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Namibia's economy grows by N\$4 billion in Q1 2025

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MAIN STORY

Namibia's economy grows by N\$4 billion in Q1 2025

Namibia's economy expanded by N\$4 billion in the first quarter of 2025, reaching a nominal size of N\$62.4 billion, up from N\$58.5 billion recorded during the same period in 2024.

This reflects a 2.7% increase in real terms, according to data released by the Namibia Statistics Agency (NSA).

Statistician-General and NSA CEO Alex Shimuafeni attributed the growth primarily to stronger activity in the tertiary industries, which recorded a 5.1% rise in real value added. This compares with 4.8% growth in the same period last year.

"The performance is mainly attributable to the tertiary industries that recorded a growth of 5.1% in real value added posted in the first quarter of 2025, compared to 4.8% growth recorded in the corresponding period of 2024," said Shimuafeni.

Leading the tertiary sector were the Health sector, which grew by 11.4%, and notable contributions from Financial Services, Wholesale and Retail Trade, and Administrative and Support Services.

However, performance in other sectors was mixed. The secondary industries contracted by 0.7%, largely due to a 1.7% decline in manufacturing.

The primary industries also recorded a downturn, with real value added declining



Crucial Dates

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

Exports of goods and services improved by 15.6%, while imports rose by 6.2%, resulting in a narrower external balance deficit.

by 3.1%. Agriculture and Forestry fell sharply by 20.1%, while Fishing and Fish Processing on board decreased by 8.7%, both hit by lower animal marketing and reduced fish volumes.

“The poor performance is attributed to the ‘Agriculture and forestry’ and ‘Fishing and Fish Processing on board’ sectors, that registered declines in real value added of 20.1% and 8.7%, respectively,” Shimuafeni said.

On the demand side, private final consumption declined by 0.7% during the first quarter, following a sharp 24.6% increase in the same period of 2024, indicating reduced household spending.

Government consumption grew by 5.8%, which the NSA linked to an increase in

public sector employment.




Gross Fixed Capital Formation rose by 3.8%, driven by increased investment in machinery, transport equipment, and construction.

“Gross Fixed Capital Formation recorded a 3.8% surge during the quarter under review relative to a growth of 1.1% posted in the corresponding quarter of 2024 due to increase in investment of ‘machinery and transport equipment’, and construction activities,” said Shimuafeni.

Exports of goods and services improved by 15.6%, while imports rose by 6.2%, resulting in a narrower external balance deficit.

The NSA described this as a positive development for the economy.



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RMB Namibia awarded Best Sub-Custodian Bank for 2025

RMB Namibia has been awarded the title of Best Sub-Custodian Bank in Namibia for 2025 by Global Finance Magazine, a leading international financial publication.

The accolade forms part of the magazine's 23rd annual Best Sub-Custodian Bank Awards, which recognise outstanding institutions across seven regions and 82 countries.

This comes as RMB Namibia becomes Namibia's first registered Central Securities Depository Participant (CSDP), a move that reinforces its role in modernising the country's securities infrastructure. The achievement supports the dematerialisation of listed assets and the deepening of the local capital market.

The award according to RMB Namibia, highlights its growing reputation as a reliable and strategic partner for institutional clients and global financial institutions accessing Namibia's capital markets.

"We are proud to receive this prestigious recognition from Global Finance," said Ian Erlank, Head of Global Markets at RMB Namibia. "This award affirms our position as the go-to partner for global investors requiring on-the-ground custody expertise and flawless execution in Namibia. It reflects the strength of our platform and the commitment of our exceptional team."

RMB Namibia was recognised for its performance in key areas including service quality, regulatory expertise, technology platforms, post-trade operations, and business continuity.

"In a world where compliance, asset protection and operational precision are more



important than ever, clients need a partner that goes beyond basic service delivery," Erlank said. "At RMB Namibia, we combine deep local insight with global standards to help our clients not just safeguard their assets — but also grow them, strategically and securely."

"Our custody team has positioned RMB Namibia at the forefront of innovation and service excellence in the securities space," Erlank added. "This recognition matters because it directly benefits our clients — enabling them to operate with confidence, efficiency and clarity in the Namibian market."

RMB Namibia is a division of FirstRand Namibia, one of the country's largest financial services groups.

Economic leakage in Namibia: When wealth enters but doesn't circulate

By Dr Penny Tuna Magdalena Uukunde

Namibia is not short of vision. We are not short of policies, frameworks, or even goodwill. From industrialisation plans to procurement reform, youth development charters to tourism strategies, Namibia shines on paper.

But what do we have to show for all this brilliance if the wealth we generate enters the country but fails to circulate?

We are experiencing economic leakage not only in the literal sense—through capital outflows or expatriate profit repatriation—but in a deeper, more systemic way.

Talent leaks. Opportunities leak. Confidence leaks. And most importantly, circulation leaks—the natural flow that sustains a healthy economic organism.

This is not about blame. It is about diagnosis.

Namibia currently operates as a performance economy, where success is often measured by appearances, formalities or compliance with procedures rather than by actual impact or multiplying value.

Conferences are held, photographs are taken, procurement is processed—but where is the real activation of value?

Who repeatedly accesses these opportunities, and who is consistently left out?

What we are witnessing is the aftershock of historical scarcity. Generational deprivation creates protective behaviours. These become gatekeeping. Gatekeeping limits circulation.



“

We are experiencing economic leakage not only in the literal sense—

through capital outflows or expatriate profit repatriation—but in a deeper, more systemic way.

Reduced circulation mimics scarcity—and so the cycle continues.

“You can’t compete regionally if you’re still competing internally for recognition.”

This isn’t just philosophical. It’s practical. In 2023 alone, Namibia welcomed more than 360,000 tourists, yet much of that spending never reached local communities.

In procurement, government figures show that fewer than 15% of registered youth-owned businesses access public tenders, even as youth unemployment hovers around 46%. Delegates sleep in high-end hotels while surrounding SMEs remain invisible to the very processes meant to uplift them.

We do not lack money. We lack coherence. We have laws, vision documents, and international support—but without internal alignment, all of it leaks.

What causes this?

Gatekeeping, yes—but not always out of malice. It is often the result of inherited

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systems of exclusion, learned behaviours shaped by previous scarcity.

Those who managed to enter the system had to fight to get in, and by replicating that fight, they unwittingly reinforce barriers that keep fresh talent out. The real tragedy? We do not know the potential we are losing. That is the kind of leakage no statistic can capture.

But examples from elsewhere show us what is possible.

Rwanda, often cited for its discipline, is not a governance blueprint, but a model of intentionality. Policy is felt at grassroots level. Metrics are localised. Everyone knows the national vision—and feels part of it.

Singapore, a city-state with no natural resources, replaced performance with outcomes over a period of 25 years. That patience built resilient institutions.

And Estonia—a country many forget exists—transformed its economy through digital access, bypassing traditional gatekeepers entirely.

Namibia does not need to become these countries. We simply need to become more of ourselves.

Because beneath the frustration, there is beauty. This country is stunning in every sense—its people, its land, its wisdom. But when we structure opportunity around who is known, rather than who

is capable, we do not only harm others—we harm ourselves.

Even those who benefit from current systems of exclusion are losing something: circulation is a multiplier. When wealth and opportunity move through many hands, everyone benefits. A rising tide, yes—but only if the harbour is open.

So, what now?

We start where we are:

- Reframe procurement to encourage activation, not just delivery.
- Publicly reward those who multiply impact, not just those who comply.
- Audit policy implementation through the lens of circulation, not just completion.
- Celebrate gate-openers, not only gatekeepers.

And we do all this without shame, without insult, and without ego.

Namibia is brilliant. The question is: will we choose to circulate that brilliance? Will we move from policy to activation? Will we see one another not as competitors, but as collaborators?

Because if we do—if we begin to unlock our systems from within—Namibia will not only attract the world's attention. We will finally begin to sustain it.

*** Dr Penny Tuna Magdalena Uukunde is a Regional Development Economist.**




Letshego finances 7,488 low-income Namibians through N\$260m Social Bond

Letshego Holdings Namibia says its N\$260 million Social Bond, launched in May 2024, has helped finance 7,488 productive loans across the country, with the majority benefiting ultra-low-income earners.

According to the company, 86.3% of the loans issued through the Social Bond supported individuals earning less than N\$7,500 per month.

“We are proud to report that the fully allocated Social Bond has financed 7,488 productive loans, with 86.3% supporting individuals earning less than N\$7,500 monthly in Namibia’s ultra-low-income segment,” said Ogame Mutorwa, Communications Manager at Letshego Holdings Namibia.

The bond, fully aligned with the International Capital Market Association’s Social




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Bond Principles and Letshego's own Social Financing Framework, is aimed at improving financial inclusion, particularly for Namibians historically excluded from the formal financial system.

According to the 2017 Namibia Financial Inclusion Survey, 22% of adult Namibians remain financially excluded, with this figure rising to over 27% in rural areas.

Letshego says the Social Bond addresses this gap by providing access to affordable credit for education, healthcare, housing improvements and small-scale business development.

Independent verification by IBIS ESG Consulting Africa confirmed that Letshego's allocation and impact reporting meet international standards. The firm confirmed that all proceeds from the Social Bond were directed exclusively to eligible social assets, with no funds used for excluded activities.

Letshego says the initiative also contributes to several UN Sustainable Development Goals, including poverty reduction (SDG 1), gender equality (SDG 5), decent work and economic growth (SDG 8), and reduced inequalities (SDG 10).

"With 16 physical outlets and a network of direct sales agents, Letshego maintains a strong community presence that allows it to respond to the specific needs of both urban and rural Namibians," said Mutorwa.

The company plans to scale up its responsible finance practices while maintaining its environmental, social and governance (ESG) commitments and notes the success of the Social Bond provides a solid foundation for expanding inclusive finance across the country.

Letshego Holdings Namibia is the parent company of Letshego Bank Namibia and Letshego Micro Financial Services Namibia.



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Celebrating World MSME Day 2025: A Namibian perspective on progress and possibilities

By Hasekiel Johannes

On 27 June 2025, the world gathers once again to commemorate World Micro-, Small and Medium-sized Enterprises (MSME) Day.

This annual event, declared by the United Nations General Assembly in 2017, is more than just a symbolic occasion. It is a global call to recognise the indispensable role of MSMEs in job creation, economic growth, innovation, and sustainable development.

For Namibia, a nation forged in unity and freedom since its independence in 1990, this day carries particular resonance as we reflect on our journey and the ongoing work to empower local enterprises.

As a proud member of the United Nations, Namibia benefits from access to global platforms, networks, and frameworks that promote inclusive economic development. MSME Day is one such opportunity.

It reminds us that although we operate within our own national context, we are also part of a broader movement to transform economies from the ground up by strengthening the backbone of all communities, small businesses.

Namibia's commitment to MSME development, however, has not always been structured. While informal support and fragmented initiatives have existed for decades, it wasn't until the introduction of the National MSME Policy 2016–2024 that the country took a more coordinated approach.

This policy marked a turning point,



As a proud member of the United Nations, Namibia benefits from access to global platforms, networks, and frameworks that promote inclusive economic development.

building on lessons from both international best practices and past shortcomings in the Namibian support system. It signified an understanding that MSMEs are not only job creators but also drivers of innovation and inclusive growth.

In recent years, significant progress has been made in strengthening support for MSMEs in Namibia. Many organisations, including government agencies, ministries, academic institutions, and development partners, have actively launched various initiatives to promote entrepreneurship and investment.

A notable contributor to this momentum is the Namibia Investment Promotion and Development Board (NIPDB), which has introduced targeted interventions to ensure the voices and needs of MSMEs are acknowledged and addressed.

However, a key lesson emerging from both past and ongoing efforts is that many programmes have been developed based on



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assumptions rather than through direct consultation with business owners. This often leads to well-intentioned initiatives that do not fully align with the real, day-to-day challenges faced by entrepreneurs.

Recognising this gap, several organisations including the NIPDB have made deliberate efforts to engage directly with MSMEs across the country. Through regional missions and on the ground consultations, these engagements have provided invaluable, first-hand insights.

Having personally participated in some of these missions, I witnessed the importance of this inclusive, participatory approach. Particularly impactful were the engagements held from 24 May to 05 June 2025 Namibia's "O-Regions" Ohangwena, Oshana, Omusati, and Oshikoto areas rich in entrepreneurial spirit but often underserved in terms of business development support. These sessions were not just about listening; they were about learning, collaborating, and shaping interventions that genuinely respond to the needs of MSMEs.

Before the northern mission, we visited Swakopmund, where we explored an MSME led project focused on iron extraction using renewable energy, the first of its kind in the world. The innovation was inspiring, showcasing what is possible when local ingenuity meets enabling support.

But it was our stop at Hafeni Tourism, a small business in the tourism sector, that brought the national MSME reality into sharp focus. "My business has proven itself, but I can't get funding to grow," said Mr. Henrich Hafeni. His frustration echoes the voices of thousands of entrepreneurs across the country from tourism operators in the coastal regions to informal traders in the north.

These experiences confirm that MSMEs are not asking for complicated solutions. What they need are straightforward, accessible programmes, equipment support, seed capital, and grantbased financing, without being burdened by endless paperwork or unrealistic loan conditions. Concept notes, not business plans. Trust, not red tape.

And most importantly, funding that does not treat small businesses as high-risk experiments, but as foundational pillars of Namibia's economic future.

Indeed, MSME development should be at the core of our national development strategy. These enterprises have the potential to put Namibia on the global map, not just as a tourist destination or mineral rich economy, but as a hub of innovation and entrepreneurship.

By raising public awareness of the vital role MSMEs play in sustainable development, we can begin to shift national priorities towards more targeted, outcome-driven support.

Following the regional missions, one thing became clear: we must do more. A reactive approach is no longer sufficient. The current MSME policy must evolve into a pragmatic, action-oriented strategy that is closely aligned with the Swapo Manifesto Implementation Plan (SMIP) and the broader Government of the Republic of Namibia's (GRN) MSME development agenda.

These frameworks emphasize inclusive growth, sectoral diversification, and sustainable job creation. Policy must follow practice. If MSMEs say they need equipment, we must deliver equipment. If they say they need training, we must bring practical, sector-specific skills development closer to their communities. The way forward requires translating policy into real, tangible interventions that directly respond to the needs on the ground, in line with national priorities.

We are encouraged by the bold and timely announcement made this week by Her Excellency, President Netumbo Nandi-Ndaitwah, regarding the establishment of the Youth Fund, which will be capitalized with over N\$250 million. This is a significant step toward empowering youth-led businesses. To build on this momentum, Namibia should seriously consider the creation of a dedicated MSME Agency, one that is well-resourced, independent, and driven by a clear, results oriented mission.

This agency must move beyond simply ticking donor boxes or meeting international expectations. It's time to put our money where our mouth is. If we truly believe in the potential of youth enterprises, the Youth Fund discussed for years must now be fully operationalized and channelled towards supporting viable youth-led businesses, not as a future ambition, but as an immediate priority.

We must stop chasing unicorns or looking only for "safe bets" and start funding the businesses that are already creating impact, no matter how small.

As we mark World MSME Day 2025, Namibia must renew its commitment to real, transformative support for its small business sector. This is not just a moral or political imperative, it is an economic necessity.

Our entrepreneurs are not waiting for charity; they are waiting for opportunity. And if we can create the right conditions, support mechanisms, and funding pathways, there is no doubt that Namibian MSMEs will rise to meet and exceed global standards.

In celebrating this day, we celebrate resilience, innovation, and ambition. Let us not stop at celebration. Let this be a national call to action — one that ensures MSMEs in every village, town, and city across Namibia are empowered to thrive.

Happy World MSME Day 2025. Let's keep building. Let's keep believing. Let's invest in our future, one small business at a time.

****Hasekiel Johannes has over 12 years of experience in MSME development and business innovation. He currently serves as a Consultant for MSME Market Access & Export Promotion at the Namibia Investment Promotion and Development Board (NIPDB), where he supports entrepreneurs in scaling their businesses for success.***



O&L to launch new Namibian retail brand 'Model' on 1 July 2025

The Ohlthaver & List (O&L) Group will launch its new retail brand, Model, on 1 July 2025, marking the end of its 27-year franchise agreement with Pick n Pay South Africa.

Through its subsidiary WUM Properties (Pty) Ltd, O&L currently operates 19 Pick n Pay stores in Namibia.

These stores will be gradually converted to the Model brand, with the first outlets set to open under the new name from 1 July.

"The transition to Model signals the birth of a retail experience designed by Namibians, for Namibians. At the heart of this transformation is a 100% Namibian buying team that will have complete autonomy to create product ranges that reflect local needs, preferences and values," said Sven Thieme, Executive Chairman of the O&L Group.

"Our independence gives us the strategic freedom to build partnerships with local suppliers, invest in Namibian talent and shape a shopping experience that reflects our community's values and aspirations."

The switchover, according to the company, was delayed due to franchise constraints,

which expire on 30 June. From 1 July, the company will assume full control over operations, technology, and supplier relationships.

The transition will start with the Auas Valley store in Windhoek, which will undergo full renovations, expected to be completed by the end of September 2025. Store rebranding and system changes will be phased in across all locations over the coming months.

"We're changing our name and reimagining what retail can be in Namibia. While the rollout may cause minor disruptions, we value our customers' patience as we work to improve the shopping experience," said Graeme Mouton, Managing Director of Model. O&L says the shift will create more opportunities for local producers and suppliers to list products directly, provided they meet quality standards.

The new brand will focus on local relevance, improved service, and stronger supply chain links within Namibia.

O&L is Namibia's largest privately held business group, with interests in retail, real estate, hospitality, and beverages.

Leading former peers – From colleague to confident leader

By Ipupa Fadeyi

Last week, we explored the topic “Leading with Confidence as a Young Professional,” highlighting five key challenges emerging leaders often face: establishing authority, handling pressure, communicating effectively, leading former peers and earning trust.

Today, we turn our attention to one of the most sensitive and often overlooked challenge: Leading former peers. This shift can feel like walking a tightrope. Former colleagues may question your authority or find it difficult to adjust to the new dynamic. But this is also your moment to grow. When approached with clarity, humility and emotional intelligence, it becomes an opportunity to earn trust, strengthen your leadership style and set the tone for your future.

Why This Transition Feels So Difficult

Leadership comes with new responsibilities and a shift in dynamics. When you're suddenly responsible for setting direction, giving feedback, or making decisions that affect others, it can feel like the rules of engagement have changed overnight.

Former colleagues may view you through the lens of past interactions: the shared jokes, frustrations or even disagreements. This familiarity can blur professional boundaries. At the same time, you may hesitate to assert your authority for fear of being seen as arrogant or overly authoritative.



Leadership comes with new responsibilities and a shift in dynamics.

This can create confusion about roles and expectations, and if not handled well, it may impact team performance and morale.

Common Pitfalls to Avoid

When leading former peers, it's easy to fall into one of two traps: being too soft or too harsh.

1. Being too soft: Some new leaders try to maintain friendships by avoiding tough conversations or overlooking poor performance. This may seem kind in the moment, but it eventually undermines your credibility and affects team discipline.

2. Being too harsh: On the other end of the spectrum, some overcompensate by becoming overly strict, micromanaging, or distancing themselves in an effort to “prove” their authority. This can create resentment and erode trust.

The key lies in balance—leading with firmness and fairness, while still honouring the history you share with the team.

How to Lead Former Peers with Confidence and Integrity

1. Address the elephant in the room

Don't pretend the transition hasn't happened. Acknowledge the change openly and set the tone from the start. You might say

Dealing with Resistance or Unspoken Tension

It's not uncommon to experience some pushback from those who find it hard to adjust to your new role. This could show up as passive resistance, withholding cooperation or gossip.

Rather than taking it personally, see it as an opportunity to practice emotional intelligence. Engage those individuals privately, seek to understand their concerns, and reinforce your commitment to working together. In some cases, time and consistent leadership are all that's needed to shift the dynamic.

You Were Chosen for a Reason

It's important to remind yourself that you were chosen for this role for a reason. Whether it was your performance, your potential, or your ability to lead others—you earned your place. Resist the temptation to second-guess yourself or shrink back. Instead, lead with the same integrity and excellence that got you noticed in the first place.

Final Thoughts: Grow into the Role, Don't Just Fill It

Leading former peers isn't about changing who you are, it's about growing into who you need to become. It's an opportunity to develop emotional maturity, lead with clarity and model what professional leadership looks like—especially for others who may one day walk the same path.

Yes, the shift may be uncomfortable at first, but it

is also your proving ground. With empathy, communication and the right mindset, you can lead with both confidence and care.

You are the CEO of your career. Don't shy away from the challenges that come with leadership—embrace them. They are shaping you into the leader your peers, and your organisation, will come to respect and rely on.

****Ipupa Fadeyi is a coach, mentor, columnist and the founder of IpupaK Grow You***

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The Namibia Investment Promotion and Development Board (NIPDB) is looking for a suitably qualified and experienced Namibian citizen to fill the following position:

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The NIPDB is an equal opportunity employer and complies with the Affirmative Action Legislation. In line with the Affirmative Action (Employment) Act, No. 29 of 1998, suitably qualified persons with disabilities who meet the requirements are encouraged to apply. Please note that reference checks and competency assessment tests will be conducted, and qualifications will be verified.

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ABOUT NIPDB

The Namibia Investment Promotion and Development Board (NIPDB) is mandated to promote and facilitate investment by foreign and Namibian investors, and coordinate MSME activities across all levers of the economy, with the aim of contributing to economic development and job creation.

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Availability of essential medicines in Namibia hits 83% – Health ministry

The availability of essential medicines at public health facilities across Namibia has reached 83%, the Ministry of Health and Social Services (MoHSS) has revealed.

Speaking at the National Pharmaceutical Services Forum, MoHSS Executive Director Penda Ithindi said the improvement was due to a combination of sourcing strategies, the introduction of long-term supply contracts, and fast-tracked procurement for priority medicines.

“According to the Pharmaceutical Management Information System, 83% of essential items are now available at public facilities—an achievement we should not take lightly,” said Ithindi.

He added that the Central Medical Stores (CMS), which supplies medicines to state-run health centres, currently maintains a stock level of 70.13% in relation to national demand.

However, he noted that further investment in warehousing, logistics, and distribution systems was needed to sustain and improve this performance.

The Ministry was recently granted an exemption from national procurement thresholds, enabling quicker acquisition of critical medicines and reducing red tape. Ithindi said this had been instrumental in boosting stock availability.

The Ministry has also completed the design phase for a new CMS facility, with

Efforts to improve procurement planning have also included a revised three-year rolling quantification process, developed with input from regional pharmacists.

the bidding process for construction expected to begin later this year.

The project is being funded in partnership with development agencies, including the Global Fund.

“This critical infrastructure upgrade... will expand storage capacity, improve cold chain efficiency, and support more modern logistics systems,” said Ithindi.

Efforts to improve procurement planning have also included a revised three-year rolling quantification process, developed with input from regional pharmacists.

The system has led to more accurate forecasting, better alignment between central and local needs, and reductions in both overstocking and medicine expiry risks. In a significant development for pharmaceutical information management, the Ministry has completed the nationwide rollout of the Facility Electronic Stock Card (FESC) Version 4.2.

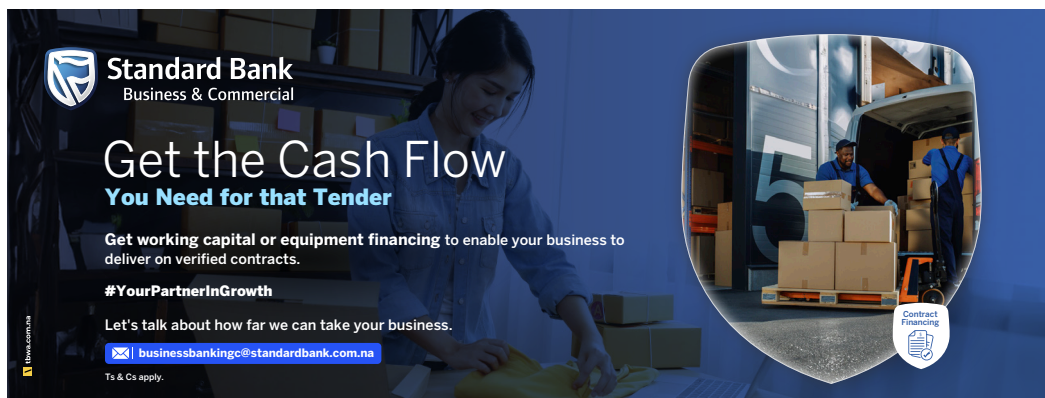
The updated system enables near real-time tracking of medicine stock at facility level and includes automated tools to analyse expenditure and prioritise high-value items.

“The new version also includes automated ABC analysis functionality, allowing teams to review expenditure patterns and prioritise high-value items,” said Ithindi.

“This is already improving accountability and helping facilities make more informed decisions to support rational medicine use.”

Additionally, the Ministry has approved Namibia’s first National Essential Clinical Supplies List (NECSList), a structured reference guide aimed at standardising the procurement and use of clinical supplies at public health facilities.

The guide is expected to improve planning, stock management and the efficiency of non-medicine budgets.



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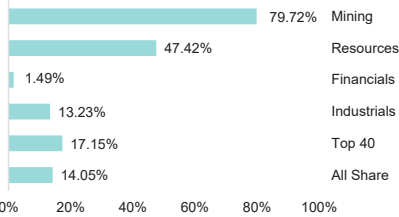
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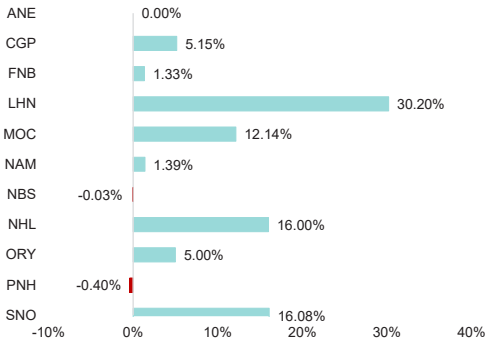
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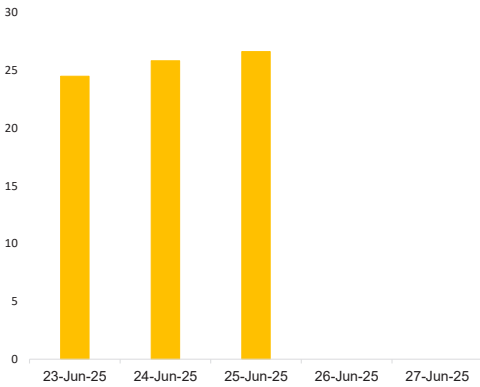
JSE Sectors: Year to Date in %



NSX Local Stocks: Year to Date in %



JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



Global Indices: Year to Date in %

