

POLICY

Policy and infrastructure gaps
found in Namibia's
AI readiness
p. 05



NAMIBIANS

Taamba Maris to help
Namibians avoid loan sharks
and reduce indebtedness
p. 14



INVESTMENT

The unsung
architects of
investment
p. 18



THE

BR/EF

News Worth Knowing



DBN eases youth funding rules in new loan facility

MONDAY 11 AUGUST 2025

MAIN STORY

DBN eases youth funding rules in new loan facility

The Development Bank of Namibia (DBN) will launch a youth-focused loan facility in mid-August, easing collateral requirements and widening the range of eligible sectors under the recently introduced National Youth Fund.

Interim CEO John Mbango said the new guidelines aim to address low uptake of loans by youth-owned businesses, which he attributed to strict conditions attached to earlier financing schemes.

“Previously, the main barrier has been the collateral requirements and other conditions. With the new National Youth Fund, we have developed guidelines that will make it much easier for youth to access funding. Even the pricing has been adjusted to be more favourable,” Mbango said.

Under the revised terms, conventional collateral will no longer be required, with financed assets serving as security instead. Mbango described this as a “key or game changer” compared to previous loan products.

“The guidelines specify who should participate and which industries are included. There is also an exclusion list. Collateral won’t necessarily be required, but the assets we finance will be part of the collateral,” he explained.

The facility will target sectors such as



Crucial Dates

- **Bank of Namibia Monetary Policy announcement date:**
 - * 13 August 2025
 - * 15 October 2025
 - * 3 December 2025

The N\$257 million National Youth Fund was approved by Cabinet to support start-ups and growing youth-led businesses.

agro-processing, hospitality, tourism, ICT, creative industries, and professional services provided by specialists and vocational trainees. AgriBank will collaborate on farming-related ventures.

“The facility will be effective from mid-August. It will assist specialists like doctors and graduates from Vocational Training Centres. The main focus sectors are

hospitality, tourism, agriculture, especially agro-processing, and AgriBank will support farming businesses,” Mbango said.

The N\$257 million National Youth Fund was approved by Cabinet to support start-ups and growing youth-led businesses, in line with efforts to tackle Namibia’s youth unemployment rate, currently estimated at 44.5%.



- Corporate Lounge Shirts
- Branded Golf Shirts
- Formal & Casual Trousers
- Workwear & Overalls
- Corporate Dresses & Skirts
- Branded Winter Jackets
- Body Warmers & Fleeces
- Safety Boots & PPE Wear
- Caps, Beanies & Accessories
- Custom Embroidery & Branding

**CONTACT US TODAY
TO PLACE YOUR ORDER**



orbitalmedianam@gmail.com



+264 81 434 3154



DRIVING SOCIAL PROGRESSION AND EMPLOYMENT CREATION THROUGH FISH DISTRIBUTION

WALVIS BAY - Since its establishment in 2001, the Namibia Fish Consumption Promotion Trust (NFCPT) has played a crucial role in enhancing the health and livelihoods of Namibians by promoting fish consumption, making fish accessible and keeping it in affordable across the country. More than just a distributor of fish, the Trust has evolved into a key player in national development, contributing significantly to social progression, nutrition education, and job creation in line with Namibia's national development goals.

The mandate of the Trust is to promote fish consumption within Namibia's borders, with an aim to increase the country's per capita fish consumption rate. This objective is rooted in the recognition of fish as a nutritious, affordable, and sustainable protein source. To fulfill this mandate, the Trust operates 18 strategically located fish shops across all 14 regions of Namibia, one per region with Erongo, Khomas, Oshana and //Karas each having two shops due to the geographical features and population density, ensuring consistent access to fish products even in inland and historically underserved areas.

Accessibility is not limited to permanent shops alone, the Trust supplements its footprint through monthly outreach programs, bringing fish to remote and rural communities where no permanent shops exist. This inclusive approach ensures that every Namibian, regardless of geographical location, benefits from the health and economic value of fish by bringing it closer to the people. Recognizing that not everyone has the skills or time to prepare fish, the Trust also operates two fish takeaways in Swakopmund and Ongwediva. These outlets serve those with limited cooking knowledge or busy schedules, further breaking down barriers to fish consumption and strengthening public health initiatives.

Between 2001 and 2017, NFCPT's vision was anchored in becoming the most preferred fish distributor in Namibia. This goal was successfully achieved, so much so that an unintended consequence emerged. In towns and regions where the Trust established its presence, small and independent fish retailers struggled to compete with



NFCPT's pricing and distribution power. Many were forced to close shop or scale back their operations significantly. Realizing the long-term implications of this, the Trust undertook a bold and reflective strategic shift in 2017. A new mission was adopted, one that realigned the Trust's values from competition to collaboration. This redefined mission underscored a deeper commitment to nation-building, public health, and economic empowerment. It transformed the Trust from a direct competitor to a facilitator and enabler, aiming to create an ecosystem where multiple actors could thrive together.

One of the most transformative outcomes of the 2017 strategic shift has been the Agency Distribution Project, an initiative that directly supports small and medium-sized enterprises (SMEs) in the fish distribution industry. This project reimagines the Trust's role from being the sole retailer to a wholesale supplier that partners with emerging entrepreneurs.

Through this project, local SMEs are empowered to operate as retail agents under the NFCPT umbrella, purchasing fish products in bulk and reselling them within

their communities. This model not only decentralizes fish access, but also creates a new wave of employment and income generation opportunities, particularly for youth and women. In essence, the Trust is leveraging its logistical strength and purchasing power to lift others, creating shared value and a ripple effect of economic participation.

The NFCPT's work closely aligns with key pillars of Namibia's national development agenda, including Vision 2030, the Harambee Prosperity Plan, and the 5th National Development Plan (NDP5). These frameworks emphasize poverty eradication, social equity, youth employment, and sustainable economic development.

The Agency Distribution Project also aligns with the government's call to stimulate entrepreneurship and build resilient small businesses that contribute to the GDP. The Namibia Fish Consumption Promotion Trust stands today as a model for how public entities can evolve beyond service delivery to become platforms for empowerment and development. Its deliberate transition from market domination to inclusive growth demonstrates both foresight and social responsibility.

As the Trust continues to scale its outreach, deepen its partnerships, and expand its empowerment programs, it is clear that NFCPT is not just feeding a nation, it is nurturing its future.

Policy and infrastructure gaps found in Namibia's AI readiness

Namibia must urgently address policy and infrastructure shortfalls if it is to fully harness artificial intelligence (AI) for inclusive economic growth, according to the Namibian Artificial Intelligence Readiness Assessment Report launched in Windhoek.

Deputy Minister of Education, Innovation, Youth, Sports, Arts and Culture, Dino Ballotti, said the report underscored the need for a coordinated strategy to guide AI development in line with human rights, transparency and accountability principles.

"We take a bold and necessary step in positioning Namibia on the global map of ethical, inclusive and forward-thinking artificial intelligence development," he said.

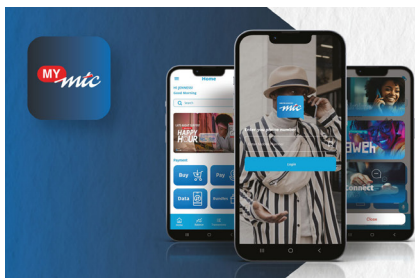
The report notes that Namibia has made progress through investments in digital infrastructure, STEM education, and legislation such as the Access to Information Act of 2022 and the draft Data Protection Bill. However, Ballotti acknowledged that the absence of a dedicated AI strategy and regulatory framework poses risks.

"Namibia currently has no dedicated national AI strategy or policy, which limits our ability to coordinate and govern AI development in a holistic and forward-



looking manner," he said.



The report highlights persistent digital divides along gender, income, geography and disability lines, with broadband access, digital literacy and device availability still limited in




MyMTC App: Upgraded and improved for you.

Manage your minutes, data, SMSes, and social media bundles intuitively with the redesigned MyMTC App user interface.

Try it now
Download or update the **MyMTC App** today.



rural and low-income areas. Ballotti warned that low levels of public awareness and limited capacity within the media and civil society to engage with AI issues undermine inclusive policy dialogue and democratic oversight.

“Public awareness of AI is low and media and civil society capacity to critically engage with AI issues is limited. This undermines

inclusive policy dialogue and democratic oversight,” he said.

Recommendations in the report include formulating a national AI strategy, establishing a multi-stakeholder advisory council, strengthening data governance, investing in infrastructure, fostering public-private partnerships, and embedding ethics into education.

“Formulating a national AI strategy, strengthening data governance, supporting innovation, promoting digital literacy, and embedding AI into national development planning are all essential actions that must be pursued together,” Ballotti said.

The government has committed to a rights-based approach and plans to collaborate with public, private, academic and civil society partners to ensure equitable and sustainable AI adoption. Namibia will also participate in a UNESCO-led Regional Forum on AI Ethics to bolster continental cooperation.

“This launch is not an end. It is a beginning. A national conversation has started, and it is now our shared responsibility to ensure that artificial intelligence works for the many, not the few,” Ballotti said.

Welcome ON BOARD

INTRODUCING OUR NEW BOARD MEMBER



Trustee: Ms. Tuliemeke Maria Wayera Munyika
Appointment Date: 20 July 2025

We are delighted to welcome Ms. Munyika to our Board. With nearly two decades of dedicated public service, she is a seasoned legal professional currently serving as Deputy Executive Director for Immigration Control and Citizenship and recently appointed as Chief of Immigration at the Ministry of Home Affairs, Immigration, Safety and Security.

Ms. Munyika commands significant board experience, having served as the former Chairperson of the MTC Board and as a Director on the NSFAF Board. Tuliemeke holds the following qualifications, an LL.M, LL.B, and B.Juris, and is an admitted legal practitioner of the High Court of Namibia.

We look forward to her insights as we continue to safeguard and grow the Fund for the benefit of our members.



Thank You & Farewell



Trustee: Ms. Roswitha Gomachas
Exit Date: 18 July 2025

We extend our sincere gratitude to Ms. Roswitha Gomachas for her dedicated service, integrity and impactful leadership. Her guidance has helped shape our direction and strengthen our mission.

As she moves on to new opportunities, we thank her for the legacy she leaves behind and wish her continued success.





Govt plans 140-hectare irrigation project in Ekoka

The Ministry of Agriculture, Fisheries, Water and Land Reform (MAFWLR) is advancing plans for a major irrigation project on a 140-hectare

brownfield site in Ekoka, east of Okongo Town.

During a visit to the farm, the Ministry’s Executive Director, Ndiyakupi



Our Currency, Our Heritage, Our Pride

Meet the Next Generation of the Namibia Dollar

23 JULY 2025







Nghituwamata, said comprehensive water surveys are underway to establish boreholes needed for irrigation, with the aim of transforming the site into productive farmland.

“I have here two fields totalling approximately 140 hectares. This land and its soil hold significant potential to boost our agricultural sector. Ultimately, our goal is to transform this brownfield into a productive green field. As highlighted in Her Excellency the President’s 100-day plan, we are committed to bringing this Ekoka brownfield into active cultivation to help meet the Ministry’s target for expanding land under production,” she said.

Nghituwamata noted that a specialised team from the Directorate of Agricultural Production, Extension and Engineering Services is conducting soil sampling and

technical assessments to guide the project’s implementation.

She said the initiative is expected not only to increase food production but also to create jobs and provide the local community with access to fresh produce.

“If the data analysis yields positive results, as we are hopeful it will, this project could be one of the first of its kind in the Ohangwena region. Should it succeed here in Ekoka, Ohangwena East, it could pave the way for similar initiatives in Ohangwena West, located at the heart of the Ohangwena 2 aquifer, ultimately expanding irrigated land and strengthening our national food self-reliance,” she said.

The project forms part of the Ministry’s broader plan to launch agricultural projects in all 14 regions to promote nutritious food production, job creation, and community resilience.



VACANCY

Agribank specializes in financing the entire value chain from land acquisition, production inputs, harvesting, transporting, processing, and marketing of the products at competitive interest rates.

Interested candidates with relevant qualifications and experience are hereby invited to apply for the following position:

Position:	Chief Executive Officer
Department:	CEO's Office
Duty Station:	Head Office
Contract:	Five (5) year Fixed-Term Contract

Purpose of the Position

The CEO is accountable to the Board of Directors, responsible for setting the business and corporate agenda and steering the overall strategic direction of Agribank in line with the Agribank Act. Leads effort to forge new partnerships, drive growth and implement developmental mandate and business strategies while ensuring that the bank’s performance and sustainability is progressive.

Key Performance Areas

- Lead Strategy Development and Execution
- Oversee Governance, Policy Oversight, and Compliance
- Provide Leadership and Organizational Culture
- Financial Sustainability and Prudence
- Develop & Maintain Stakeholder Relations and Partnerships
- Optimize Organizational Systems Effectiveness and Efficiencies
- Drive Corporate/ Special Projects
- Strengthen Relationship Effectiveness and Brand Management

Minimum Educational Qualification and Experience Requirements

- Master’s degree in commerce, Finance, Agricultural Economics or any other relevant equivalent qualification.
- Minimum of 12 years’ experience in development finance/financial services environment of which at least 8 years were at executive management level.
- Proven track record of delivering results at senior management level and transformational leadership skills.
- Financial Business Acumen, Agricultural and Development Financing will be an added advantage.

CLOSING DATE: 15 AUGUST 2025

Only shortlisted candidates will be contacted

To Apply

Please visit <https://eliteemployment.com.na> and upload your CV for consideration.

 Antoinette Druker

 antoinette@eliteemployment.com.na

 083 723 4152

Note: Agribank is an Equal Opportunity Employer and operates in line with affirmative action guidelines.

Kindly take note: Any applications sent to Agribank directly, will NOT be considered.

This recruitment is managed by Elite Employment Consultancy



Values

- Customer Service
 - Accountability
 - Professionalism
- Fairness
 - Integrity
 - Transparency

Mission

To promote socio-economic development through affordable and innovative agricultural financing solutions.

Vision

To be the catalyst in transforming the agricultural sector where every Namibian enjoys a quality life.

Choppies Slips as Model Takes the Lead in Affordability – July 2025 Grocery Survey

Namibian consumers continue to navigate fluctuating grocery prices, and the July survey reveals a new frontrunner in affordability. Model (formerly Pick n Pay) offered the cheapest grocery basket at N\$1,031.78, narrowly edging out Metro by just N\$1.00.

The monthly survey tracks the cost of everyday essentials like maize meal, cooking oil, chicken, and cleaning supplies, and it highlights how wide the price gap can get. In June, the difference between the cheapest and most expensive retailers was N\$93.01. By July, that gap had surged to N\$294.18, between Model (N\$1,031.78) and Spar (N\$1,325.96). That's over 20% more than the lowest-cost option, a significant difference for households keeping a close eye on spending.

For this basket of goods, a shopper's choice of store made a much bigger financial difference in July than it did in June.

After leading in June, Choppies dropped

items.

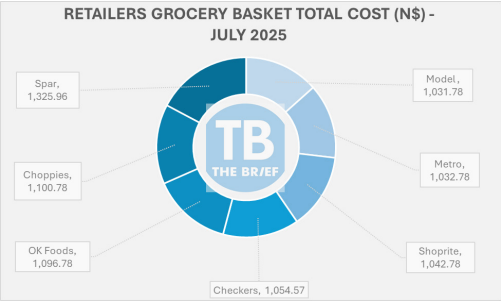
The Winners: Slashing Prices to Stay Ahead

- Model (formerly Pick n Pay): Cut prices by N\$68.00 and jumped from 3rd to 1st place, the cheapest option.
- Checkers: Made the biggest cut (N\$93.22), an 8.1% drop, moving from 5th to 4th.
- Metro and OK Foods: Both lowered prices and moved up in the rankings. Metro climbed from 4th to 2nd.

Retailers with Price Increases

- Choppies: Increased prices by N\$37.00, causing a big fall from 1st to 6th.
- Spar: Their prices shot up by N\$169.17 (14.6%), making them the most expensive in July.

Key Price Highlights – Where the Savings Are



to sixth place in July, with its basket rising to N\$1,100.78, 3.5% increase from the previous month. The decline was mainly due to price hikes on key staples such as cooking oil, full cream milk, chicken, tomatoes, and rice. In contrast, Model's rise to the top appears to be driven by lower prices on select high-value

Retailer	June Total (N\$)	July Total (N\$)	Change (N\$)	Movement
Model (PnP)	1,099.78	1,031.78	↓ 68.00	▲ From 3rd to 1st
Metro	1,109.06	1,032.78	↓ 76.82	▲ From 4th to 2nd
Shoprite	1,082.28	1,042.78	↓ 39.50	▼ From 2nd to 3rd
Checkers	1,147.79	1,054.57	↓ 93.22	▲ From 5th to 4th
OK Foods	1,147.79	1,096.78	↓ 51.01	▲ From 7th to 5th
Choppies	1,063.78	1,100.78	↑ 37.00	▼ From 1st to 6th
Spar	1,156.79	1,325.96	↑ 169.17	▼ From 6th to 7th

A closer look at individual items reveals meaningful differences that can significantly affect monthly grocery bills, particularly in protein and staple categories:

- Mince (1kg): Model and OK Foods priced it N\$42 cheaper than Metro.
- Chicken Portions (1.5kg): Shoprite offered the best deal at N\$74.99, followed by Model and Choppies.
- Cooking Oil (2L): OK Foods had the lowest price at N\$66.99, while Checkers and Choppies listed it at N\$76.99.

- White Sugar (2.5kg): Spar's store brand was the cheapest at N\$39.99; OK Foods was the most expensive at N\$59.99 for Best Choice.

- Full Cream Milk (1L): Model, Metro and Shoprite maintained pricing at N\$19.99.

While Model had the lowest overall basket price, it didn't lead across all product categories. Metro, for instance, offered the best deals on items like Top Score (5kg), Tastic rice, Rama butter, and Aquafresh toothpaste. This shows that consumers shopping for specific items or those who "cherry-pick" across stores could still find better value elsewhere.

The grocery survey shows just how important it is to compare prices. Depending on where you shop, you could save almost N\$300, clearly showing that your choice of store can make a real difference to your budget. With prices changing from month to month, staying flexible and keeping an eye on costs is key to smart shopping.

Some market dynamics to consider


- Brand Variability - The analysis reflects the lowest available prices per product category, regardless of brand. This means some of the cheaper prices may come from store brands or alternative labels.

- Impact of Specials - It's important to note that some of the observed price fluctuations were influenced by temporary in-store promotions. Prices on several items had either dropped due to specials or returned to regular levels after being discounted the previous month. As these offers change, so too will the rankings.

- Price Stability - Some staple items, such as maize meal, rice, and pasta, remained relatively stable compared to June, although slight variations were recorded between retailers.

- Brand Loyalty Could Be Costly - For example a shopper who was loyal to Choppies for its low prices in June would have paid significantly more in July.


The Brief's monthly grocery price survey helps you shop smart and save more. Stay tuned for next month's update.




2025/26 NAMIBIA HOUSEHOLD INCOME AND EXPENDITURE SURVEY (NHIES)

28 April 2025 - 22 April 2026

The NHIES will provide data on income and expenditure patterns, and insights into poverty and inequality levels in Namibia.



Your Data on Income
and Expenditure
Matters!

Namibia Statistics Agency
P.O. Box 2133,
FGI House, Post Street Mall,
Windhoek, Namibia

Tel: +264 61 431 3200
Fax: +264 61 431 3253
Email: info@nsa.org.na

THE NAMIBIA

Mining & Energy

HANDBOOK



 Click here to
DOWNLOAD 



Namibia
M&E
MINING & ENERGY

In partnership with

THE
BR/EF
News Worth Knowing

Scrapping debt collection tool without an alternative



A recent government directive on local authorities' debt collection mechanisms has decided that broke councils should become even broker.

The ban on renewing or signing new contracts with RedForce Debt Collectors is sold as protection for citizens. What it really does is strip away one of the few tools left that keeps many towns from financial collapse.

The Ministry says RedForce has created "economic and political challenges."

RedForce is not gentle, but it gets results. It recovers millions in unpaid rates and utility bills every year. That is money that pays for water purification in Keetmanshoop, rubbish collection in Okahandja, and streetlight repairs in Otjiwarongo.

Remove that revenue and these towns will be left with nothing but bigger arrears and longer queues of angry residents demanding services councils cannot afford to provide.

The reality is most municipal and village councils are already on the edge. Tsumeb had to delay road maintenance this year because it ran out of funds. Mariental has been carrying unpaid water accounts for years. Some rural village councils can barely make payroll. In this environment, the arrears RedForce recovers are not just an accounting line. They are the difference between a working borehole and a week without water.

Take away this collection channel and three outcomes are likely:

1. Government bailouts — unlikely given the Treasury's fiscal squeeze.
 2. Higher tariffs for residents who already pay.
 3. Service collapse as councils cut maintenance and stall projects.
- Utility debt is not a victimless problem. When one household refuses to pay for water or electricity, another household pays more to make up the shortfall.

The Ministry's decision shifts that burden onto the same pensioners and small businesses who already keep the system afloat.

If the problem is RedForce's methods, the solution is regulation and oversight. Audit them. Set strict compliance rules. Publish monthly recovery and complaint figures. Do not dismantle the system with nothing to replace it.

This directive will push more councils into insolvency — not because residents cannot pay, but because political optics won out over the work of fixing the process.

The Ministry should publish the recovery rates. Show the before-and-after numbers for towns that use RedForce versus those that do not. Make the complaint records public.

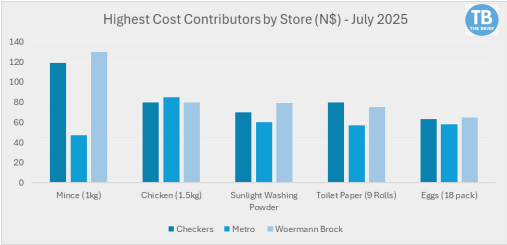
If the data backs the ban, then the policy stands. If not, then the Ministry will have to explain to paying citizens why their bills are going up to cover someone else's water and lights.

**** Briefly is a weekly column that is opinionated and analytical. It sifts through the noise to make sense of the numbers, trends and headlines shaping business and the economy with insight, wit and just enough scepticism to keep things interesting. THE VIEWS EXPRESSED ARE NOT OUR OWN, we simply relay them as part of the conversation.***

Metro Leads July 2025 as Windhoek's Most Affordable Hypermarket

A price comparison of 20 everyday grocery items across three major hypermarkets Checkers, Metro, and Woermann Brock, shows that Metro delivered the best value for consumers in July 2025. With a total basket cost of N\$871.80, Metro came in nearly N\$137 cheaper than Woermann Brock, and N\$128.79 cheaper than Checkers.

basket. In contrast, Metro offered the most affordable option at N\$46.99, with mince contributing just 5.4% to the overall total.



Where Did Each Store Win?

Item	Store with Lowest Price	Price (N\$)
Mince (1kg)	Metro	46.99
Maize Meal (5kg)	Metro	68.99
Tastic Rice (2kg)	Metro	34.99
Washing Powder (2kg)	Metro	59.99
Toilet Paper (9 rolls)	Metro	56.99
Tomato Sauce (700ml)	Metro / Woermann	25.99
Onions (1kg)	Woermann Brock	24.99
Potatoes (1kg)	Woermann Brock	22.99
Chicken (1.5kg)	Checkers / Woermann Brock	79.99

Best Value Overall – Metro

Metro offered the lowest price on 12 out of the 20 items, including high-cost essentials like:

- * Mince (1kg) – N\$46.99 (vs N\$119.00 at Checkers, N\$129.99 at Woermann Brock)
- * Top Score Maize Meal (5kg) – N\$68.99 (vs N\$79.99 at Checkers)
- * 2kg Tastic Rice – N\$34.99
- * 2kg Washing Powder – N\$59.99
- * 9-Roll Toilet Paper – N\$56.99

Item-Level Contribution to Total Basket

Analysing the items that contributed the most to each hypermarket's total basket cost. Mince stood out as the most expensive item across all three stores. At Woermann Brock, it was priced at N\$129.99, accounting for 12.9% of the total basket cost. Checkers followed closely with a price of N\$119.00, making up 11.9% of its

CRAZY DISPLAY DEALS

STANDARD PULL-UP
Banners

N\$1000.00

PULL-UP
BANNER

Orbital


EXECUTIVE PULL-UP
Banners

N\$1200.00

PVC BANNER
WITH EYELETS

PVC BANNER
with Eyelets

N\$250.00 per SQM



CANVAS FRAME

A3 - N\$250.00
A2 - N\$400.00
A1 - N\$500.00
A0 - N\$850.00

Custom Sizes Available
Prices Excludes VAT



Orbital
media

CALL US
TODAY



+264 81 434 3154



Taamba Maris to help Namibians avoid loan sharks and reduce indebtedness

MTC says its newly launched Taamba Maris Loan is designed to protect Namibians from loan sharks and reduce over-indebtedness by offering small, transparent, and responsibly managed loans.

Tim Ekandjo, MTC's Chief Human Capital, Marketing, Communications and Sustainability Officer, said the product has already received positive market feedback



 **Namibia**
Oil and Gas Conference

3rd
Edition

The must-attend event for the energy industry

The Namibia Oil and Gas Conference 2025 is set to be the most dynamic edition yet, bringing together industry leaders, policymakers and key stakeholders to shape the future of Namibia's thriving energy sector. With an expanded programme designed to address the most pressing topics in energy, oil and gas, this year's event promises more insights, more networking and more business opportunities than ever before.

Exhibitors	Countries	Delegates	Speakers
60+	50+	1000+	100+

12-15 August 2025
Mercure Hotel
Windhoek, Namibia

#NamibiaOGC25
www.namibiaoilandgasconf.com

Secure your
delegate pass now



and is aimed at ending the cycle of short-term loans disguised as financial inclusion solutions.

“With the Taamba Maris Loan, the limit is N\$1,500, helping to reduce exposure and prevent over-indebtedness. We’ve also adopted a behavioural credit scoring system to ensure loans are only approved for customers with a proven ability to repay. According to our loan policy, customers can take only one loan at a time, and we implement cooling-off periods to prevent consecutive borrowing,” he said.

Ekandjo said future plans include introducing a tiered pricing system to reward repeat borrowers with lower rates, as well as opt-in savings products linked to repayment behaviour.

“A key feature that sets Taamba Maris apart from other loan products is its transparency and integrated loan health safety modules, which provide customers with repayment flexibility,” he added.

Customers will be told the total repayment amount, including interest, before accepting the terms.

“In its current form, Taamba Maris primarily functions as an emergency liquidity solution for the unbanked, helping them avoid loan sharks who often charge exorbitant interest rates of up to 40% per month. This loan allows individuals to access the support they need while also

establishing a digital footprint that can facilitate access to future credit,” Ekandjo said.

He noted that the loans are typically used for essentials such as water, electricity, school supplies, and groceries.

A responsible borrowing campaign will also be rolled out in local languages to promote financial literacy.

Ekandjo stressed that MTC Maris will use responsible recovery methods, including SMS reminders, and that the aim is to support Namibians in need, not deepen their debt.

“Taamba Maris is exactly what the market needs,” he said.



To guard, and to grow.

INVITATION TO BID

The Government Institutions Pension Fund (GIPF) was established to provide retirement benefits to employees in the services of the Namibian Government and other participating public institutions. The Fund's membership includes active members and a variety of annuitants. The Government Institutions Pension Fund's mission is to safeguard and grow the Fund for the benefit of its stakeholders and Namibia.

GIPF hereby invites qualified, competent and registered companies to submit bids for the under-mentioned:

Bid Number	Bid Description	Non-refundable Document Fee	Enquiries	Closing Date
RE-ADVERTISE- MENT: CS/EOI/GIPF- 02/2025	Investment Management Process Assessment	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 61 205 1745	29 August 2025 at 12:00 p.m.

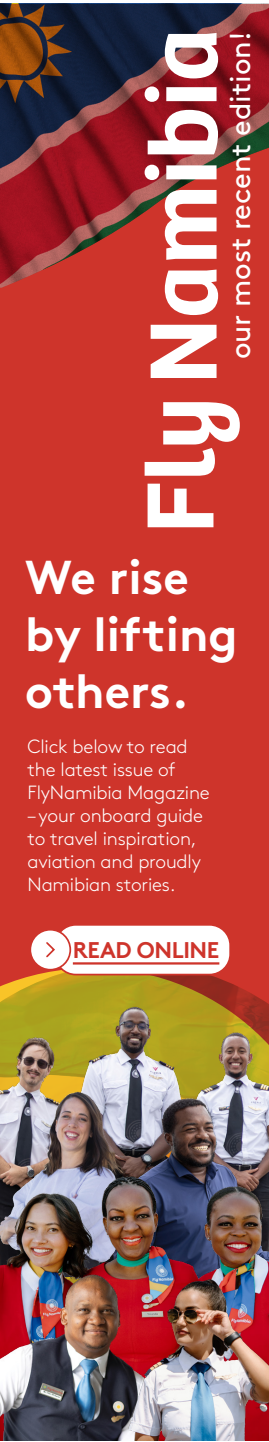
Details of Bid Submission:
Sealed bids citing the bid number and detailing the services to be rendered should be posted or hand delivered to:

The Chairperson: GIPF Procurement Committee
GOVERNMENT INSTITUTIONS PENSION FUND
GIPF House, Ground Floor, Reception
Corner of Dr Kenneth David Kaunda and Goethe Street
P.O. Box 23500
Windhoek, Namibia

Proposals received after the deadlines will not be considered.

www.gipf.com.na





FlyNamibia

our most recent edition!

We rise by lifting others.

Click below to read the latest issue of FlyNamibia Magazine –your onboard guide to travel inspiration, aviation and proudly Namibian stories.

[READ ONLINE](#)

SuperSpar Leads the Pack with Cheapest Basket in July 2025

For cost-conscious shoppers looking to make every dollar count, SuperSpar delivered the best value in July. With a total basket price of N\$1,466.44, SuperSpar claimed the top spot as the most affordable A-store, as per our latest price comparison survey covering 23 everyday grocery and household essentials across Woolworths, SuperSpar, Food Lover’s Market, and Woermann Fresh.



Key Highlights from the July Survey

- SuperSpar stood out with consistently low prices on key staples such as Macaroni Pasta (N\$13.99), White Bread (N\$15.99), and Olive Oil (N\$84.99) — helping it secure the top position overall.
- Woermann Fresh followed closely behind, just N\$3.84 (N\$ 1,470.28) more expensive than SuperSpar. The store offered highly competitive prices on items like Onions (N\$27.99) and Dishwashing Liquid (N\$28.99).
- Food Lover’s Market came in third with a basket total of N\$1,478.77. While it offered unbeatable prices on fresh produce, its overall ranking was pulled down by higher prices on select items like Toilet Paper (N\$149.99) and Gel Toothpaste (N\$31.99).
- Woolworths remained the most expensive among the four, with a total of N\$1,975.93, over N\$500 more than SuperSpar due to steep prices on items such as Olive Oil (N\$353.95 – store brand) and Sirloin Steak (N\$285.95 per kg).

Best Store by Category (Selected Items)

Category	Store	Lowest Priced Item	Price (N\$)
Fresh Produce	Food Lover's Market	Lettuce	19.99
		Apples	26.99
Meat & Poultry	Food Lover's Market	Chicken Breasts (p/kg)	79.99
Staples & Dry Goods	SuperSpar	Macaroni Pasta (500g)	13.99
Cleaning Products	Woermann Fresh	Dish Washing Liquid (750ml)	28.99
Toiletries	SuperSpar	Gel Toothpaste (Colgate, 100ml)	23.99

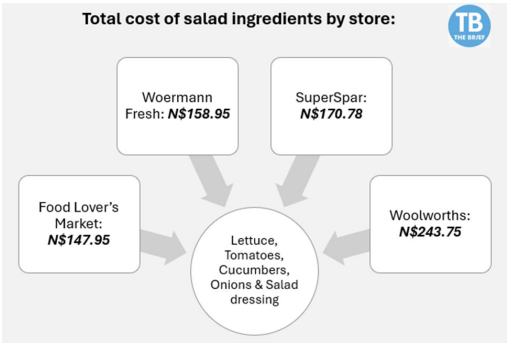
Biggest Price Gaps

- Olive Oil showed the widest price disparity, ranging from N\$79.99 at Woermann Fresh to a staggering N\$353.95 at Woolworths.
- Toilet Paper also revealed weighty variation, priced at N\$114.99 at SuperSpar compared to N\$179.99 at Woermann Fresh.

Both Woermann Fresh and Food Lover's Market remain strong contenders, especially for shoppers focused on produce and cleaning items.

Special Focus: Best Store for Salad Lovers

Planning a fresh, healthy meal? This month's spotlight was on salad ingredients — specifically: lettuce, tomatoes, cucumbers, onions, and salad dressing. The most affordable combination was found at Food Lover's Market, making it the ideal choice for shoppers prioritizing fresh produce.



This finding reinforces the idea that while SuperSpar wins for overall affordability, savvy shoppers can still benefit from targeted visits to other retailers, depending on their needs. As households continue to navigate rising food costs, this monthly price comparison serves as a valuable guide for consumers aiming to make informed decisions and maximize their budgets.

For Daily
Namibian
Finance
and
Business
news

SUBSCRIBE



Daily PDF
version sent
via email



The unsung architects of investment: Strategic communication is Namibia's next mining and energy gold rush

By Loide Nantinda

In the dynamic world of mining and energy, where multi-million-dollar decisions hinge on trust, transparency, and perception, the role of effective communication is often underestimated.

While geological surveys and feasibility studies lay the technical groundwork for investment, it is the strategic prowess of public relations and communication professionals that ultimately unlocks the capital necessary to transform potential into prosperity.

As Namibia positions itself as a critical player in the global energy transition with its abundant critical minerals and burgeoning green hydrogen potential, the need for robust, proactive, and credible communication has never been more urgent.

Namibia's mining and energy sectors are at an exhilarating juncture. Recent discoveries of lithium, coupled with significant strides in oil and gas exploration and renewable energy initiatives, paint a promising picture.

However, attracting and securing the substantial foreign direct investment required to fully capitalize on these opportunities demands more than just resource endowment. It demands a compelling narrative, a clear demonstration of value, and an unwavering commitment to responsible development – all facets deeply rooted in superior communication.

Beyond the Balance Sheet: Building Trust and Reputation

Investors, whether institutional or private, are not merely looking at commodity prices



“

Investors, whether institutional or private, are not merely looking at commodity prices or projected yields.

or projected yields.

They are scrutinizing a nation's regulatory environment, its social license to operate, its environmental stewardship, and its commitment to local empowerment. This is where strategic communication becomes an indispensable tool. In an industry often perceived with skepticism, clear, consistent, and transparent communication builds credibility. It demystifies complex projects, explains their long-term benefits, and addresses potential concerns head-on. Investors want certainty and a predictable environment; clear communication about policies, progress, and challenges provides just that. Reputation Management: A country's reputation is its most valuable asset on the global investment stage. Effective PR proactively shapes this narrative, highlighting Namibia's political stability, its progressive policies, and its dedication to sustainable development. It also involves agile crisis communication, ensuring that any challenges are addressed swiftly and responsibly, mitigating potential damage to investor confidence.

Stakeholder Engagement: Successful mining and energy projects are deeply intertwined with the communities in which they operate. Communicating effectively with local communities, government bodies, environmental groups, and civil society organizations fosters social license. This engagement demonstrates a commitment to shared value creation, reducing operational risks and making a project more appealing to ethically conscious investors.

Strategic Communications bridging the gap between Potential and Investment.

At Loide Invictus Media, we have seen firsthand how strategic communication can directly impact investment and project success within Namibia's mining and energy landscapes. Our work has centered on crafting narratives that resonate, coordinating complex multi-stakeholder initiatives, and ensuring vital information reaches the right audiences.

One prime example is the opportunity and role in the inaugural Women in Mining Summit in 2024. This groundbreaking event, focused on "Empowerment through Excellence: Leading Change in Extractive & Energy Sectors," was designed not just as a forum for dialogue only but as a catalyst for investment in a more inclusive future for these industries.

Our comprehensive coordination, marketing, and communications efforts ensured widespread

participation from industry leaders, investors, financiers, and women entrepreneurs under the guidance of an excellent Executive team by the client, WIMAN.

By amplifying the summit's objectives – to connect, empower, and foster partnerships – we position Namibia as a forward-thinking leader in gender equality within a traditionally male-dominated sector. This strategic communication indirectly but powerfully signaled a progressive and stable investment climate.

Similarly, our over three-year engagement with Tesla Energy Solutions' DEMOSE project on electric vehicle charging solutions mobilisation in Namibia underscores

MTCSPECTRA Fibre

SIGN UP FOR SPECTRA PHYSICAL FIBRE FROM JUST N\$424.15^{PM} & GET A FREE APPLE TV DEVICE

Sign up for Spectra Physical Fibre on a 36-month contract and get a free Apple TV device and a 3-month subscription to Apple TV+.

Package	Price (N\$)	Contract	Installation
Spectra Home 10	N\$424.15	36 Months	*Free installation
Spectra Home 15	N\$466.65	36 Months	*Free installation
Spectra Home 25	N\$662.15	36 Months	*Free installation
Spectra Home 35	N\$704.65	36 Months	*Free installation
Spectra Home 50	N\$803.25	36 Months	*Free installation
Spectra Home 75	N\$934.15	36 Months	*Free installation

Call 90111 or WhatsApp 0811 500 100
Promotion is valid until the 8 October 2025
Offer exclusive to new residential customers.

mtc.com.na

Ts and Cs apply.

the critical nature of sustained, strategic communication. This project, which aims to establish a robust EV charging infrastructure across the nation, is vital for Namibia's transition towards sustainable transportation and energy independence. Our role in coordinating, marketing, and managing communications involved:

Public Awareness Campaigns:

Educating the Namibian public and potential users about EV technology and the benefits of a charging network.

Stakeholder Coordination: Liaising with government bodies like the City of Windhoek (which recently received an EV charging station donation from Tesla Energy Solutions), utility providers, and other private sector entities to ensure seamless project rollout and policy alignment.

Investment Attraction: Showcasing the project's long-term economic and environmental benefits to potential investors, demonstrating a viable and growing market for green energy solutions.

Through these concerted efforts, we've helped to demystify emerging technologies, build public confidence, and illustrate the tangible progress being made on the ground – all crucial elements that de-risk investments and highlight Namibia's readiness for new ventures.

For Namibia to truly attract and secure the vast investments needed for its mining and energy sectors, prioritizing professional communication is paramount. This involves a strategic commitment to investing in dedicated PR and communication teams, ensuring that both private companies and

government bodies possess the internal or external expertise to effectively articulate their vision, meticulously manage their reputation, and genuinely engage with all stakeholders. Such a focus guarantees that the nation's compelling story of potential, stability, and commitment to sustainable development is consistently and clearly presented to the international investment community, fostering trust and confidence.

Furthermore, it's crucial to leverage digital platforms by utilizing modern communication channels to reach a global audience, share successes, and respond to inquiries in real-time.

Simultaneously, there must be a strong emphasis on ESG (Environmental, Social, and Governance) principles, proactively communicating efforts in these critical areas. As discerning investors increasingly weigh ESG performance, transparent reporting and proactive engagement on these fronts will significantly enhance Namibia's appeal, proving that the nation is not only resource-rich but also responsibly managed and forward-thinking.

The future of Namibia's mining and energy sectors is bright, but its full potential will only be realised if we consciously invest in the often-overlooked yet incredibly powerful tool of strategic communication. It is the bridge between opportunity and investment, the voice that tells Namibia's story, and ultimately, the catalyst for sustainable economic growth.

****Loide Nantinda is a Projects Coordinator & Communications Consultant at Loide Invictus Media***

FOR DAILY NAMIBIAN
**FINANCE AND
BUSINESS NEWS**



SUBSCRIBE



Daily PDF
version sent
via email

NAMICA Tops July 2025 as the Most Affordable Wholesaler

Shoppers looking to stretch their grocery budgets got the best deal at NAMICA in July 2025. A comparison of eight essential items across four major wholesalers in Windhoek found NAMICA offering the lowest total basket cost at N\$1,249.42, making it the top choice for affordability.

Following NAMICA were Metro at N\$1,290.92, Wecke & Voigts at N\$1,365.48, and Windhoek Cash & Carry, which came in as the most expensive with a basket total of N\$1,404.15. The difference of N\$154.73 between the cheapest and priciest options shows the value of comparing prices before shopping.

Oil (family favorite) at N\$149.99, making it a solid choice for budget-conscious shoppers.

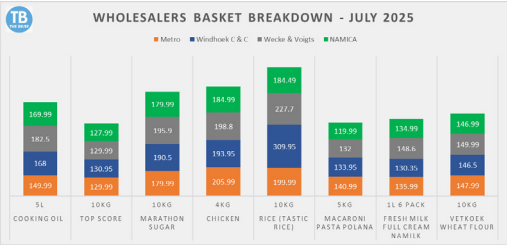
3. Wecke & Voigts – N\$1,365.48
Despite some price improvements, Wecke & Voigts remained on the higher end. Key drivers of the higher basket cost included:

- * 10kg Sugar (Best choice) – N\$195.90
- * 6-pack Namilk – N\$148.60

4. Windhoek Cash & Carry – N\$1,404.15

Windhoek C&C was the most expensive wholesaler in July. The steep price of 10kg Rice at N\$309.95 a full N\$125.46 more than at NAMICA, contributed heavily to the higher overall basket cost.

The purpose of the survey is to offer customers insightful information about the pricing of a consistent basket of 8 staple food items from each of these four retailers.



Wholesaler Breakdown

1. NAMICA – N\$1,249.42

NAMICA led the pack this month with the lowest overall basket cost. Standout deals included:

- * 10kg Top Score Maize Meal – N\$127.99
- * 5kg Polana Macaroni – N\$119.99
- * 4kg Chicken (cheapest) – N\$184.99

These prices helped secure its spot as the most cost-effective wholesaler this round.

2. Metro – N\$1,290.92

Metro offered competitive pricing across the board, particularly with the lowest price on 5L Sunflower Cooking



VACANCY NOTICE

Genetic Rollout & Feedlot Management Specialist

Join Namibia's leading premium beef export team at the forefront of Wagyu production. We're hiring a driven specialist to support producers in genetic rollout, manage feedlot operations, and enhance cattle nutrition and performance.

Key Responsibilities:

- Roll out genetic plans with producers
- Oversee feedlot operations, health, and performance tracking
- Formulate and monitor feed for all growth phases
- Consult on ruminant nutrition
- Coordinate Artificial Insemination (AI) protocols

Minimum Requirements:

- MSc Agric in Animal Science (BSc minimum)
- 2+ years in ruminant nutrition, herd/feedlot management, and feed formulation
- AI qualification
- Proven experience in animal breeding and reproduction technologies
- Solid knowledge of Wagyu genetics and global protocols

Preferred Competencies:

- Expertise across the beef value chain (genetics to carcass)
- Networked in Wagyu and animal feed industries (local & global)
- Record of AI procedures conducted

Location: Windhoek
Email CV on or before 22 August 2025: nm@fortis-projects.com

The Market Lens

Enriching Generations

SIMONIS STORM

