, regional and international experts to discuss critical topics affecting the future of finance. Participants will have the opportunity to gain valuable insights, exchange experiences and contribute to conversations that will influence the evolution of Namibia's fintech ecosystem.

Today's media launch marks the beginning of our journey towards the conference. It is also an opportunity to invite all stakeholders to actively participate in this important event and to become part of the conversation on the future of financial innovation in Namibia.

Allow me to express our sincere appreciation to our strategic partners, including NASIA, the Namibia Local Authority Association, the Namibia Investment Promotion and Development Board, the Bank of Namibia, CRAN, FSD Africa and many others who continue to support initiatives aimed at strengthening innovation and financial sector development.

I would also like to extend a special word of appreciation to members of the media. Your role in informing, educating and raising public awareness is invaluable. Through your support, we can ensure that the discussions and opportunities emerging from the Fintech Square Conference reach a wider audience and encourage greater participation across the country.

Ladies and gentlemen, we are excited about what lies ahead and confident that the Fintech Square Conference 2026 will provide meaningful insights, foster strategic partnerships and contribute to the development of a vibrant, inclusive and innovative financial sector.

With those remarks, I welcome you once again and thank you for taking the time to join us today.

I wish you a productive and engaging session.

Thank you.

NAMFISA |

FinTech Square 2026

Innovating Under a New Dawn: Regulation, Collaboration and Capital for Namibia's FinTech Future

■ **Media Launch**

18 September 2026 · NAMFISA , 5th Floor Board Room

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FinTech Square

The NAMFISA Innovation Station

FinTech Square, the NAMFISA Innovation Station

FinTech Square explores the concepts and evolution of FinTech in the non-banking financial institutions sector, by connecting NAMFISA to innovators, consumers, industry players and fellow regulators who are leading technological and digital transformation.

Established

2022

■ **Strategic anchor**

Innovation is one of three overarching themes in NAMFISA's five-year Business Strategy, alongside Stakeholder Engagement and Operational Efficiency.

■ **Regulatory purpose**

To promote digital innovation that drives financial inclusion in the NBFI sector, and to deliver the NAMFISA mandate more efficiently through FinTech solutions.

■ **Learning function**

To understand emerging technologies, the risks they carry, and potential responses — drawing on industry experience and lessons from other jurisdictions.

Two initiatives run from the platform

FINTECH SQUARE

NAMFISA Innovation Station

INITIATIVE 1

Regulatory Sandbox

- Live testing of innovative solutions with real consumers
- Small scale, limited duration, limited consumer numbers
- Run in cohorts announced by NAMFISA
- Open to B2B and B2C startups and existing entities

INITIATIVE 2

Annual Squares

- An annual themed event — conference, symposium or showcase
- Connects NAMFISA with innovators, consumers, the NBF sector and fellow regulators
- Theme set by the technologies and needs seen in the market
- The flagship event

The NAMFISA Regulatory Sandbox

The Sandbox allows entities to test innovative business models or solutions in a live environment with real consumers — on a small scale, for a limited duration, and with a limited number of consumers.

What the Sandbox offers participating firms

1

A controlled testing environment

The ability to test innovative business models, products, services and solutions within an environment regulated by NAMFISA as primary regulator.

2

Risk support

Support in proactively identifying, assessing, monitoring and mitigating financial, market conduct and consumer risks.

3

Access to regulatory expertise

The opportunity to build guardrails into the innovation commensurate with the risks identified.

Why it matters to the sector

- Lowers the cost of innovation and reduces barriers to entry
- Lets NAMFISA gather evidence before deciding on further regulatory action
- Positions the Authority as an enabler, not only a supervisor

Sandbox Cohort 1: Microlending

The Sandbox opened with a microlending cohort — the non-banking sub-sector where digital innovation was reaching consumers fastest, and where the supervisory questions were most immediate.

COHORT FOCUS

Microlending

TESTING BASIS

Live, small scale, time-limited

PUBLIC SHOWCASE

FinTech Square 2024

Why microlending first

- It was the sub-sector where digital delivery was reaching consumers fastest.
- Under the legislative framework then in force, it was one of the few areas where Sandbox-style testing could proceed without waiting for FIMA.
- Small-value, high-volume credit surfaces conduct and disclosure questions quickly, giving the Authority usable evidence in a short window.

What Cohort 1 established

- Innovative models can be tested live, at small scale, under NAMFISA supervision.
- A working set of entry criteria, reporting expectations and exit conditions for a cohort.
- Practical supervisory insight into how digital lending behaves in the Namibian market.
- Public proof of the model — the cohort's story was told from the main stage in 2024.

From Cohort 1 to Cohort 2

The same supervised-testing approach now moves from how credit is delivered to how capital is raised and allocated

Sandbox Cohort 2: Crowdfunding and Peer-to-Peer Lending

Cohort 2 is testing models that mobilise public savings and channel them into lending and enterprise finance outside the traditional intermediated route.

■ Crowdfunding

Raising capital from a broad base of contributors through a digital platform — debt or equity based.

QUESTIONS IN PLAY

- Investor disclosure and suitability
- Platform governance and failure risk
- Consumer understanding of capital-at-risk

■ Peer-to-Peer Lending

Matching lenders with borrowers through a platform.

QUESTIONS IN PLAY

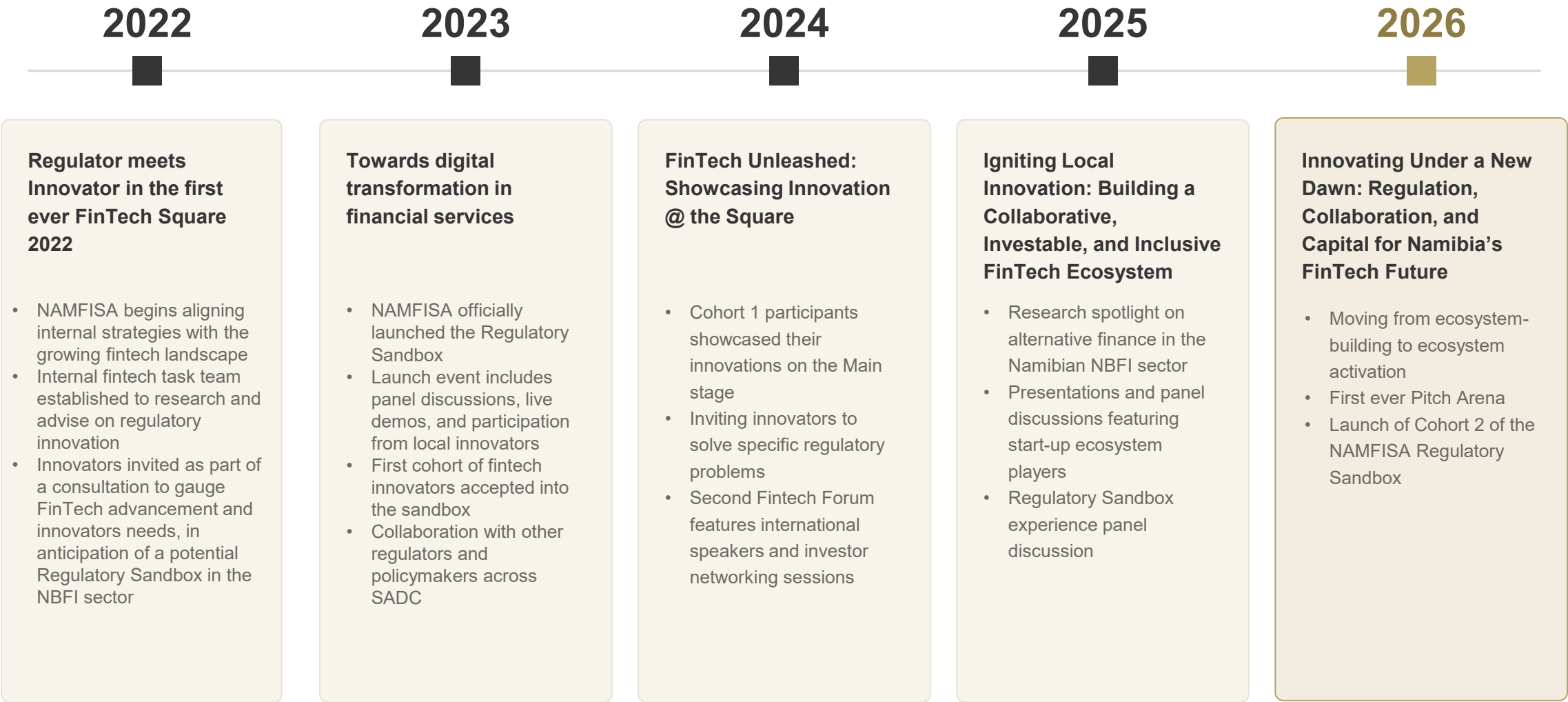
- Credit assessment and default handling
- Liquidity and exit for lenders
- Fair treatment and collections conduct

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The Annual Flagship Event

Four years of building the ecosystem

How the flagship event has grown



THE EVENT YOU ARE PARTNERING

FinTech Square 2026 at a glance

■ DATE

14 October 2026

■ LOCATION

Hilton Windhoek, Namibia

■ FORMAT

Single-day hybrid

■ ENTRY

Free of charge

■ MEDIA LAUNCH

18 September 2026

Theme

Innovating Under a New Dawn: Regulation, Collaboration and Capital for Namibia's FinTech Future

■ Regulation

The Financial Institutions and Markets Act, the Sandbox and the rules that allow new models to operate safely.

■ Collaboration

Regulators, industry bodies, incubators, academia and financial institutions working as one ecosystem.

■ Capital

Connecting Namibian innovators to the funding they need to move from prototype to scale.

What happens on the day

The programme is built around four components.

■ Main stage

Keynote, presentations from collaborators (BON, IPN, CRAN, FSD Africa), Sandbox Cohort 2 presentation and launch, the crowdfunding and P2P lending panel.

■ Exhibition

A curated exhibition of local innovations, targeting twelve exhibitors with cutting edge innovations.

■ Pitch Arena

NEW

A live pitch competition for vetted Namibian startups, presented to an audience of investors, mentors and the wider ecosystem.

■ Innovator Matchmaking

NEW

Pairing early-stage innovators with more advanced firms, investors and mentors and the home of the Innovation Challenges below.

NEW FOR 2026

Innovation Challenges

■ We would welcome challenges from Industry.

Within the matchmaking stream, established institutions can table a defined problem for innovators to solve — a friction in onboarding, servicing, distribution or reporting. The entity putting the challenge forward commits to supporting whoever takes it on.

Main stage: topics

The line-up below is proposed and subject to confirmation.

■ **PRESENTATION · NAMFISA**

Implications and opportunities of FIMA for the FinTech ecosystem

■ **PRESENTATION · NAMFISA**

NAMFISA Regulatory Sandbox Cohort 2 overview

■ **PRESENTATION · BANK OF NAMIBIA**

Bank of Namibia FinTech Youth Programme: Catalysing Namibia's youth-led FinTech Innovation

■ **PRESENTATION · CRAN**

The Digital Trust Ecosystem: Securing the Future of Finance

■ **COHORT 2 LAUNCH**

Live signing of testing agreements

■ **PANEL DISCUSSION**

Unlocking Alternative Capital: Crowdfunding and P2P Lending in Namibia

■ **PRESENTATION · INSTANT PAYMENT NAMIBIA**

Wayame: Accelerating Digital Payments Innovation Through Interoperability

■ **OPEN SLOTS**

Topics proposed by collaborating partners

Thank you

We look forward to seeing you at FinTech Square 2026.

FinTech Square Team

fintechsquare@namfisa.com.na · +264 61 290 5182

18 September 2026

**CEO MEDIA LAUNCH REMARKS
NAMFISA FINTECH SQUARE 2026**

Master of Ceremonies,

Our valued partners and representatives of the Namibia Association of Stockbrokers and Investment Advisers (NASIA), the Microlenders Association of Namibia, Financial Sector Deepening Africa (FSD Africa), the Communications Regulatory Authority of Namibia (CRAN), the Bank of Namibia, and the Namibia Investment Promotion and Development Board (NIPDB),

Members of the media,

Distinguished guests, ladies and gentlemen,

Good morning.

Thank you for joining us today as we officially announce and create awareness around NAMFISA FinTech Square 2026, which will take place on 14 October 2026.

Today is not simply about announcing another event on the financial-sector calendar.

It is about opening an important conversation about the future of Namibia's financial system and, more importantly, inviting all of us to participate meaningfully in that conversation.

This year's event marks the fifth anniversary of FinTech Square, our flagship FinTech event, which was initially launched in 2022.

Over the years, FinTech Square has evolved from a platform primarily focused on creating awareness about financial technology into a broader platform for dialogue, knowledge sharing, collaboration and innovation.

The question before us is therefore no longer whether technology will transform financial services as it does already.

But rather the question is: How do we ensure that innovation takes place responsibly, inclusively and sustainably, while creating meaningful opportunities for Namibian businesses, consumers and young innovators?

That is precisely why FinTech Square matters.

FinTech is not simply a conversation for regulators and technology companies. It is a conversation about the future of financial services, businesses, jobs, investment and financial inclusion in Namibia.

The financial-services landscape is rapidly changing.

Technology is transforming how people make payments, access credit, obtain insurance, save, invest and conduct business.

Globally and across Africa, FinTech is no longer simply about new applications or digital platforms. It is increasingly becoming part of the infrastructure through which financial services are delivered.

For NAMFISA, 2026 represents a particularly important moment.

With the Financial Institutions and Markets Act, or FIMA, and the NAMFISA Act becoming operational on 1 May 2026, our non-bank financial sector has entered a new regulatory era.

This represents a significant milestone in strengthening the regulatory architecture of Namibia's financial system.

Director of Ceremonies, ladies and gentlemen,

It is against this backdrop that this year's theme has been chosen as:

“Innovating Under a New Dawn: Regulation, Collaboration and Capital for Namibia's FinTech Future.”

For us, the words Regulation, Collaboration and Capital are deliberate.

They capture what we believe is required to move Namibia's FinTech ecosystem from discussions to practical action.

Regulation creates trust and provides the guardrails for responsible innovation.

Collaboration brings regulators, government, industry, innovators, investors and development partners together to solve problems and create opportunities.

Capital provides the resources required to transform promising ideas into sustainable businesses.

Together, these three pillars provide the foundation for an ecosystem where innovation can flourish, investment can grow, consumers can benefit, and Namibia can participate meaningfully in the future of financial services.

FINTECH AS AN ECONOMIC DEVELOPMENT INSTRUMENT

Ladies and gentlemen,

We should broaden our understanding of what FinTech represents for Namibia.

It should not be viewed simply as a technology agenda for the financial sector, but as an instrument of economic development that can help address structural challenges such as access to finance, entrepreneurship, productivity and youth employment.

The urgency is clear. According to the Namibia Statistics Agency's 2023 Labour Force Report, youth unemployment stood at approximately 44.4 percent, while 41.9 percent of young people aged 15-34 were not in employment, education or training.

We must therefore ask: How can we create an environment where young Namibians can create businesses, access capital, develop solutions and create employment for others? This is where FinTech can play a strategic role.

Within the non-bank financial sector, **digital lending** can improve access to capital; **InsurTech** can make insurance more accessible to farmers, informal businesses and households;

RegTech can reduce compliance costs; while AI and data analytics can strengthen decision-making and risk management.

Pentech can improve access to pension information and participation in retirement savings,

while **digital investment platforms** can lower barriers to savings, investment and capital-market opportunities.

These examples demonstrate that FinTech is not merely about technology - it is about solving real problems. Our ambition should therefore be to move beyond viewing young people primarily as job seekers and enable them to become innovators, entrepreneurs, technology developers and job creators.

FinTech must therefore form part of the broader national conversation on economic growth, financial inclusion, investment and employment.

Ladies and gentlemen,

LOOKING AHEAD TO 14 OCTOBER 2026

Our ambition for FinTech Square 2026 is to generate more than presentations and discussions.

We want to create connections, facilitate partnerships, identify investment opportunities and develop practical solutions that lead to action beyond the event.

FinTech Square is not a NAMFISA initiative alone; it is an ecosystem initiative.

Its success depends on collaboration among regulators, government, industry, innovators, investors, development partners, academia, the media and other stakeholders.

As we launch this journey, I invite all stakeholders to join us on 14 October 2026.

Let us regulate intelligently, innovate responsibly, mobilise capital and strengthen collaboration to build a FinTech ecosystem that creates lasting economic and social value.

The future of financial services will not be built by technology alone.

Technology provides the tools; regulation provides the guardrails; capital provides the fuel; and collaboration brings the ecosystem together.

Our responsibility is to ensure that innovation moves from ideas to implementation, investment and measurable impact.

To our innovators and entrepreneurs, we want you at the table.

Bring your ideas, challenge us and engage with regulators through platforms such as FinTech Square and the Regulatory Sandbox.

To our media partners, help us translate the FinTech conversation into stories that ordinary Namibians can understand - stories about access to finance, investment, reduced costs, entrepreneurship and job creation.

I therefore invite you all to join us at the **NAMFISA FinTech Square 2026 on 14 October 2026 at Hilton Hotel in Windhoek,**
as we move beyond discussing the future and work together to shape it.

Thank you, and I look forward to welcoming you to NAMFISA FinTech Square 2026.