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**Sakaria Nghikembua**  
Chief Executive Officer  
Agribank

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# Crystal

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I always try to ensure this. Then every employee needs to be clear about their role and the value they can add.

## PROFESSIONAL BRIEF - SAKARIA NGHIKEMBUA

Nghikembua holds a Bachelor of Economics degree (A-average) from the University of Namibia and a Master of Science degree in Financial Economics from the University of London; and has completed an Executive Development Programme (EDP) from the University of Cape Town. In addition, Nghikembua has completed various Strategy and Leadership courses from the University of Wits (SA), INSEAD in France and the Old Mutual Business School (SA).

Nghikembua previously led the transformation of Namibia Post Ltd as its Chief Executive Officer, and later served as Chief Executive Officer of Operations at Old Mutual in Namibia and as Managing Director of Old Mutual Short-term Insurance Company (Namibia) Ltd. In the latter role, Nghikembua led the successful integration of the former Mutual and Federal Insurance Company of Namibia Ltd into Old Mutual Holdings (Namibia).

Within Old Mutual, furthermore, Nghikembua served as the founding Executive and Chairman of Old Mutual Finance (Namibia) Pty Ltd (a lending company); and further served at different periods on the Boards of Old Mutual Transactional Services, Old Mutual Properties, the Old Mutual Foundation and the Investment Committee of the Old Mutual Investment Group (Namibia). On August 1 2016, he began his Agribank term.

### **Being new to this position, how do you intend on driving strategic business changes?**

My starting point is the mandate of the Bank in terms of which we are expected to be a catalyst for transforming agriculture in Namibia. We ought to do this through affordable and innovative financing of agriculture and related activities. With the mandate in view, it was then important for me to understand the environment in which we are operating, as well as our internal set-up. What opportunities exist, what challenges do we need to deal with, what threats do we need to negotiate, and what gaps do we need to fill internally.

With that understanding, we crafted a 5-year strategic plan which clearly outlines our vision, mission, strategic focus areas and key initiatives to deliver on our mandate and impact strategic change in the industry and country.

Therefore, our strategic plan gives us the roadmap to drive strategic business changes. What we are now doing – and need to do so relentlessly – is to implement. Key to this implementation is our employees. I make it a point to ensure communication flows amongst all key stakeholders, so that we all can push in the same direction. I am happy with where we are at the moment.

### **How have you gained commitment from your team?**

You gain commitment if people who work with you

understand what needs to be done and the value of what needs to be done. It is important that the vision, the strategy, the deliverables and the measurements are clear. I always try to ensure this. Then every employee needs to be clear about their role and the value they can add.

We try to ensure this through our performance management system, regular and rigorous business performance reviews and on-going honest conversations about each employee's value-add.

Admittedly, this is a journey and takes time and on-going effort to perfect. But we are getting better at it daily and every time employees see the value we are creating, they put more commitment into what they do.

**It is not yet a year since you took over this position, how do you learn?**

Learning is a never-ending process. You learn if you are willing to. For me, I start with an acknowledgement that I do not know everything and will never know everything. But I also understand very well that I will only know if I try hard. Then what do I do? I ask questions - a lot of basic questions. I observe things. I read up appropriate company documentation. I walk the floors and discover things. I research. I benchmark.

**Kindly explain the rationale behind each of your career moves.**

Each one of my career moves was motivated mainly by two things: firstly, the desire to add value and make a difference; and secondly, the opportunity to learn and grow as an individual. I wouldn't do a job if I believe I can't add value and make a difference to the bigger cause of humanity. I enjoy a good challenge – especially where it involves a turn-around in some form. That attracts me.

**What persisting issues do you find in private and public leaders of today? Where is change needed?**

In the private sector, a performance culture is well-established so people tend to be more focused. In the public sector, we are not globally there yet. So, more work needs to happen in this space. We must focus on delivery in the public sector because there is so much more impact we can make.

I also find that there is a state-dependency culture in public enterprises that must end. We cannot continue to be a drain on state coffers forever. For enterprises that are of a social nature, yes. For enterprises that can self-sustain, they must do so. But all this requires a mind shift and new skills set.

Continuous skills development and exposure to other environments for leaders in public enterprises would go a long way here.

**From your previous positions till today, do you think that all managers have the capability to help others with their careers?**

I always try to demonstrate value. Ideas must not just be accepted because they are coming from the CEO even if they are value-less. I must convince others that what I am placing on the table can deliver value and help us make progress.

Managers are human beings with different personalities, characters and experiences. Many of them are simply focused on getting their jobs done and not necessarily with coaching and mentoring others.

Individual career development, in my view, is largely the responsibility of the individual employee and partly that of their manager and the organisation they work for. My call is to all employees to take care of their careers; to ensure they have the right skills to do their current jobs; to ensure that they get these skills if they don't have them; and to ensure that they attain the experience and qualifications which will enable them to grow as individuals.

The manager and the organisation can assist in this process but it makes a huge difference if the employee is clear and drives their own career development.

**What do you consider your strength in dealing with employees, colleagues, senior management, and customers?**

My ability to understand, crystallise, plan and act – complemented by my ability to communicate clearly and provide direction. I believe I listen carefully as well, consider all options fairly, decide and act.

**How do you see AgriBank changing in two years, and how do you see yourself creating that change?**

We are well on course to be a performance-focused Bank that delivers on its mandate to Namibia. We are embedding a strong governance culture, together with a singular customer-focused ethos. We are focusing on the development, recognition and appropriate reward of our employees within the public enterprises context. We will not be at the end of it in two years' time but we will be well on our journey. How do I see myself creating that change? By ensuring I provide innovative and focused leadership to the team.

**But what are your key priorities in order to ensure that the Bank maintains industry impact under your watch?**

We need to implement our strategic plan flawlessly. If we do that, we will reach out to more clients; we will continuously offer innovative solutions to clients; and we will be inclusive in that we would reach out both communal and commercial farmers with our offerings. Also, we need to ensure we are financially sustainable.

This means the Bank must grow its customer base and income streams; that it must manage its expenses prudently; that it must make a profit to sustain itself and also collect on loans advanced. Our employees lie at the heart of our delivery.

We must recruit the right people whenever we have an opportunity to; we must train and develop our employees; we must performance manage them appropriately and we must recognise their good work and reward them appropriately in the context of a public enterprise. Then, our governances. These must be right, tight, fair and transparent. Corruption, laxity and favouritism must never creep in. We need to be absolutely tops in this sphere!

**What is the state of loan repayment for Agribank? On a scale of 1-10 how healthy is it?**

Historically, not that good. But we have a clear strategy which we have also widely shared with stakeholders. We have seen positive commitment from our clients to repay and be up-to-date. So, the future looks positive and I am very confident that we will get there much sooner than we might have initially thought. So, on a scale of 1-10, my rating would be a dynamic 4 – dynamic because it is busy improving daily!

**Would you say the internal challenges you found at Agribank are similar to all the other banks in Namibia?**

By and large, organisational challenges in our environment are similar. They revolve around productivity, a service

culture, systems, processes and general delivery to the customer. Of course, some of the challenges will be specific to Agribank because of its own history and culture. Have I seen anything frightening or insurmountable here? No. It's all exciting and doable stuff – which means I bring myself to work daily!

**Of all you have accomplished what are you most proud of?**

I am proud of the difference I have made in people's lives – employees and customers. I had the rare privilege of serving in roles where I could provide the necessary leadership to create new jobs, sustain jobs and protect jobs.

To this day, I meet people in the street who tell me what a transformational impact I have made in their lives because some of them where in contract roles which eventually became permanent because we grew the business together.

I meet people today who tell me how they have made progress in their careers because of the development opportunities I have opened to them, and my religious insistence that they could do it for themselves! When I see this difference, I am most satisfied!

**Is it results or is it the people? What do you emphasise on?**

No organisation succeeds without delivering the results. But it is people who deliver the results! You need to make sure you have the right people on board; that they are clear about where you are going and their respective roles; that they are enabled to succeed through training and development; and that they are recognised for their contributions. I emphasise the delivery of results through people!

**What other CEOs do you look up to?**

I generally respect people who have integrity above all else. That's especially core to a CEO's persona. I respect innovation and results delivery. If you have a combination of those traits, you are worthy of my respect. But if you don't have integrity, I will probably not see all the other good things you might be doing and won't respect you.

**What has been the biggest let down in your career so far?**

Challenges are part of daily life. And I get these daily and enjoy resolving them. So far, I cannot say I've seen a let-down in my career yet. Maybe it's still coming. I am right in the middle of my career so it could be early days.

**At this stage, how do you get others to accept your ideas?**

I always try to demonstrate value. Ideas must not just be accepted because they are coming from the CEO even if they are value-less. I must convince others that what I am placing on the table can deliver value and help us make progress.

**We are well on course to be a performance-focused Bank that delivers on its mandate to Namibia. We are embedding a strong governance culture, together with a singular customer-focused ethos.**



**Are you more effective in a group or on a one-on-one basis?**

I can be effective in both situations. The key is in knowing which setting to leverage when.

**How often do you feel it's necessary to meet with your team?**

I meet the EXCO team on a weekly basis to ensure that we understand what is happening in the business. However, I interact with various EXCO members on a daily basis as required, while I make it a point to visit the floors from time to time to appreciate employees' work and learn from them.

**How would you go about getting cohesion among a team who disagree?**

Disagreeing is healthy as long as it is ideas and/or issues-based. It actually leads to improvements in what we do most of the time. I facilitate people's contributions knowing that each of these contributions has the potential to lift us to higher levels if properly developed and implemented.

I try to understand why someone disagrees and also try to ensure that they appreciate the other perspectives as well. At the end of the day, I always live by the principle that nothing should hang because people disagree. If I must make a call after all perspectives have been laid open on the table, I will!

**What is the most difficult part of being a leader?**

Perhaps the most frightening rather than the most difficult? It is knowing that you can make or break others. It is knowing that the lives of others - including dependents you have never met and will never meet - depend on your actions. If you mismanage an

organisation you lead, you destroy so many lives. That's a huge responsibility to reflect on daily.

**How do you lead through change?**

Being clear about the direction we are going and constantly re-enforcing this through communication; making sure all employees are in the know about where we are, what we have achieved so far, where we are going, and what's expected from them. And fully understanding there will be challenges along the way. These should not stop us, ever, because if we do we will never achieve any change.

**Are you more comfortable with verbal or written communication?**

Both and, once again, the key is in knowing when to deploy which form. The mode of communication must be appropriate to the purpose, timing and audience. Sometimes I simply talk. Other times I formally present. And there are also times when I write to employees in my newsletter which is issued via mail and intranet.

**Is competition amongst team members healthy? Why or why not?**

Competition amongst team members is pretty much healthy and normal. It is beneficial to the organisation since the competing partners would always want to generate and implement the best ideas. If they do, the business would benefit in terms of performance and delivery.

However, competition can also be counter-productive if it is simply egos-based. It can create walls and establish self-serving kingdoms within a work environment.

So, managed properly competition can deliver benefits to the organisation. Unchecked, it can be destructive.

