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THE

# BRIEF

News Worth Knowing



## O&L eyes more tourism acquisitions after Le Mirage and Divava Deal

TUESDAY 08 JULY 2025

## MAIN STORY

# O&L eyes more tourism acquisitions after Le Mirage and Divava Deal

**O**hlthaver & List (O&L) says it plans to continue acquiring tourism and hospitality assets in Namibia as part of a long-term strategy to expand its footprint in the sector.

The group confirmed that both its current and future acquisitions are part of a focused drive to create a network of high-quality destinations, each offering guests what it describes as “authentic Namibian experiences with world-class hospitality standards.”

This follows last month’s announcement of the pending acquisition of Le Mirage Resort & Spa near Sossusvlei and Divava Okavango Lodge & Spa in the Kavango Region.

“Yes, this is part of our ongoing expansion strategy as we continue to select ‘handpicked’ locations,” Managing Director of O&L Leisure and Executive Chairman of the O&L Group Sven Thieme, told The Brief.

“The pending acquisition of Le Mirage and Divava directly supports our Group’s Vision 2029 strategic growth plan and aligns with O&L Leisure’s ‘Namibia Through Our Eyes’ vision.”

Thieme said the group’s selection process is deliberate and rooted in storytelling and heritage. “We don’t take our guests to just any place where there is a tree. We take our guests to where there is a story, history and natural wonder. We choose properties for their ability to immerse guests in the natural and cultural richness of Namibia and create a



## Crucial Dates

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

profound sense of place.”

He said the aim is to develop a “seamless luxury circuit” that gives visitors access to a wider range of Namibian experiences, while positioning the country as a premium global travel destination.

While the financial details of the latest acquisitions remain confidential, Thieme stressed that O&L is committed to investing in both properties and upgrading them in line with the group’s standards.

“When refurbishments do take place, they will be undertaken thoughtfully and in line with the approach across our other properties. Developments will ensure that guests experience the same authentic, caring and passionate customer service, product offerings and people interactions that define our ‘Namibia Through Our Eyes’ philosophy,” he said.

Both Le Mirage and Divava will continue operating during the integration and upgrading phases, and enhancements will be made to bring them in line with O&L’s existing offerings while respecting their individual character and heritage.

“As a proudly Namibian company with foundations firmly rooted in the country since 1919, our proposed investment in Le Mirage and Divava represents our ongoing commitment to support Namibia’s tourism

industry, contribute to the country’s economic growth and our confidence in Namibia as a premium destination,” Thieme said.

He added that O&L’s approach includes creating jobs, building skills and supporting communities across the regions in which it operates.

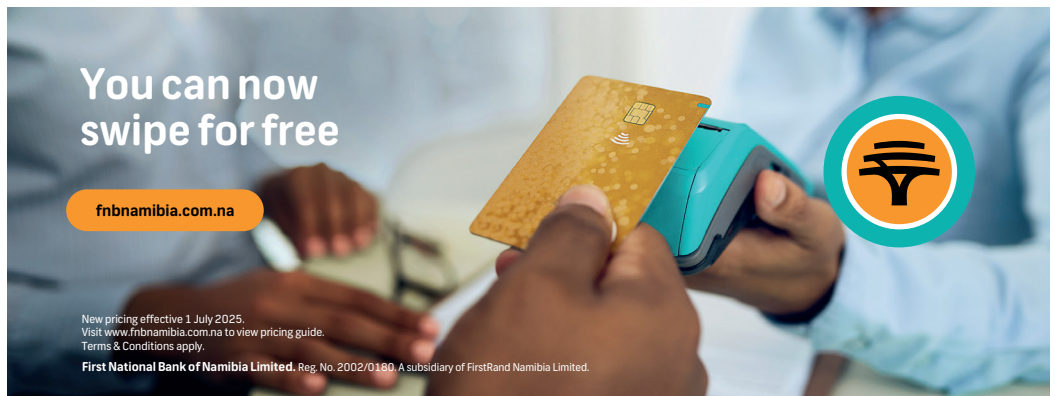
O&L Leisure currently owns and manages several properties including Chobe Water Villas, Strand Hotel Swakopmund, Mokuti Etosha, and Midgard.

“Each O&L Leisure property offers something special, but what truly sets us apart are the authentic, caring and passionate people who embody the O&L Persona,” said Thieme. “These team members are committed to making every visit worthwhile and creating experiences so memorable that guests will want to return time and again.”

He added that O&L Leisure recognises the value of all players in Namibia’s tourism sector.


“We celebrate all hospitality companies and accommodation establishments in Namibia as unique and owning their rightful place in the country’s tourism landscape,” he said.

O&L says it will continue to pursue strategic opportunities in the hospitality sector while maintaining a diversified presence across other industries, reaffirming its position as Namibia’s largest privately held business.



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# Women now lead over 70% of Namibian SMEs

**M**ore than 70% of Namibia's small and medium enterprises (SMEs) are led by women, according to First National Bank (FNB) Namibia, highlighting a shift towards more inclusive entrepreneurship in the country.

Connie-Marlene Theyse, Head of Enterprise Banking High Touch and Mid Corporate at FNB Namibia, said this figure reflects the growing impact of women in the country's business landscape.

"By the end of 2025, 60% of emerging markets will be driven by microeconomic enterprises, 58% of which will be led by women. In Namibia, we're proud to say that women lead over 70% of these enterprises. This is evidence that Namibian entrepreneurship has entered a new era," Theyse told a recently held event.

She noted that entrepreneurship, once largely overlooked, is now recognised as a driving force behind innovation, employment,

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and national pride.

“Whether starting with a bold vision or a small spark of an idea, Namibian entrepreneurs are building businesses that scale, inspire, and lead,” she added.

Deputy Minister of Education, Innovation, Youth, Sport, Arts and Culture, Dino Ballotti, speaking at the event said there is still work to be done to change outdated views of entrepreneurship.

“Entrepreneurship remains taboo in Namibia. We need to encourage entrepreneurship not just out of necessity or for survival, but to foster the growth of businesses that are scalable and capable of creating jobs. That’s how we build sustainability and contribute meaningfully to a thriving economy,” said Ballotti.

FNB Namibia said its support for SMEs is closely aligned with national development goals, with a strong emphasis on long-term business sustainability.

Nesdha De Jongh, SME Sub-Segment Head at FNB Namibia, said the bank is committed to walking alongside local entrepreneurs throughout their growth journey.

“It’s not just about business growth, it’s about creating an environment where entrepreneurship can thrive and meaningfully contribute to Namibia’s broader development goals,” De Jongh said.

He added that the bank’s approach extends beyond financial services.

“Business growth doesn’t happen in isolation, it requires knowledge, networks, and consistent support. We aim

to walk alongside entrepreneurs, equipping them with practical tools and resources to help them move from start-up to scale-up,” he said. Reflecting on her own entrepreneurial journey, entrepreneur and speaker Connie Ferguson emphasised the importance of authenticity and purpose.

“As an African entrepreneur, it is important to own your story. Your ‘why’ should be absolutely clear, because when you understand your purpose, it becomes easier to navigate the challenges,” she said.

“Your unique voice is what will set you apart in a crowded marketplace. Know your value, own your story, and market what makes you different.”



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

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# Simplifying the GIPF's Pension Backed Home Loans (PBHL)

By Hilma Amukwiyu

In effort to address housing challenges among civil servants, on the 26 June 2025, the Minister of Finance, Ericah Shafudah, announced the approval of GIPF's pension backed home loans (PBHL) scheme.

Since then, there has been a lot of misleading information, hence the need to clarify what this product is about so that members can make informed decisions when the rolling out starts.

We first have to understand that pension savings are people's last resort. When one becomes unemployed due to either sickness, resignation, dismissal or retirements, in most cases their pension savings becomes their "Saviour". Pension funds are managed with that at the back of the mind.

It's also important to remember that our pension funds are prudently managed so that after retirement, people don't become burdens to the state.

1. What is a Pensioned-Backed Home Loan:

While your traditional home loan uses the financed property as collateral. A pension-backed home loan uses a portion of your pension savings for repayment (collateral) IN CASE OF DEFAULT. For this reason, the PBHL can be used to buy, build and renovate houses both in urban and rural areas (proclaimed and unproclaim areas).

2. Who qualifies for PBHL?

All GIPF active members who have accumulated retirement savings.

3. How much will I qualify for?



**The aim is to enable members to own decent homes while growing their pension simultaneously.**

A minimum of N\$ 5000 and a maximum of 33.33% of your pension savings. An assessment will however be done on every individual and depending on their income, expenses and years to retirement, a qualifying amount will be determined.

4. Why am I being charged interest rates if it's my pension money that is being used to grant a loan? Remember, it's a loan. Interest rates are what is charged for borrowing. GIPF has a responsibility to grow and guard your pension. The aim is to enable members to own decent homes while growing their pension simultaneously.

5. What happens in case of death while repaying the PBHL?

Ideally, like any other loan, a life cover would have been ceded to the loan and will then settle the outstanding balance.

***\*Hilma Amukwiyu is a Credit Risk Management professional. She writes in her personal capacity and can be reached on shatiamukwiyu@gmail.com***



# Namibia among countries seeing modest recovery in cereal output

Cereal production in Namibia is forecast to increase modestly in 2025, contributing to a wider regional rebound following last year’s drought. However, the country’s harvest is still



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likely to remain below average, according to the July 2025 Crop Prospects and Food Situation report by FAO.

The assessment shows a mixed recovery across Southern Africa, where rainfall patterns varied sharply between countries.

“Modest production increases are forecast in Angola, Botswana and Namibia, where, however, outputs are still likely to

remain below average,” FAO reported.

Harvesting of the main summer cereal crop has concluded across much of the region, with the winter wheat crop still to be collected later in the year.

“The total cereal production in Southern Africa is projected at 38.5 million tonnes in 2025, an increase of over 20% compared to 2024. This marks a significant recovery



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from last year's drought-affected output," FAO noted.

Namibia's improved output is expected to ease food insecurity pressures in parts of the country. The number of people facing acute food insecurity in 2025/26 is projected to fall from the 776,500 estimated between October 2024 and March 2025.

The report noted that localised food insecurity is still expected in areas impacted by dry weather, despite the overall improvement in production.

This comes as Namibia will need to import an estimated 333,000 tonnes of cereal for the 2024/25 marketing year, as domestic production remains insufficient to meet demand.

FAO highlighted that the country will need to import 105,000 tonnes of wheat, 22,000 tonnes of rice, and 206,000 tonnes of coarse grains.

"Per capita consumption is projected at 114kg per year, consisting of 41kg of wheat, 8kg of rice, and 65kg of coarse grains," noted FAO.

The demand comes as domestic cereal availability is expected to reach 105,000 tonnes, comprising 85,000 tonnes from production and a 20,000-tonne stock drawdown.

"Total domestic cereal availability is projected at 105,000 tonnes, consisting of 85,000 tonnes

from production and a 20,000-tonne stock drawdown," said FAO.

The country's wheat production is expected to reach 20,000 tonnes, while coarse grain production is estimated at 65,000 tonnes.

"Total cereal utilisation is projected at 438,000 tonnes, with food consumption accounting for 344,000 tonnes, including 125,000 tonnes of wheat, 23,000 tonnes of rice, and 196,000 tonnes of coarse grains," FAO data reveals.

Elsewhere in the region, Malawi and Mozambique are both expected to see increases in cereal output. Mozambique's harvest is pegged at a slightly above-average level, while Malawi's production remains below average due to rainfall deficits in the southern region.

Eswatini and Lesotho are forecast to produce above-average cereal harvests, supported by more favorable weather.



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## NIPDB Investment Executive François van Schalkwyk to step down

**F**rançois van Schalkwyk, Executive: Investment at the Namibia Investment Promotion and Development Board (NIPDB), is stepping down from his position effective 31 July 2025.

The NIPDB said van Schalkwyk is leaving to pursue other interests and will relocate to the United Kingdom to spend more time with his family.

“François has made the

decision to pursue other interests. He will also be moving back to the United Kingdom to spend more quality time with his young family,” said Catherine Shipushu, Senior Manager: Marketing, Branding and Communications at the NIPDB.

According to Shipushu, van Schalkwyk joined the NIPDB shortly after its formation and played a key role in setting up



François made a significant contribution to the operational efficiency of the NIPDB, in particular the Investment department.

its investment operations.

The Board credited him with improving the department's efficiency, building a capable team, and establishing systems to support investment promotion.

"François made a significant contribution to the operational efficiency of the NIPDB, in particular the Investment department. He laid a strong foundation for service excellence by building an agile, client-focused and highly capable team," she said.

He was also involved in major milestones, including the first Invest in Namibia event and the implementation of the first investment project facilitated by the NIPDB.

"In collaboration with other Ministries, Agencies and Offices, François has also been instrumental in crafting an investment framework that catalysed the evident surge in Foreign Direct Investment inflows into Namibia," she said.

Shipushu said van Schalkwyk will assist with the transition in the coming weeks, working closely with his team and the Office of the CEO. She

added that the NIPDB remains confident in the structures in place and assured that operations will continue without disruption.

## GEMHEALTH MEDICAL AID SCHEME

### APPOINTS NEW PRINCIPAL OFFICER

Mr. Gavin van Wyk, appointed GEMHEALTH Medical Aid Scheme Principal Officer, holds a Bachelor of Accounting (Honours) degree from the University of Namibia and has further expanded his business acumen through a Foundations of Business Management course at the University of Cape Town. He brings to the role over a decade of hands-on leadership experience in the healthcare administration and medical aid environment, having overseen financial operations, regulatory compliance, claims optimization, and strategic projects within large medical practices. His professional background is rooted in bridging healthcare service delivery and funder expectations – giving him a nuanced understanding of both patient-centric care and sustainable scheme management.

Looking ahead to private healthcare the new GEMHEALTH Medical Aid Scheme Principal Officer Gavin van Wyk believes "that the relationships between the medical aid funders industry and the healthcare provider community need to be a priority as closer collaboration and cooperation between the stakeholders will create a better understanding and improve working relationship into a partnership the benefit of the patient and the members of medical aid funds."

#### GEMHEALTH MEDICAL AID SCHEME APPOINTS NEW PRINCIPAL OFFICER, MR. GAVIN VAN WYK.

Following the departure of Callie Schäfer from the position of Principal Officer of the GEMHEALTH Scheme, at the end of February 2025, the Trustees of GEMHEALTH have announced the appointment of Mr. Gavin van Wyk as the Scheme's new Principal Officer with effect 1 March 2025.

Gavin previously gained valuable industry experience and led financial and administrative teams, optimized claims processes, system upgrades and auditing, improved operational efficiencies at diverse and large healthcare practices in Windhoek. This allowed him to interact, build and strengthen relationships with key healthcare stakeholders, including medical aid schemes and regulatory bodies. His work experience and close working relationship gave him excellent experience of all the managerial aspects of the healthcare practice and service providers industry.



MR. GAVIN VAN WYK  
Principal Officer

According to the GEMHEALTH Board of Trustees, the recruitment process included close scrutiny of the candidates' own motivation for wanting to helm GEMHEALTH followed through psychometric testing and personality testing. Gavin's personal objectives of focus on interaction between patients/members and with his medical practice experience, exposure to the healthcare professionals and all other industry stakeholders and regulators preceded that of his competitors. "We believe that Gavin's experience in the leadership positions in the healthcare service delivery industry will enhance our policy of constructive engagement with the industry and strengthen the bridges we have already built and need to strengthen" the Trustees said.

"His background in practice management, patient relationship and interaction with medical aid fund/administrators and the regulators will assist him in the complexities of Scheme management, corporate governance, not just in navigating the baseline requirements in a dynamic healthcare financial environment, but also in ensuring a smooth adaptation to the expected transition of the way medical aids are managed under the soon to be implemented Financial Intermediaries Market Act (FIM Act) that require a high level of governance, internal process audit and risk base management".

Speaking on the broader role of GEMHEALTH, Gavin said, "The vision of the Scheme should not be empty promises, but we should live up to its standards by working in smart partnerships with all stakeholders, employer groups, administrators, industry at larger and regulators to achieve service excellence in service delivery to members and healthcare practices".

Former Principal Officer, Callie Schäfer has retired after a spell of 25 years in the medical aid and healthcare industry.

For any inquiries, please contact GEMHEALTH Medical Aid Scheme at [po@gemhealth.com.na](mailto:po@gemhealth.com.na)

Issued by: Chairperson  
Board of Trustees  
GEMHEALTH Medical Aid Scheme



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# Are our trading legal frameworks fashioned against Namibian entrepreneurs?

By **Onesmus Keudaneke Joseph**

**I**n the face of high youth unemployment, as a country we face a critical choice to make. Either continue to operate within the safety of outdated laws and policies, or embrace a bold, practical reform agenda that supports entrepreneurship as the engine of job creation and inclusive growth.

It is no longer a news that not everyone will be employed in public space, some have to create jobs for us. To this end, the future of our economy lies in unlocking the entrepreneurial potential of our people, particularly the youth and graduates; many of whom, even with advanced degrees, find themselves on the fringes of economic participation.

Yet, despite acknowledging this reality, we continue to suffocate entrepreneurship with policies and laws that are outdated, exclusionary, and, quite frankly, self-inflicted barriers to progress.

“Natu ukilileni utale omungalilea ou” let us address the elephant in the room. Across the country, thousands of Namibians engage in small-scale, cross-border trading, as we characterised it as “Order with Me”.

These entrepreneurs import second-hand clothes, everyday goods from countries like



“

**We can all agree that trading laws and policies such the Customs and Excise Act among others were not designed with micro-traders or grassroots entrepreneurship in mind.**

Angola and South Africa. They do not ask for handouts. They do not knock at government doors seeking jobs. They have created an economic system of their own; employing people and feeding families.

Yet, instead of supporting these efforts, our laws have effectively criminalized them. Exorbitant customs duties, rigid import regulations, and a blanket prohibition on so-called “knock-off” or imitation goods have crippled many small enterprises.

Why do we continue to act as if importing low-cost goods is a national security threat? Why do we penalise our own people for trying to make a living while multinational

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corporations enjoy red-carpet treatment and tax incentives?

We can all agree that trading laws and policies such the Customs and Excise Act among others were not designed with micro-traders or grassroots entrepreneurship in mind.

It is a relic of a different era, one that no longer fits the realities of 21st-century trade and livelihood strategies. While government officials claim to be enforcing the law, we must ask: what is the value of enforcing a bad law? Mechanical enforcement of law will not help us. Just over a year ago, a young Namibia lady ran a thriving informal stall in Windhoek and Oshakati. She employed three young Namibian. She imported second-hand clothes, shoes, and household goods from Angola and South Africa.

She was making an honest living and helping others do the same. But one border incident after another, one tax bill after another, and

eventually, mechanical enforcement of laws banning “branded imitation goods,” forced her to shut down. Her crime? She could not afford the fees and penalties imposed on her goods, even though they were affordable alternatives for the communities she served. This is a typical example that many who live in Windhoek and they don’t know where Havana Shoprite is, can not relate at all.

This is the story of hundreds of traders in Windhoek, Ongwediva, Rundu, Katima Mulilo, and other towns. If you’ve never gone to bed on an empty stomach, it’s easy to dismiss these businesses as informal or even illegal.

But if you have, you’ll understand that these ventures are not just businesses, but they ease the burden on government by fulfilling many social and economic responsibilities

One of the most misunderstood aspects of informal trade is the assumption that knock-off goods are synonymous with poor quality.



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This is not necessarily true. Many of these goods are manufactured in bulk for emerging markets.

They meet the price points of working-class consumers and fill a gap left by high-end products that most citizens cannot afford.

Countries like China, Kenya, Ghana, and Angola have embraced informal trade and low-cost goods as part of their economic fabric. Their economies are growing, and their people are working. Shouldn't Namibia draw lessons from this?

I fully support the recent government's call for legislative reform for a number of laws and in my view Customs and Excise Act


should be on top of the list. Enforcing bad laws under the banner of compliance does more harm than good.

Laws that discourage legal entrepreneurship, particularly among youth, should be condemned and reformed. If our laws and treaties stand in the way of inclusive entrepreneurship, job creation, and national development, then I think our ancestor gave us enough signs to review them. There is not need to abide to international agreements that restrict our ability to empower citizens, we must have the courage to renegotiate or even withdraw. Believe you me, when we talk of the bread-and-butter issue, we afford to


keep our policies on paper while our people suffer in the streets. Legislative frameworks must move from boardrooms and policy tables to marketplaces and the realities of Havana, Katutura, and Oshikango.

Eshi natu shuudeiko, when hinder entrepreneurs, we are not just blocking business, we are blocking the dreams, livelihoods, and futures of millions. And that, in the end, is not just bad policy, it is a self-inflicted wound on our national development.

***\*Onesmus Keudaneke Joseph is Business Strategy Practitioner with a strong focus on strategic foresight and futures literacy. He is currently the Manager for Intellectual Property Enforcement and Frameworks at BIPA. He writes in his personal capacity. josephonesmus@gmail.com***


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First date of publication: 06 June 2025

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Subject line: DBMNE0533 – MINING VESSEL WITH DRILLING CAPABILITIES ON OFFER

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**DISCLAIMER:**  
Debmarmine 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. Debmarine Namibia will not accept submissions rendered after the closing date and time.



# DEBMARINE

NAMIBIA



## WFP aids over 54,000 Namibians in May, faces N\$8.8m funding gap ahead

The United Nations World Food Programme (WFP) reached 54,741 people in Namibia in May 2025 through its targeted food security interventions, but the agency requires an additional US\$ 0.5 million (N\$8.8m) to sustain operations through November.

The funding shortfall represents 16% of the WFP's total six-month requirement of US\$3.1 million. Without this, food voucher distributions, child feeding programmes, and food systems projects risk disruption.


In May, 20,640 people in Kunene, Hardap,

and Ohangwena regions received commodity vouchers valued at N\$550 per household.

The assistance was delivered through a network of 35 local retailers, part of a market-based approach to ensure local availability of food and stimulate community-level commerce.

"This retailer network, despite facing capacity constraints related to stock levels, has been instrumental in ensuring last-mile delivery," the WFP stated in its May brief.

WFP also reached 25,585 children aged six months to 11 years through its supplementary



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Smart Propositions

wet feeding programme in five drought-affected regions.

The initiative provided meals three times per week at soup kitchens and child care centres, surpassing its initial target by over 10%. “Implementation to date has recorded significant increase in the community needs for this intervention, demonstrating a 10% increase in the coverage compared to target,” the report noted.

According to the Catholic Aids Action (CAA) team working in Kavango East, early monitoring indicates positive nutritional outcomes among beneficiaries.

“Majority of children show positive progress on weight gain and MUAC compared to the recording done at the inception of feeding – the results show within three weeks of feeding,” CAA reported.

WFP continued its collaboration with national and regional authorities, including the Office of the Prime Minister’s Drought Relief Programme and the Ministry of Health and Social Services, which provided technical support for outreach and nutritional assessments.

To improve school-age nutrition, 12,038 children were supported under the Home-Grown School Feeding Programme. At Mbora Primary School, WFP implemented a school garden project supplying additional daily meals to 216 learners.

“This effort augments the existing mid-morning meal provided by the national school feeding programme with an additional nutritious afternoon meal,” the agency noted.

In Omusati, a Capricorn Foundation-funded food systems project supported 950 people through backyard gardens. A baseline assessment showed 77% of participants had acceptable food consumption scores, while 21% remained vulnerable.

WFP says its efforts aim to address both immediate food needs and long-term food system resilience, but continued support is necessary.

“Significant food insecurity, climate shocks, and inflation continue to drive demand for targeted support across Namibia,” WFP stated.

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# FINANCIAL MARKET MONITOR

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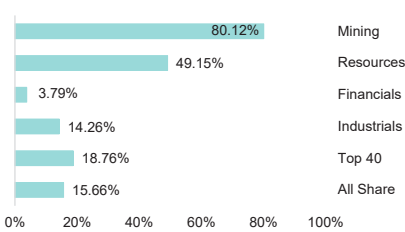
### Commodities

Spot Gold	3296.24
Platinum	1346.88
Palladium	1107.40
Silver	32.17
Uranium	78.50
Brent Crude	69.86
Iron Ore	90.67
Copper	9890.00
Natural Gas	3.37
Lithium	7.85

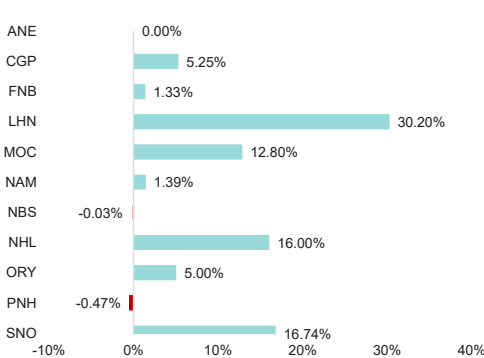
### Currencies

USD/ZAR	17.8593
EUR/ZAR	19.2300
GBP/ZAR	24.1975
USD/CNY	7.1814
EUR/USD	1.1694
GBP/USD	1.3548
USD/RUB	78.1750
CPI	3.50%
Repo Rate	6.75%
Prime Rate	10.50%

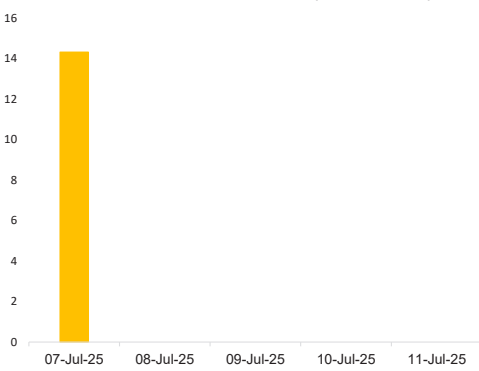
### JSE Sectors: Year to Date in %



### NSX Local Stocks: Year to Date in %



### JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



### Global Indices: Year to Date in %

