

AGREEMENTS

Namibia, Germany
sign over N\$380 million
development agreements

p. 04



ECONOMIC

The economic impact
of the Nedbank
Desert Dash

p. 10



CYBERSECURITY

Teaching parents
the ABCs of
cybersecurity

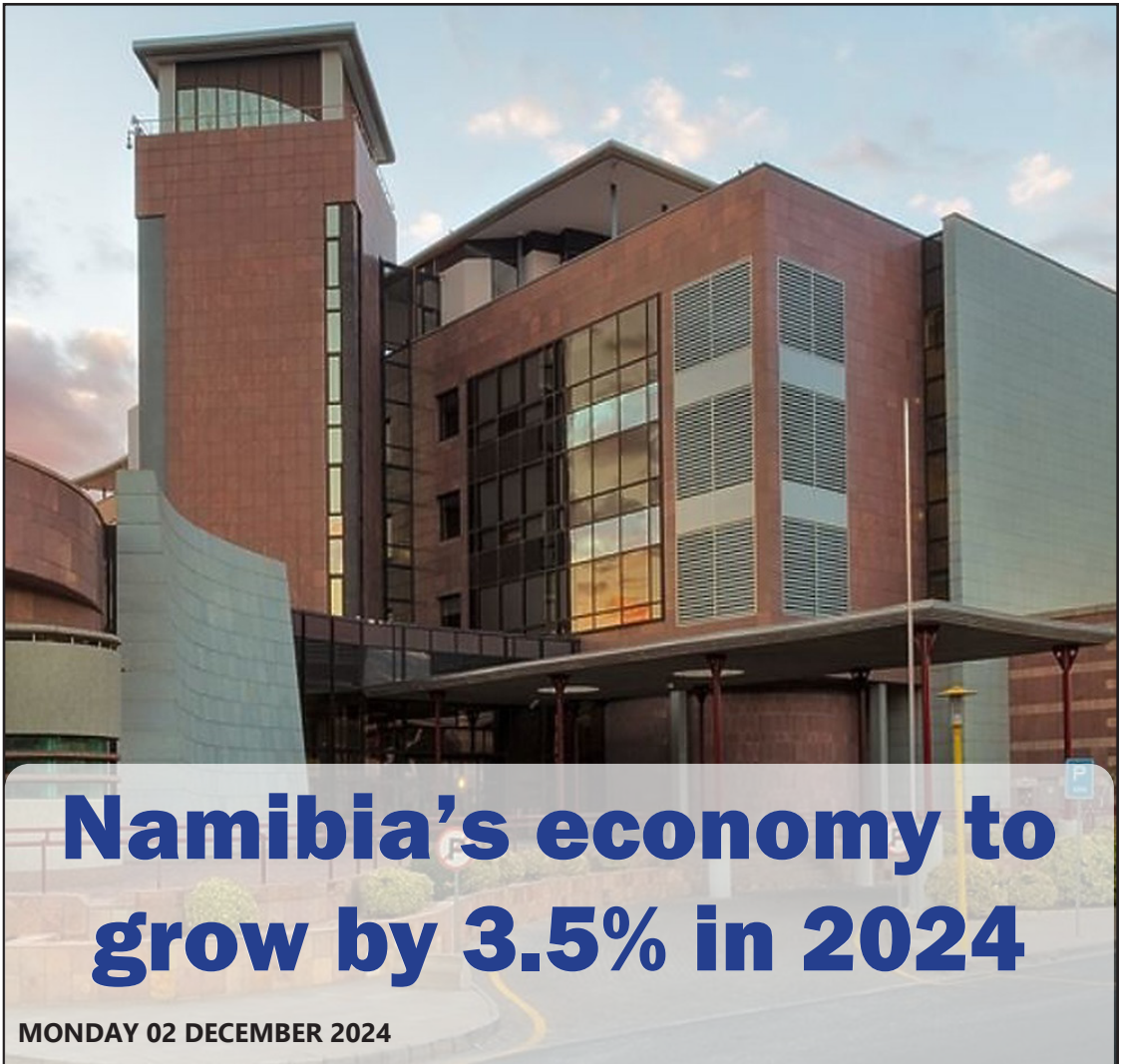
p. 16



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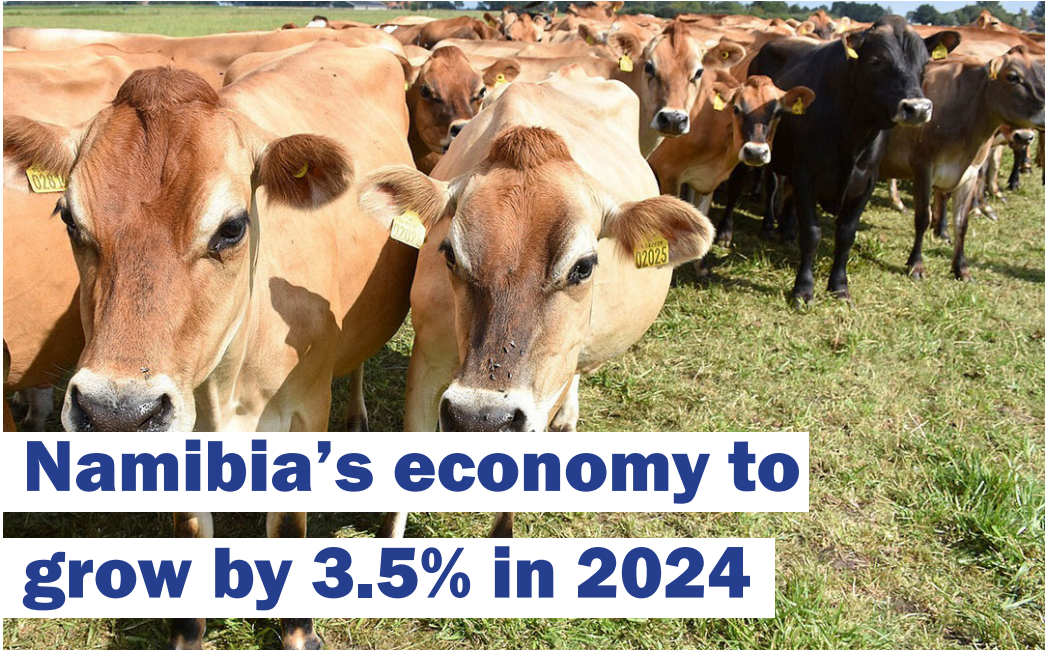
News Worth Knowing



Namibia's economy to grow by 3.5% in 2024

MONDAY 02 DECEMBER 2024

MAIN STORY



... 4% in 2025

The Bank of Namibia (BoN) says the economy is projected to grow by 3.5% in 2024, a decrease from last year's growth rate of 4.2%.

The BoN's December 2024 Economic Outlook Update attributes the revised forecast, from the 3.1% predicted in August, to improved domestic conditions, despite global economic headwinds and ongoing drought.

"This revision is primarily driven by stronger-than-expected performances in the gold mining and livestock marketing activities within the primary industry and better performance for sectors such as

health, information and communication and wholesale and retail trade within the tertiary industry," the Central Bank said.

The BoN added that the slower growth, when compared to 2023, is attributed to a weak performance in the primary industry, mainly on account of anticipated contractions in diamond production and crop farming.

Crucial Dates

- Bank of Namibia Monetary Policy announcement date: 4 December 2024

"The diamond mining sector is expected to register a contraction during 2024 and relatively low growth rates during the remainder of the forecast period, mainly due to weakened global demand and shifting of demand from natural diamonds to lab-grown diamonds," said the BoN.

However, growth is projected to rebound to 4.0% in 2025, supported by improving global conditions and domestic policy measures to boost economic growth.

"Such policy measures include the reduction in personal income tax brackets and the easing of monetary policy. The upward revision of 2025 GDP growth is based on improved prospects in the construction sector, largely in the form of an increased development budget by the Government," said the report.

Furthermore, the 2025 growth projection for crop farming was increased as the sector is expected to converge towards the long-term trend following two years of substantial contractions.

This comes as the agriculture, forestry and fishing sectors are expected to contract in 2024 before improving in 2025.

Following the contraction of 3.4% in 2023, the sector is forecast to decline by 3.3% in 2024 before rebounding to a growth of 2.6% in 2025.

"This poor growth trend is primarily attributed to

crop failures due to severe drought experienced across all production sub-categories during the 2024/2025 planting season. Looking ahead to 2025, crop production activities are projected to recover on the back of anticipated La Niña induced rainfall, which is expected to support the sector's recovery," said the BoN.

According to the Columbia Climate School, the probability of La Niña occurrences is foreseen at over 60% by the end of 2024 and the beginning of 2025.

The Central Bank highlighted that the remainder of 2025 is anticipated to be characterised by normal weather conditions with prospects for regular rainfall.

Similarly, the Southern Africa Regional Climate Outlook Forum (SARCOF-29) anticipates Namibia to experience normal to above-normal rainfall for the period November 2024 to March 2025.

Meanwhile, the GDP forecast revision comes as the livestock subsector is expected to record a robust growth of 11.5% in 2024, up from 9.1% in 2023, driven by increased livestock marketing as farmers dispose of stock due to severe drought pressures.

However, growth is projected to decline in 2025 as farmers are expected to rebuild their herds.



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Namibia, Germany sign over N\$380 million development agreements

Namibia and the Federal Republic of Germany have signed three grant agreements worth approximately N\$382 million (€20 million) to advance water infrastructure and urban development projects.

The agreements, facilitated through KfW, allocate N\$57 million and N\$192 million for the Ohangwena Groundwater System and NamWater technical assistance, and N\$134 million for the establishment of an Urban Development Fund.

Executive Director of the National Planning Commission Dr Michael Humavindu highlighted the critical impact of the agreements on urban and peri-urban

areas.

“The €20 million we are about to sign today will go a long way in addressing the housing backlog, advancing bulk infrastructure development, and formalising informal settlements,” Humavindu said.

He added that past achievements under Namibia’s National Development Plans include 10,494 new houses and 18,387 fully serviced plots, though targets remain unmet. Humavindu further emphasised the importance of diversifying water supply sources, noting that reliance on rain-fed systems makes Namibia vulnerable to climate shocks.

“While access to safe drinking water

improved to 99% in urban and 87% in rural areas during NDP5, much work remains to reach 100% access,” he remarked.

National Planning Commission Director-General Obeth Kandjoze underscored the partnership’s longevity. “Since 2013, our governments have committed over €241 million (approximately N\$4.8 billion) to developmental projects. This year alone, agreements totalling €20 million have been signed,” Kandjoze said.

Kandjoze noted that the agreements for water projects amount to 8% of Namibia’s N\$2.2 billion budget for water infrastructure in FY 2024/25.

He also addressed Namibia’s rapid urbanisation, noting that “urban population growth of 65.5% between 2011 and 2023 has driven informal settlement expansions, requiring urgent intervention in housing and land delivery.”

Ulrike Metzger, Head of Development Cooperation at the German Embassy, expressed confidence in the partnership.

“These projects will help Namibia achieve its goals under NDP5 and the Harambee Prosperity Plan II. More importantly, they will significantly improve living conditions for the people of Namibia,” she said.

These projects include the Ohangwena Aquifer Climate Resilient Water Supply Project, estimated at €25.2 million (N\$483 million), funded by a €10 million (N\$192 million) German Government grant and

an additional loan under the second phase of the Water Sector Support Programme (WSSP 2).

The WSSP 2 will also receive a concessional loan of €75 million (N\$1.4 billion) to finance priority water projects in Northern Namibia, implemented by NamWater.

To ensure effective implementation, NamWater will benefit from a €3 million (N\$57 million) grant for capacity-building measures, including energy-efficient planning, solar PV integration, and staff training.

The initiatives also include the establishment of an Urban Development Fund, focusing on upgrading infrastructure in informal settlements to improve living conditions for low-income groups.

The project, under the guidance of the Ministry of Urban and Rural Development (MURD), will involve community participation to address basic needs and economic development priorities, providing reliable services like water, electricity, and access to commercial centres.

This comes as since 1990, German Development Cooperation has contributed €1.6 billion (N\$32.3 billion) to Namibia. Currently, the KfW portfolio comprises over 40 projects valued at €788.6 million (N\$15.4 billion), with additional projects worth €123 million (N\$2.4 billion) under preparation.



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Request for Bids

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PROJECT NAME: Provision of Insurance Brokers Services
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CLOSING TIME & DATE: Tuesday, 21 January 2025, at 11:00 AM

PAYABLE FEE: N\$ 300.00

TECHNICAL ENQUIRIES: Victoria Hauwanga Email: vhuawanga@agribank.com.na
Tel: +264 61 207 4221

- Interested eligible bidders may inspect the bidding document as per the address given below.
- Qualification requirements can be obtained from the bid document.
- A complete set of Bidding Document in English may be purchased as instructed above and in the bid document.
- Bids must be delivered to Agribank Head Office, Reception, Ground Floor as per the closing date and time specified. Electronic bidding will not be accepted. Late bids will be rejected.
- The address referred to above is: Agricultural Bank of Namibia.

Website: <https://agribank.com.na/page/bidders/>

Administrative Enquiries: Okeri Mbingeneeko,
Tel: +264 61 207 4327, tenders@agribank.com.na



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Windhoek Head Office
(061) 207 4111
info@agribank.com.na

Katima Mulilo
(066) 252 0660
katima@agribank.com.na

Mariental
(053) 242 898
southern@agribank.com.na

Midland (Windhoek)
(065) 207 4202
midland@agribank.com.na

Ojiverongo
(067) 304 596
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Oshanaati
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Rundu
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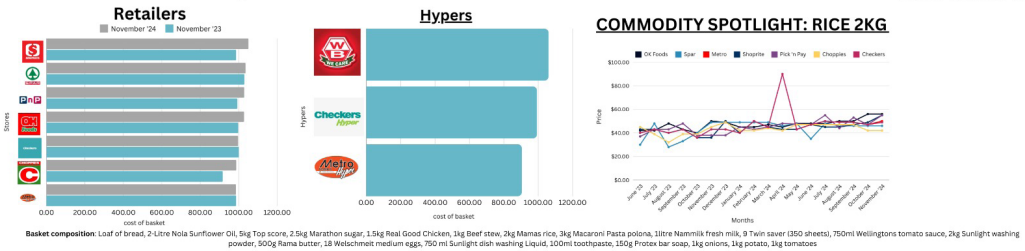
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Grootfontein
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grootfontein@agribank.com.na

Retailer & Hyper Comparison November '24

Groceries basket comparison

 The Brief- November '24



Basket composition: Loaf of bread, 2-Litre Nola Sunflower Oil, 5kg Top score, 2.5kg Marathon sugar, 1.5kg Real Good Chicken, 2kg Beef stew, 2kg Manas rice, 3kg Macaroni Pasta polona, 1litre Nammiik fresh milk, 9 Twin saver (150 sheets), 750ml Wellingtons tomato sauce, 2kg Sunlight washing powder, 500g Rama butter, 18 Welschmit medium eggs, 750 ml Sunlight dish washing Liquid, 100ml toothpaste, 150g Protex bar soap, 1kg onions, 1kg potato, 1kg tomatoes

Metro tops affordability among supermarkets and hypermarkets in Windhoek for November

In a month-on-month comparison of retail shops included in The Brief survey, Metro Supermarket emerged as the most affordable for November, with a basket costing N\$985.80.

Shoprite's basket was the most expensive at N\$1,051.80.

On a year-on-year basis, Checkers recorded the largest decrease in basket cost for November 2024, with a reduction of 0.40%.

Key drivers of this decline included Washing Powder (2kg), which dropped from N\$79.99 in 2023 to N\$69.99 in 2024, Cooking Oil (Nola 2L), which fell from N\$76.99 to N\$69.99, and Butter (Rama 500g), which decreased from N\$42.99 to N\$34.99.

In contrast, Choppies reported a year-on-year basket increase of 7.75%.

Notable price hikes contributing to this

increase included Real Good Chicken (1.5kg), which rose from N\$77.99 in 2023 to N\$89.99 in 2024, Onions (1kg), which increased from N\$9.95 to N\$20.95, and Cooking Oil (Nola 2L), which climbed from N\$69.99 to N\$79.99.

In the hypermarket category, Metro stood out as the cheapest, with a basket costing N\$904.80, followed by Checkers at N\$992.80 and Woermann Brock at N\$1,060.19.

For November 2024, the commodity spotlight focused on Rice (2kg).

Choppies offered the lowest average price at N\$43.16 during the survey period, followed by Spar at N\$43.60, Shoprite at N\$44.43, Pick n' Pay at N\$45.24, Checkers at N\$47.05, and OK Foods at N\$47.32.

These trends reveal that Metro and Checkers were the most competitive in the month-on-month basket comparisons, with



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Metro emerging as the overall cheapest in the hypermarket category. Meanwhile, Choppies maintained its position as a budget-friendly option, particularly with lower prices on key products like rice.

This survey draws data from seven retail stores and three hypermarkets and is conducted monthly by The Brief. It began in June 2023 to evaluate a basket of comparable grocery items that customers are likely to purchase each month.

The survey's primary goal is to help shoppers identify which retailers offer the most affordable basket of goods for a given month. Additionally, it tracks changes in the basket to analyze both overall trends and individual item variations on a month-by-month and year-on-year basis.

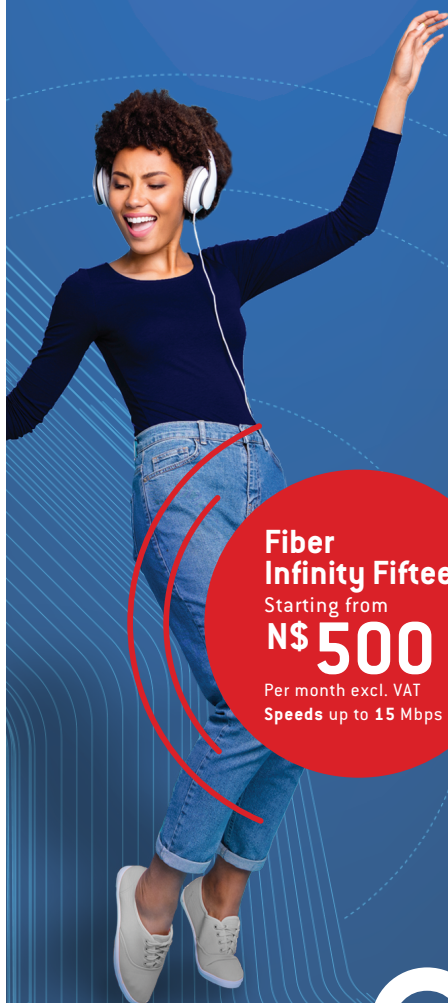
Grocery Basket Items:

- Loaf of bread
- 2-litre Nola Sunflower Oil
- 5kg Top Score Maize Meal
- 2.5kg Marathon White Sugar
- 1.5kg Real Good Chicken
- 1kg Beef Stew
- 2kg Mama Rice
- 3kg Pasta Polana Macaroni
- 1-litre Nammilk Full Cream Milk
- 9 Twinsaver Toilet Paper Rolls (350 sheets)
- 700ml Wellington Tomato Sauce
- 1kg Sunlight Washing Powder
- 750ml Sunlight Dishwashing Liquid
- 500g Rama Butter
- 18 Waldschmidt Medium Eggs
- 150g Protex Bar Soap
- 100ml Colgate Toothpaste
- 1kg Onions
- 1kg Potatoes
- 1kg Tomatoes

Note: Specials or loyalty card discounts are not considered. For example, if a special states, "Get N\$10.00 off when buying 18 (medium) eggs and pay N\$55.00," we log the price as N\$65.00 to exclude the special.

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News Worth Knowing



Gondwana's Reverie Kalahari Pod opens, Ekipa Etosha Pod set for February

Gondwana Collection Namibia has opened the Reverie Kalahari Pod, the newest addition to its exclusive Secret Collection, with the Ekipa Etosha Pod set to open in February 2025.

Nestled amidst the striking red dunes of the Kalahari, the Reverie Kalahari Pod is located 30 kilometers northeast of Mariental.

This luxury accommodation, offering an all-inclusive experience, is priced at N\$27,500 per night for two guests.

The rate covers meals, drinks, and a range of activities designed to provide a seamless and indulgent stay.

The upcoming Ekipa Etosha Pod, located just 10 kilometers from Etosha National Park's Andersson Gate, draws its name from the Ekipa, a handcrafted jewelry button worn by Aawambo women to symbolize wealth and tradition.

Set to open next year, the pod promises an exclusive blend of African cultural immersion and wildlife encounters, offering guests a serene retreat in harmony with nature.

"Our vision for the Secret Collection is to

create a circuit that showcases Namibia's most iconic destinations. The opening of Reverie marks a significant milestone in this journey, with February's launch of the Ekipa Etosha Pod bringing us closer to achieving this goal," said Gys Joubert, Managing Director of Gondwana Collection Namibia.

Gondwana Collection Namibia is a renowned hospitality group operating properties in community areas and conservancies.



The economic impact of the Nedbank Desert Dash on Namibia's sports tourism landscape

By Martha Murorua

As Namibia establishes itself in the global sports tourism arena, few events shine as brightly as the Nedbank Desert Dash.

This extraordinary race, the longest single-stage mountain bike event in the world, captures the thrill of the Dakar Rally—but on two wheels.

Participants embark on an exhilarating 401-kilometre journey through the breathtaking landscapes of the Khomas Hochland and the Namib Desert, all within a demanding 24-hour timeframe.

Red Bull aptly describes the Nedbank Desert Dash as a 'race of extremes,' where participants experience both the majestic dunes of the Namib Desert and the crashing waves of the Atlantic Ocean.

What began two decades ago as a modest event with just 44 participants has evolved into a global spectacle. This year's event is set to attract over 900 cyclists from around the world.

In recent years, the event has drawn international cyclists from a diverse range of countries, including the Netherlands, South Africa, Spain, the United States, Germany, Canada, Zimbabwe, the United Kingdom, Australia, Italy, Switzerland, and Austria.

Martha Murorua, Managing Director of Nedbank Namibia, emphasises that 'The Nedbank Desert Dash symbolises something far greater than just a race - it's an opportunity to harness the



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Red Bull aptly describes the Nedbank Desert Dash as a 'race of extremes,'

where participants experience both the majestic dunes of the Namib Desert and the crashing waves of the Atlantic Ocean.

economic potential of sports tourism in our country.'

According to the World Tourism Organisation, sports tourism is one of the fastest-growing sectors globally, thriving on the rising interest in sports activities while offering authentic local experiences. Currently, sports tourism accounts for around 10% of global tourism expenditure and is projected to grow at an impressive rate of 17.5% between 2023 and 2030.

These global trends align with the upward trajectory of Namibia's local tourism industry, says Murorua. At present, tourism is the fastest-growing economic sector in Namibia, employing over 100,000 individuals, particularly in rural areas.

'This sector plays a vital role in alleviating rural poverty and considering

the overall growth of our nation’s tourism landscape, the potential for expansion in sports tourism specifically is immense,’ she adds.

‘We’ve observed the tremendous success of our regional neighbour, South Africa, in growing its sports tourism industry. In 2022, their sports tourism accounted for between 2% and 5% of the global market, attracting over 50,000 visitors each year and injecting approximately \$3.6 billion into the local economy.’

For example, the Comrades Marathon, one of the world’s premier ultra-marathon events, contributed around N\$600 million to the economy in Kwa-Zulu Natal, while Cape Town’s Two Oceans Marathon provided an estimated N\$627 million boost to the region’s tourism and hospitality sectors.

‘Additionally, remarkable examples of this phenomenon have been witnessed further afield,’ Murorua adds.

The US city of Boston, for example, experienced a \$200 million economic boost when 30,000 runners and countless spectators from 130 countries gathered for the 128th Boston Marathon in April.

‘These sporting events have transformed their host cities into global tourist destinations, leading to increased international

participation and significant investments in local economies. Namibia stands poised to experience similar growth, leveraging events like the Nedbank Desert Dash to become a vibrant hub for sports tourism,’ Murorua says.

Beyond enhancing Namibia's reputation as a premier sports tourism destination, the Nedbank Desert Dash also provides a substantial boost to small and medium enterprises (SMEs), injecting an estimated N\$25 million into local businesses.

‘The impact of the influx of race



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participants, spectators, and support staff on small businesses is remarkable,' says Murorua. 'The Nedbank Desert Dash has become a vital economic driver for Namibia, particularly in Windhoek and Swakopmund. Demand for accommodation, dining, and other services surges, providing a much-needed lift to local enterprises. Hotels, guesthouses, and lodges often reach full occupancy, frequently booked months in advance.'

Such events not only stimulate the economy at both micro and macro levels but also encourage infrastructure

investment from both the private and public sectors, she adds.

'With a renewed emphasis on investment, led by the Namibia Investment Promotion and Development Board (NIPDB) and the Ministry of Trade and Industrialisation, the Nedbank Desert Dash stands out as a beacon for potential investors. These organisations are dedicated to enhancing Namibia's global standing, and events like these are vital to achieving that vision,' says Murorua.

Demonstrating his dedication to the initiatives of the NIPDB and the Ministry,

our president, H.E. Dr. Nangolo Mbumba, recently co-chaired the Pivotal Summit of the Future during the 79th High-Level Session of the United Nations General Assembly in New York. During this visit, he oversaw the adoption of the Pact of the Future, which calls on world leaders to address pressing global challenges such as climate change, development financing, rising inequality, conflict, and food security.

'While promoting our nation on the world stage, His Excellency's efforts align seamlessly with Namibia's commitment to prioritising climate action and sustainability,'



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Murorua says.

'The Nedbank Desert Dash takes place in an ecologically sensitive area, underscoring the importance of environmental sustainability. The event not only raises awareness about environmental issues but also promotes conservation initiatives, with participants and organisers actively advocating for the preservation of the Namib's pristine beauty while minimising the ecological footprint of the race.'

In addition to fostering environmental stewardship, the Nedbank Desert Dash serves as a powerful platform for social good.

‘Many riders dedicate their efforts to raising awareness and funds for critical causes. We’ve seen participants push their limits to highlight urgent issues such as wildlife conservation, educational initiatives in underprivileged communities, and healthcare projects that deliver essential medical services to remote areas.’

Nedbank's long-standing commitment to the Nedbank Desert Dash embodies the green bank's ethos of being 'money experts who do good'.

This dedication is reflected in Nedbank Namibia's active involvement with the race, which yields

numerous positive outcomes for the nation—from supporting small businesses in coastal towns to creating investment opportunities and promoting the conservation of our fragile ecosystems.

‘With the support of both public and private sectors, we aim to significantly accelerate this growth,’ Murorua says. ‘In turn, positioning Namibia as a premier destination in the sports tourism arena.’

*** Martha Murorua is Nedbank Namibia Managing Director.**

www.debmarnamibia.com

EXPRESSION OF INTEREST

First date of publication: 15 November 2024

DBMNE0518 - CONCEPT DESIGN AND DEVELOPMENT OF A TECHNICAL ASSESSMENT AND STORAGE FACILITY

SCOPE OF WORK:

Debmarnie Namibia is expanding its in-country capability to coordinate the repair and refurbishment of its equipment. This expansion will involve a comprehensive review of current practices, procedures, support services (engineering and logistics), physical infrastructure and equipment.

To this end, EPCM contractors with the necessary capabilities and capacity are invited to respond to this expression of interest. The general scope, as refined in collaboration with the appointed EPCM contractor, includes a study and assessment of organisational needs and capacity development to achieve the desired future state.

EPCM contractors wishing to respond to this expression of interest should have a proven track record of completing projects on time and within budget. The scope of capability should include the review and development of physical infrastructure, process design and adequacy, skills deployment, and operational readiness/implementation of solutions.

EPCM contractors interested in responding to this request are required to provide a comprehensive set of documents demonstrating their qualifications, experience, capabilities and approach to achieving the project's objectives.

DOCUMENTS TO BE SUBMITTED:

1. Company Profile and Overview
2. Relevant Project Experience
3. Technical Proposal
4. Capabilities and Capacity
5. Indicative Rates and Personnel Deployment Plan

CLOSING DATE: Registered businesses interested in providing these services are requested to submit their interest by sending the documentation reference number DBMNE0518 by 20 December 2024 at 12:00.

ENQUIRIES:

The Commercial Officer

Tel: +264 61 297 8450

Asite Marketplace: <https://za.marketplace.asite.com/>

Subject line: DBMNE0518 - CONCEPT DESIGN AND DEVELOPMENT OF A TECHNICAL ASSESSMENT AND STORAGE FACILITY.

Bidders must register on our electronic platform to participate in this EOI.

DISCLAIMER:

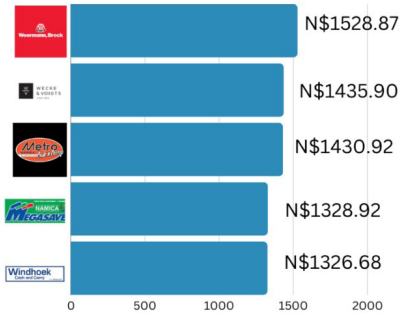
Debmarnie Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this Expression of Interest and furthermore reserves the right not to extend this Expression of Interest into any future tenders, negotiations and/or engagements. Debmarnie Namibia will not accept submissions rendered after the closing date and time.

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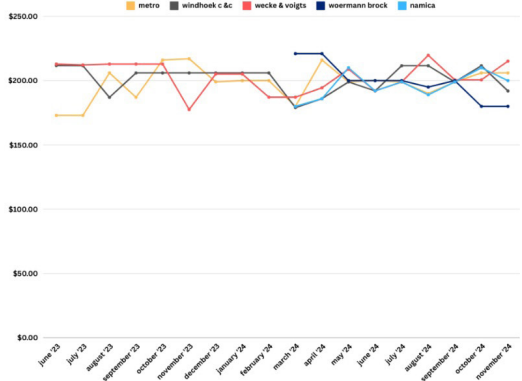
WHOLESALE'S COMPARISON NOVEMBER '24



MONTH-ON-MONTH COMPARISON



COMMODITY SPOTLIGHT: 2KG RICE



BASKET COMPOSITION: Cooking oil (5l), Top score (10kg), Marathon sugar (10kg), Real Good Chicken(4kg), Rice(10kg), Macaroni Pasta Polona(5kg), 1-Litres 6's Nammilk, 10kg Baking flour

Windhoek Cash & Carry, November's cheapest wholesaler in Windhoek

In November 2024, Windhoek Cash and Carry emerged as the most affordable wholesaler among the five in Windhoek, showcasing a 2.59% month-on-month decrease in its basket price and

a notable 10.55% increase year-on-year.

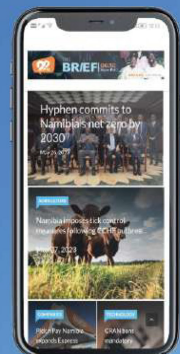
Key items contributing to the month-on-month decrease include Real Good Chicken, which dropped from N\$211.60 to N\$191.95, Macaroni Pasta Polana,

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which fell from N\$133.96 to N\$124.95, and Flour Bokomo, reducing from N\$154.90 to N\$149.95.

Namica ranked second in affordability with a 2.42% month-on-month decrease in its basket price for November 2024.

The most significant price change was Cooking Oil (Nola), which dropped from N\$189.99 to N\$156.99. Other contributing factors were Real Good Chicken, which went from N\$209.99 to N\$199.99, and Marathon Sugar, which decreased from N\$209.99 to N\$204.99.

Metro came in third, with a 9.4% month-on-month increase in its basket price, coupled with a 3.55% year-on-year increase.

Notable contributors to this increase include Cooking Oil (Nola), which rose from N\$158.99 to N\$217.99, Fresh Milk, which increased from N\$125.99 to N\$154.99, and Marathon Sugar, which went up from N\$189.99 to N\$203.99.

Wecke and Voigts ranked fourth, with a 4.19% month-on-month increase and a 12.42% year-on-year increase. Key items pushing the prices up include Marathon Sugar, which rose from N\$199.40 to N\$245.70, Real Good Chicken, increasing from N\$200.60 to N\$215.10, and Flour Bokomo Bread Wheat White, which went from N\$165.20 to N\$169.50.

Woermann Brock was the most expensive wholesaler, showing a significant 9.06% month-on-month increase in its basket price. The major price hikes included Cooking Oil (Nola), which increased from N\$231.99 to N\$347.99, and Fresh Milk Full Cream Namilk, which rose from N\$131.99 to N\$173.94.

This analysis highlights Windhoek Cash and Carry as the most budget-friendly option, while Woermann Brock emerged as the most expensive wholesaler, particularly due to the sharp increases in key items like cooking oil and milk.

November '24 alternatives

Wecke and Voigts- Bakpro flour white wheat (10kg)

NAMICA- Vitasun cooking oil (5l)

Metro- Nice Rice (10kg)

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Teaching parents the ABCs of cybersecurity

By Leake Ileka

Did you know that individuals aged 50 and older are more likely to fall victim to online scams than any other age group?

As technology evolves, so do the tactics used by criminals, who now employ artificial intelligence to create sophisticated scams that can deceive even the most vigilant among us. CNBC Africa reports that the African continent risks losing about U\$10 trillion in financial crimes linked to cyber-attacks if the continent does not step up its preparedness.

In July 2024, the Namibian government reported a staggering 2.7 million cyberattacks recorded in 2022, averaging around 7,000 attacks per day. During the same month, INTERPOL announced the dismantling of a complex international cybercrime network operating from Namibia's capital, Windhoek. This network had been involved in various schemes, including phishing, investment scams, fraudulent online shops, romance scams, and impersonation fraud targeting victims worldwide. These alarming developments underscore the critical need for tech-savvy Namibians to guide our parents, uncles, aunts, and other elders in understanding and countering these digital threats, which



“

As technology evolves, so do the tactics used by criminals, who now employ artificial intelligence to create sophisticated scams that can deceive even the most vigilant among us.

pose significant risks to both their finances and mental wellbeing.

Why Are Our Elders Vulnerable?

In the African and Namibian context, the age group 50-80 years old are a pivotal generation in our history. They represent a period of immense global transition, with most of them growing up in a pre-digital world and experienced major historical shifts like liberation struggles, independence and societal restructuring.

You may call this age group the Traditional Parents, based on how they connect the past and the present. This term highlights their role in carrying



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MOOKS & ADORA In the Morning

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traditions while navigating modernity. Alternatively, you could refer to them as the Independence Era Parents in Namibia, focusing on their lived experiences during the nation's transformative years. For the sake of brevity, let's call them elder parents.

Elder parents often find themselves at a disadvantage in the digital world for several reasons. Many may not be as familiar with technology as younger generations, making them more susceptible to fraudulent attempts to obtain sensitive information by masquerading as trustworthy entities. These scams can take various forms, from deceptive emails to fake websites designed to look legitimate. Online dating apps also pose a significant threat to everyone across all age groups. With the rise of AI, cybercriminals can digitally clone someone's image or voice, creating highly convincing fake profiles or deepfake content, which eliminates the need for any real human interaction during the scam. This automation makes these schemes even more threatening than traditional scams. Additionally, social engineering

tactics used by cybercriminals exploit emotional triggers, such as fear or urgency, to manipulate individuals into divulging personal information.

It is crucial for everyone to recognize these cybersecurity vulnerabilities and take action. As the digital tech-curious generation, it is our responsibility to educate our elders about basic yet critical cybersecurity skills. By sharing our knowledge and resources, we can help them protect themselves from potential cyber threats. The following rules are a must to teach our parents in 2025:

The ABCs of Cybersecurity:

A: Always Log Out

Encourage the elders to always log out of devices and accounts after use, especially on shared computers or when connected to public Wi-Fi networks. Public Wi-Fi is particularly risky as it often lacks proper security measures, making it easier for cybercriminals to intercept sensitive information, such as login credentials or banking details. Staying logged in can

expose personal data and increase the risk of unauthorised access. Additionally, remind them that phone apps often run in the background even when closed. Logging out of bank apps and other sensitive platforms immediately after use is essential. Regularly updating passwords is also crucial, as online data breaches and leaks are increasingly common.

B: Be Suspicious

Encourage elders to approach unexpected emails, messages, or calls with caution. Red flags include poor grammar, unsolicited requests for personal information, or messages designed to create a false sense of urgency. Remind them that questioning the legitimacy of such communication is not only acceptable but necessary. Forwarding suspicious messages to tech-savvy family members or friends for verification can also be helpful. With deepfakes becoming increasingly realistic, having a second opinion acts as an additional layer of security. Most importantly, they should never respond to suspicious emails or messages, as doing so can confirm their contact details to scammers, potentially opening the door to more targeted attacks. Instead, they should delete such messages or report them if the platform allows.

C: Contact Your Bank

Highlight the importance of contacting the bank immediately when fraud or notice unusual transactions on accounts.

Quick action can significantly reduce potential financial damage and prevent further unauthorised activity. Most banks have dedicated fraud departments and 24/7 helplines to assist customers in addressing such issues quickly. They can freeze accounts, reverse unauthorised transactions, or guide on additional security measures like activating transaction alerts or using secure banking apps. Encourage the elders to remain vigilant and report concerns without delay.

By mastering these ABCs of cybersecurity, we lay a solid foundation for protecting our elder parents from online threats. However, true security demands continuous education, and open communication within our communities.

As cybercrime escalates, it is crucial that Namibian families equip elder parents with the skills to navigate digital threats. By teaching them essential cybersecurity practices and fostering open discussions about online safety, we not only protect their finances and wellbeing but also build a culture of vigilance. Let's prepare our elders for tomorrow's challenges, creating a safer digital future for Namibians across all generations.

****Leake Iлека is a Chevening Alumnus and 2024 graduate of Bournemouth University, England, where he completed his Master's in Intellectual Property Law. For more details, visit his LinkedIn profile.***

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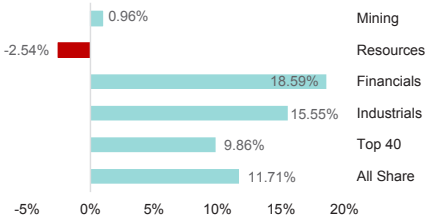
Commodities

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Platinum	944.09
Palladium	985.59
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Iron Ore	95.96
Copper	8915.53
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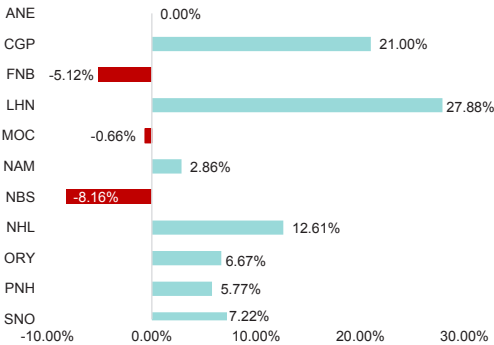
Currencies

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GBP/ZAR	23.0426
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Repo Rate	7.25%
Prime Rate	11.00%

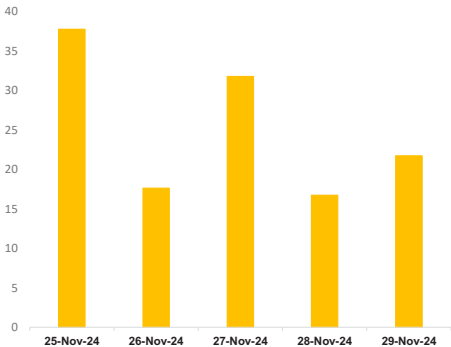
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