EDUCATION

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Ford occupying new Territory in Namibia's SUV market



ENTREPRENEURS
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News Worth Knowin



Health ministry's 11,742 new vacancies to cost govt N\$4.5 billion

TUESDAY 06 MAY 2025

MAIN STORY



... only 434 new health posts to be filled this year

The Ministry of Health and Social Services will need more than N\$4.5 billion to fill 11,742 new positions that were approved earlier this year, Health Minister Esperance Luvindao has revealed.

"Approval of 11,742 new positions has been granted over six years. The estimated cost to fill these positions is N\$4,550,935,085," Luvindao said on Tuesday.

Crucial Dates

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



However, due to limited funds, the government will only be able to fill 434 of these posts in the current financial year.

This will cost N\$150 million, taken from the ministry's total N\$536 million allocation for human resources.

"Further engagements be. undertaken on funding modalities for the Medium-Term Expenditure Frameworks," the Minister added.

She explained that the gradual filling of these vacancies is vital to strengthen

the country's healthcare especially system. underserved areas.

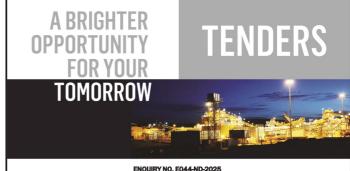
The ministry plans to focus on recruiting and deploying technical specialists in paediatrics, obstetrics. surgery, internal medicine. anaesthesiology improve access to quality healthcare across country.

"The full implementation the Integrated Human Resources Information System (IHRIS) will continue optimise workforce deployment, planning, performance and said management," Luvindao.

The Minister also outlined plans to prioritise infrastructure development in the current year, with nine new clinics and two health centres set to be built in remote areas, including Onamukulo, Uuvudhiya, and Oranjemund.

She added that major hospitals, such as Gobabis, Swakopmund, Katutura, and St. Mary's, would undergo upgrades to expand capacity and improve patient care.

Luvindao further highlighted the ongoing construction of the new Windhoek District Hospital, now estimated to cost N\$3.2 billion. She said the facility is necessary to ease pressure on urban hospitals and improve health service delivery.



DOZER MINING SERVICES IN SOUTHERN COASTAL MINES

SCOPE OF WORKS

Namdeb Diamond Corporation (Pty) Ltd hereby invites reputable, qualified and bona fide service providers, that meet the below listed qualifying criteria, to submit their proposals for the supply, operation and maintenance of Dozers in support of a Dry Mining solution, as part of the overburden stripping process, in Southern Coastal Mines.

Entity Qualifying Criteria

- Entities legally registered within the SADC region
- Entities that have 5 years or more experience within the mining and/or dozing environment/s

The Scope of Services shall primarily consist of:

The supply, operation and maintenance of Dozers

TENDER REGISTRATION

Interested parties may submit their company profiles (including a minimum of 3 references) to Namdeb's Supply Chain Help Desk **before or on 12th May 2025**, at the below listed details:

Contact:

Elizabeth Markowitz Fmail: elizabeth markowitz@namdeb.com

Tel.: +264 (63) 238 502

The Tender Enquiry documents will be shared with all entitles that meet the above qualifying criteria

COMPULSORY SITE VISIT

A compulsory Virtual Site Visit shall be conducted on Monday, 19th May 2025, at 10H00. Only Tenderers who attend the Site Visit shall be eligible to participate in the tender process.

SUBMISSIONS

All documents in support of the requirements must be submitted via e-mail to tender@namdeb.com The closing date and time for submissions is: Tuesday 27th May 2025 at 14h00.



⇔NAMDEB A NAMIBIA DE BEERS PARTNERSHII

Namibia to develop private education funding model by September

The government will establish a funding model for private educational institutions ahead of the planned roll-out of free tertiary education at public institutions by 2026, Minister of Education, Sanet Steenkamp, has revealed.

"By September 2025, a funding model for private institutions will be developed in accordance with the Implementation Plan. In preparation for this, the ministry will conduct extensive consultations with critical stakeholders to guarantee equitable access and inclusivity across the country," Steenkamp said.

President Netumbo Nandi-Ndaitwah announced last week that the government will fully subsidize tertiary education at all public institutions, with provisions being made for private institutions as well.

The majority of the funding will come from resources previously allocated to the Namibia Students Financial Assistance Fund (NSFAF), which is set to be reintegrated into the Ministry of Education by October.





According to Steenkamp, NSFAF and direct subsidies to public tertiary institutions received N\$3.5 billion during the most recent fiscal year. Of this, N\$1.1 billion was allocated directly to public institutions, while N\$2.4 billion was disbursed through NSFAF.

"N\$1.09 billion of the NSFAF funds were allocated to students at public institutions, bringing the total financing for public tertiary education to N\$2.2 billion. The government's sustained and robust commitment to higher education is evident in these figures," she added.

According to the latest National Council for Higher Education (NCHE) report on Higher Education in Namibia, there are currently three public and 15 registered private higher education institutions (HEIs).

In 2022, NSFAF accounted for 43.5% of all financial sponsorships for students at tertiary institutions. Meanwhile, 27.2% were self-funded, 22.1% were supported by parents or guardians, 2.5% were sponsored by private institutions, 1% by other public institutions, and 3.6% by other unspecified sources.

During the 2021 academic year, 47,942 students were enrolled at public HEIs, while 20,990 students were registered at accredited private HEIs — representing a 70% to 30% split.

Steenkamp underscored the crucial role that private higher education and vocational training institutions play in the development of Namibia's human capital.

"The goal is unambiguous: to guarantee universal access to high-quality, free higher and vocational education at public institutions throughout the nation," she said.



VACANCY

THE VACANCY BELOW IS NOW AVAILABLE AT SINOMINE TSUMEB SMELTER

The Position: Senior Process Engineer

The incumbent will report to the Manager:

Material Handling and Slag Plant and TSF and will be accountable for:

ROLE ACCOUNTABILITIES:

- Legal, Safety, Health and Environmental compliance as well as promoting a safety culture in the area of accountability.
- Operational technical support for the Material Handling, Slag Plant & Tailings section.
- Assist the Hot Metals team in diagnosing and resolving problems related to refractory
 materials and installations, identifying root causes and implementing corrective actions.
- Staying abreast of the latest advancements in Pyrometallurgy, Minerals Processing and related fields.
 - HSC modeling for Pyrometallurgical and Minerals Processing Plants.
- Process and quality control and compliance through clear definition, implementation and maintenance of automated and process control functions.
- Metal Accounting and reporting by accurate and timely accounting for pay metals throughout the process.
- · Identify, initiate and execute continuous improvement projects.
- Short and long-term planning incorporating maintenance plans and scheduling outputs.
- Conduct research and development by implementing the latest technologies to enhance productivity and output.
- Responsible for people and performance management, including team development, goal setting, and performance evaluation.
- Unlock the full potential of our human capital and cultivate a meaningful, rewarding employee experience.
- Ensure compliance with all company policies and regulations.
- In collaboration with the Slag Plant and Crushing Plant Superintendents, develop and implement procedures that address all aspects required to safely drain and secure hazardous chemical and gas containing pipelines, vessels, ducting, and equipment, ensuring safe maintenance, entry, and operation.
- · Provide continuous coaching and feedback to metallurgists within the section.

OUALIFICATIONS AND EXPERIENCE REQUIRED:

- A BSc (Hons)/BEng (Hons) in Metallurgy, Chemical Engineering or Process Engineering (Specializing in Pyrometallurgy and Minerals Processing).
- A Post Graduate Diploma in Management, an MBA will be an advantage.
- Minimum of five (5) years working experience in complex pyrometallurgical processing operations or similar environment.
- Knowledge of base metal smelting process, gas thermodynamics and refractory technology.
- Experience in Sulphuric Acid and/or Base metal smelting will be an added advantage.
- Strong leadership skills and the ability to positively influence people and interact with diverse stakeholders.

APPLICATION PROCEDURES:

All applications meeting the **minimum requirements** must be accompanied by a non-returnable detailed curriculum vitae, certified copies of qualifications and identification documents. Applications should clearly indicate the position being applied for and should be sent as **one PDF attachment**. Applications not adhering to these rules will not be considered.

Please forward application to the email: stsrecruitment3@sinomine.na

Closing date: Tuesday, 20 May 2025, At 16H00

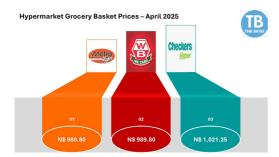
Only short-listed candidates will be contacted.

Applicants, who are not contacted within two weeks after the closing date, should consider their application unsuccessful.

The recruitment process will be administered as prescribed by Namibian

Affirmative Action Act. Women and person with disability are encouraged to apply.

Sinomine Tsumeb Smelter is an Equal Opportunity Employer





Choppies offers April's best retail value; Metro Hyper leads Hypers

n April 2025, Choppies offered the most affordable standard grocery basket among retailers, totalling N\$1,020.80. Pick n Pay followed closely with N\$1,027.80, while Metro (Retail) and Shoprite recorded N\$1,028.80 and N\$1,031.80, respectively.

On the higher end, Spar remained the most expensive retailer at N\$1,113.16, reflecting a 9.0% increase over the lowest-priced option.

In the hypermarket segment, Metro Hyper narrowly beat Woermann Brock Hyper (N\$989.80), while Checkers Hyper came in at N\$1,021.25, placing it slightly above its retail counterpart.

April 2025 Basket Price Comparison

Store Type	Store	Total Price	% Difference from Lowest
Retailers	Choppies	N\$1,020.80	-
	Pick n Pay	N\$1,027.80	+0.7%
	Metro	N\$1,028.80	+0.8%
	Shoprite	N\$1,031.80	+1.1%
	Checkers	N\$1,035.80	+1.5%
	OK Foods	N\$1,096.60	+7.4%
	Spar	N\$1,113.16	+9.0%
Hypermarkets	Metro Hyper	N\$980.80	-
	Woermann Brock	N\$989.80	+0.9%
	Checkers Hyper	N\$1,021.25	+4.1%



Help us improve customer service in Namibia!

Your feedback matters! Take a few minutes to complete our survey and contribute to better service standards.

Click or scan QR code to participate: https://forms.ale/zz57iJkdU1CVTYVM6



Key Takeaways

- ✓ Choppies now leads with the lowest basket total among retailers.
- ✓ Pick n Pay, Metro, and Shoprite follow closely, all within 1.1% of the lowest.
- ✓ Spar is still the most expensive option, with a N\$92.36 difference from Choppies.
- ✓ Metro Hyper remains the most affordable overall, including both retailer and hypermarket categories.
- ✓ On an item-level, Metro Hyper and Woermann Brock Hyper dominate most categories.
- ✓ Checkers Hyper offers strong value on daily staples like bread, sugar, and vegetables, but its total is still higher than Metro Hyper. What's in the Grocery Basket?

Our price comparison is based on a standard grocery basket that includes:

Item	Lowest Price	Store with Best Price	
Loaf of Bread	N\$10.99	Checkers Hyper	
Nola Cooking Oil (2L)	N\$74.99	Shoprite, Choppies	
Top Score Maize Meal (5kg)	N\$68.99	Metro Hyper	
Marathon Sugar (2.5kg)	N\$54.99	Checkers Hyper, Checkers, Shoprite	
Real Good Chicken Mix Port(1.5kg)	N\$87.99	Metro Hyper	
Beef Stew (1kg)	N\$91.99	Metro Hyper	
Mamas Rice (2kg)	N\$44.99	Woermann Brock Hyper	
Polana Pasta Macaroni (3kg)	N\$76.99	Woermann Brock Hyper	
Nammilk Fresh Milk (1L)	N\$19.99	All stores (Except OK Foods & Spar)	
Twinsaver Toilet Paper (9s)	N\$74.99	Woermann Brock Hyper	
Tomato Sauce Wellingtons (750ml)	N\$24.99	Metro Hyper	
Sunlight Washing Powder (2.2kg)	N\$57.99	Metro Hyper	
Rama Butter (500g)	N\$24.99	Metro Hyper	
Waldschmidt Eggs (18 medium)	N\$59.99	Checkers/Metro Hyper (tie)	
Sunlight Dishwashing Liquid (750ml)	N\$29.99	Metro Hyper	
Aquafresh Toothpaste (100ml)	N\$17.99	Metro Hyper	
Bar Soap (Protex, 150g)	N\$12.99	Woermann Brock Hyper	
Onions (lkg)	N\$19.99	Checkers Hyper	
Potatoes (lkg)	N\$21.99	Woermann Brock Hyper	
Tomatoes (lkg)	N\$21.99	Metro Hyper	

Our monthly grocery price survey helps you shop smart and save more. Stay tuned for next month's update. Will Metro hold the lead? Who knows which store will take the top spot next?



For all your Corporate, **Promotional** & Display Needs





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- Body Warmers
- Headwear
- Jackets
- Hoodies
- Tracksuits
- Work Wear
- Footwear





Corporate Gifting

- Notebook
- Backpacks
- Drinkwear

Diaries & Pens

- Giftsets/Bags
- Umbrellas
- Lanyards
- Key Chains
- Flash Drives
- Power Banks

Display Items

- Gazebos
- Tear Drops
- Director Chairs
- Table Cloths
- Kiosks

- Banner Walls
- Pop-up Banners
- A Frames
- Pull-up Banners
- PVC Banners





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Namibia's hospitality sector sees continued decline in room, bed occupancy rates

amibia's hospitality sector experienced a continued contraction in February 2025, with notable declines in both room and bed occupancy rates across all regions, according to the Namibia Statistics Agency (NSA).

The Rooms Occupancy Rate Index registered a 14.9% decrease in February, a marginal improvement compared to the 15.9% contraction recorded in January. On a year-on-year basis, the index declined by 14.1%.

"The monthly decrease was primarily attributed to a drop in room occupancy across hospitality establishments for all the regions," the NSA reported.

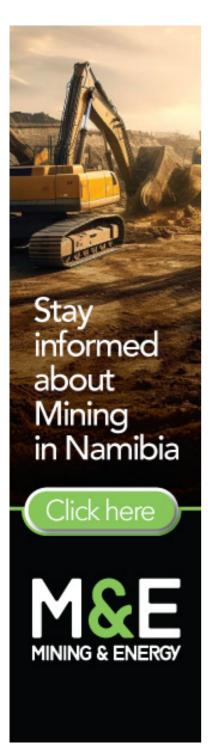
Among the regions, the coastal region recorded the sharpest monthly decline in

room occupancy at 23.7%, followed by the central region at 22.7%. The northern and southern regions saw contractions of 16.9% and 8.3%, respectively.

Nationwide, a total of 49,772 rooms were available in February, of which 15,546 rooms (31.2%) were sold. This marked a decrease from January's figures, when 52,948 rooms were available and 19,443 (36.7%) were sold.

"In the northern region, available rooms declined to 20,412 in February from 21,576 in January, though still higher than the 19,057 rooms available in February 2024. Rooms sold in the region also declined to 5,698 in February 2025, down from 7,248 the previous month and 5,914 in February 2024," noted NSA

The southern region offered 16,676



rooms in February, with 5,441 sold, leaving 11,235 rooms unoccupied.

Accommodation types showed mixed trends as hotels and rest camps experienced increases in room occupancy rates, with hotels rising to 42.1% in February from 41.8% in January, and rest camps increasing to 12.2% from 11.6%.

However, other establishments saw a downturn. Guest farms fell to a 34.7% occupancy rate from 36.9% in January, while tented camps dropped to 34.0% from 40.5%. Lodges declined to 27.1% from 33.9%.

Meanwhile, the Bed Occupancy Rate Index recorded a deeper contraction of 21.1% in February, compared to a 17.1% drop the previous month. Year-on-year, the index fell by 17.4%.

"This monthly decline in the bed occupancy rate index is driven by the overall decline in bed occupancy levels across hospitality establishments in all regions," the NSA noted.

Regionally, the central region saw the steepest decline in bed occupancy at 32.7%, followed by the coastal region at 27.3%. The northern and southern regions recorded declines of 20.1% and 16.5%, respectively.

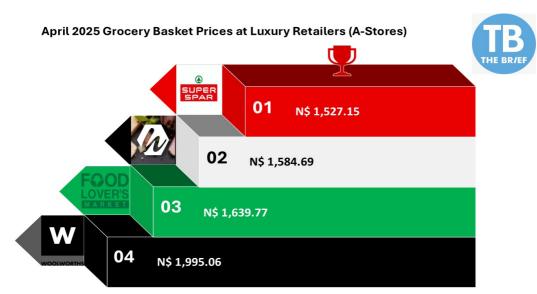
Nationally, 27,585 beds were sold out of 105,439 beds available in February, compared to 34,514 beds sold out of 104,067 available in January.

The northern region saw an increase in available beds to 42,140 in February, up from 41,974 in January and 38,375 in February 2024. The southern region had 36,699 beds available, rising from 36,146 in January and 35,032 the year prior.

In the coastal and central regions, the number of available beds in February stood at 14,420 and 12,180 respectively. In January, these figures were 11,656 and 14,291.

"Lower bed occupancy rates were recorded across all hospitality establishments compared to January. Tented camps had the highest bed occupancy rate in February at 29.7%, followed by hotels (27.6%), and lodges (25.2%)," said NSA.

Guest farms and rest camps had the lowest bed occupancy rates at 23.7% and 9.4%, respectively.



SuperSpar Tops April's Luxury Grocery Basket Rankings

In April 2025, SuperSpar emerged as the most affordable luxury grocery store (A-Store) in Windhoek, with a total basket price of N\$1,527.15. Despite belonging to the city's premium retail category, SuperSpar undercut its high-end competitors by a significant margin.

How Did Other A-Stores Compare?

- Woermann Brock Fresh placed second with a basket total of N\$1,584.69, about 3.8% more expensive than SuperSpar.
- Food Lover's Market followed in third at N\$1,639.77, roughly 7.4% higher.
- Woolworths remained the priciest of the luxury stores, with its basket costing N\$1,995.06, 30.6% more than SuperSpar's.

April 2025 A-Store Basket Price Comparison

Store	Total Basket Price	% Difference from SuperSpar
SuperSpar	N\$1,527.15	-
Woermann Brock Fresh	N\$1,584.69	+3.8%
Food Lover's Market	N\$1,639.77	+7.4%
Woolworths	N\$1,995.06	+30.6%

The April results highlight stark contrasts in pricing across the luxury grocery landscape, with Woolworths nearly N\$468 more expensive than the most affordable option.



For Daily Namibian

Finance and Business news

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The April results highlight stark contrasts in pricing across the luxury grocery landscape, with Woolworths nearly N\$468 more expensive than the most affordable option.

Grocery Basket Items

The grocery basket used for this comparison includes the following 22 items, chosen to reflect a standard household's monthly needs:

- · Loaf of Bread
- 1-litre Olive Oil (Store Brand)
- 2kg White Sugar (Store Brand)
- Chicken Breast/Fillet (per kg)
- Beef Sirloin (per kg)
- 1kg Tastic Rice (Basmati)
- Pasta (500g)
- 1-litre Full Cream Milk (Store Brand/Clover)
- Baby Soft White 2ply Toilet Paper (18 Pack)
- · Salad Dressing
- 2kg Sunlight Washing Powder (Auto)
- Sunlight Dishwashing Liquid 750ml
- Salted Butter (500g)
- Foam Bath 750ml
- Colgate Toothpaste 100ml (Charcoal)
- Onions (1kg)
- Potatoes (1kg)
- Tomatoes (1kg)
- Apples (1kg)
- Lettuce
- Cucumber
- Cheese (250g Store brand/Clover)

The Brief's monthly price analysis helps consumers make informed choices, keeping an eye on shifting trends in grocery affordability. Stay tuned for next month's report. Will SuperSpar hold onto its lead, or will another A-Store rise to the top?



Ford occupying new Territory in Namibia's SUV market

By Max Lodewyk

hen most Namibians think of Ford, the rugged Ranger or the versatile Everest typically come to mind. However, there's another player in Ford's lineup quietly carving out its own space in the competitive mid-size SUV segment: the Ford Territory.

Often overlooked, the Territory represents Ford's global collaboration with Jiangling Motors Corporation (JMC) in China. This partnership has resulted in a vehicle that blends Ford's engineering with contemporary Chinese automotive design,

which is evident in its tech-focused interior, generous space and value for money pricing. Positioned just below the Everest, the Territory aims to win over urban families, weekend adventurers and daily commuters with its modern appeal.

Exterior Impressions

At first glance, the Ford Territory makes a bold statement. A large grille, striking LED headlights and flowing lines give it the kind of curb appeal reminiscent of rivals like the Haval H6 and Chery Tiggo 7. Standard 18-inch aluminum wheels (upgraded to 19-inch on the Titanium trim) complete its

upmarket silhouette, making it a standout on city streets or gravel driveways. The Territory is available in three variants: the Ambiente, Trend and range-topping Titanium.

Interior: Comfort and Technology

Step inside the Territory and you're met with a spacious, tech-laden cabin that immediately impresses. On a recent test drive of the Ambiente model, its airy layout with the floating centre console and high end finishes stood out, offering more than enough room for a family of five.

The entry-level Trend trim offers a solid list of features, including: smart key passive entry and start, 2.3-inch centre touchscreen with Apple CarPlay & Android Auto, 7-inch TFT cluster with analogue dials a six-speaker audio system, cruise control, six airbags, ESC, and rear parking sensors.

Moving up to the Ambiente, it comes with a power tailgate, rain-sensing wipers, dual-zone climate control, leatherette steering wheel, wireless charging, and a reverse camera. Whilst the Titanium trim elevates things further with 19-inch wheels and full leather seats, 12.3-inch digital LCD instrument panel, Ambient lighting and panoramic moonroof, an enhanced 8-speaker audio system as well as Ford's Advanced Driver Assistance Systems (ADAS), including lane keep assist, adaptive cruise control, amongst a whole host of features.

On the road, the Territory is quiet, refined, and comfortable, creating the impression that it is deal for long-distance travel. However, the brakes were noted to be particularly sensitive during testing.

Performance and Practicality

Powering the Territory is a 1.8-litre turbocharged EcoBoost petrol engine producing 138kW and 318Nm of torque,

paired with a smooth 7-speed dual-clutch automatic gearbox, and this setup offers confident acceleration and refined cruising.

While it's no Everest in off-road ability, the Territory's 190mm ground clearance and four selectable drive modes (Normal, Eco, Sport and Mountain) make it a versatile option for weekend getaways or trips to lodges and rural areas. Ford claims a fuel economy of 7.0L/100km, though realworld figures will vary depending on terrain and driving habits.

Pricing and Warranty

As of this writing, the Territory is priced as follows locally:

- Ambiente N\$583,270
- Trend N\$640,266
- Titanium N\$715,266

Whereas all models include a 6-year / 90,000 km maintenance plan and a 4-year / 120,000 km warranty.

A Worthy Contender in a Crowded Segment?

The Ford Territory enters a highly competitive mid-size SUV segment where value and features are king, with strong competition from Chinese brands like Chery, Jetour, Omoda and GWM. However, for buyers who value a well established global brand, Ford's heritage and a comprehensive suite of tech and comfort features, the Territory makes a compelling case.

It may not be the rugged off-roader that the Everest is, but it offers a comfortable, spacious and stylish alternative for urban and leisure oriented drivers. If you're shopping for a 5-seater SUV in Namibia, the Ford Territory certainly deserves a closer look.

*Max Lodewyk is a motoring enthusiast.

Youtube: maxlodewyk_na
Tiktok: maxlodewyk_na

Equipping Namibia's entrepreneurs to win

amibia stands on the cusp of an economic shift. With high youth unemployment and a pressing need to create inclusive, sustainable growth, the spotlight is now firmly on a sector long underestimated — Small and Medium Enterprises (SMEs).

The recent inauguration of Her Excellency President Netumbo Nandi-Ndaitwah marked a decisive moment for the SME community. From the outset, her administration has placed entrepreneurship, job creation, and private-sector partnership at the forefront of its economic agenda. It sends a clear message: SMEs are not a side note in Namibia's development story — they are central to it.

It's a focus that aligns closely with the ethos of FNB Namibia, an institution that has long championed the role of SMEs in shaping Namibia's economic landscape. For Nesdha De Jongh, Head of SME at FNB Namibia, this is not a new conversation, it's a long-standing commitment gaining new momentum.

"FNB has been walking with SMEs for years, providing not only capital but capacity," De Jongh explains. "What's exciting about this moment is that the national conversation is now catching up to what many of us in the sector have known all along, that SMEs are the heartbeat of economic revival."

Building an ecosystem

Today, over 40,000 SMEs employ more than 200,000 Namibians, contributing significantly to the country's GDP. However, the path to growth is filled with challenges, from limited financing and skills gaps to digital access and market entry barriers.

Recognising this, FNB Namibia has taken a distinctly ecosystem-focused approach



designed to move beyond banking as usual. Its SME Virtual Banking Hub offers entrepreneurs seamless, fully digital access to critical banking services, from opening accounts to applying for credit, removing geographic and logistical barriers that previously excluded many.

De Jongh notes that this shift is about more than convenience. "We're reimagining the bank's role in an entrepreneur's life. It's not just about processing transactions, it's about building capacity and giving SMEs the digital tools to grow on their terms."

This vision extends to knowledge and skill development. With the Business Toolkit now embedded in the FNB App, SME owners can access practical finance, strategy, and marketing training. Anytime, anywhere.

Grounded in local realities

FNB's innovation is deeply rooted in real-world engagement. Its recently launched SME-focused podcast series brings entrepreneurs into the spotlight, offering a platform for sharing real-life insights and lessons learned, from funding struggles to growth wins.

According to De Jongh, storytelling plays a strategic role in ecosystem development. "These conversations are powerful because they normalise the journey of entrepreneurship. They show others what's possible and spark ideas grounded in local realities."

This grassroots orientation also informs the bank's broader partnerships. Through collaborations with organisations like BaseCamp and the Development Bank of Namibia, FNB delivers targeted upskilling initiatives that equip entrepreneurs to lead the conversation.

Strategic collaborations with regional impact

FNB's commitment extends across the country, it has forged region-specific partnerships that respond to the unique opportunities and challenges faced by local entrepreneurs:

- In Otavi, a partnership with B2Gold Mine supports SME development through resource access and training.
- In Oranjemund, collaboration with OMDis is helping SMEs break into the emerging oil and gas sector.
- And in Windhoek, FNB helped host the largest SME Summit alongside the City, providing a high-impact platform for local businesses to connect and grow.

De Jongh describes These partnerships

as part of a broader strategy as "intentional, inclusive, and grounded in impact."

Aligning with a national agenda

What makes this moment particularly powerful is the alignment between government priorities and private-sector capability. President Nandi-Ndaitwah's emphasis on entrepreneurship has injected fresh urgency into a sector already teeming with potential, and institutions like FNB are ready.

"Because we've been investing in SMEs for years, we're not starting from scratch; we're building on a solid foundation," says De Jongh. "Our platforms, partnerships, and products are designed for this kind of acceleration. With the right policy environment in place, we can take this to the next level."

Namibia's entrepreneurial turning point

Namibia's SME landscape has possibilities, from technology to agribusiness to women-led ventures and youth-driven innovation. Entrepreneurs are rewriting the country's economic story. What sets this moment apart is the coordinated support now converging around them.

De Jongh is optimistic. "Namibia's entrepreneurs have always been resilient. Now, they can be resourced. That's the difference. And that's where we come in, to walk that journey with them every step of the way."

As Namibia moves forward, it's becoming clear that the future won't be built by large institutions alone; it will be built by thousands of SMEs backed by the right tools, policies, and partners. And with this new energy pulsing through the sector, the country may just be witnessing the rise of its next great economic chapter, one entrepreneur at a time.



Windhoek Cash & Carry Takes the Lead in April 2025

In April 2025, Windhoek Cash & Carry claimed the top spot as the most affordable wholesaler in Windhoek, with a total basket price of N\$1,267.60. This reflects a 2.5% saving compared to NAMICA, a 14.5% saving over Wecke & Voigts, and a 15.8% saving compared to the highest-priced option, Metro. It also marks a significant improvement from its second place ranking in March.

NAMICA, last month's most affordable wholesaler, dropped to second place with a basket cost of N\$1,298.92, up 1.3% from its March total of N\$1,282.88. Wecke & Voigts experienced a price jump, falling from N\$1,457.09 in March to N\$1,451.48.48 in April (an 0.4% decrease). Metro slightly increased to N\$1,467.92, up by 0.5% from March cementing its position as the most expensive wholesaler.

The survey reflects original shelf prices without discounts or promotional reductions to ensure fairness and consistency across the comparison.

Price Movement from March to April

Store	March 2025 Price	April 2025 Price	% Change	Rank Change
Cash & Carry	N\$1,376.29	N\$1,267.0	-7.9%	▲ from 2nd to 1st
NAMICA	N\$1,282.88	N\$1,298.92	+1.3%	▼ from 1st to 2nd
Wecke & Voigts	N\$1,457.09	N\$1,451.48	-0.4%	No Change
Metro	N\$1,460.92	N\$1,467.92	+0.5%	No Change

Surveyed Basket Items on the 20th of every month: The April 2025 basket consisted of widely purchased household staples in Namibia:

- \bullet Cooking Oil (Sunflower) 5L
- Top Score Maize Meal 10kg
- Marathon Sugar 10kg
- Real Good Chicken 4kg
- Mama's Rice 10kg
- Polana Macaroni Pasta 5kg
- Nammilk Full Cream Fresh Milk 1L (6-pack)
 - Bokomo White Bread Wheat Flour 10kg

Stealing to sell: What VW badge economy teaches us about markets, scarcity, and survival

By Sheldon Subeb

n Namibia a peculiar market has emerged. Volkswagen car owners have been reporting a steady disappearance of their iconic VW badge, not once but repeatedly.

These badges are often snatched cleanly from the front grills of parked cars, they are not stolen for fun, they are resold. Often to those that have fallen victim, creating a cycle of theft and resale, revealing something deeper, how markets are built on everyday struggles, how people find ways to make money from what is missing, and how scarcity isn't always natural but sometimes created on purpose.

At its core, this is a system of value creation through dispossession. The theft creates a gap: a missing badge that spoils the identity of the car. This problem, in turn creates a demand. Enter the same or related actors who now provide the solution, a replacement badge, strategically priced below the dealership price.

A self-sustaining informal economy thriving on the flow of need and supply, coordinated outside the bounds of legality and justice, while within the scope of economic logic.

It's easy to reject this as a mere opportunistic crime. But such ignorance would overlook the structural realities in which this micro-economy has emerged, that of high youth unemployment, inequality, limited job opportunities, and the normalization of hustle culture.

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car.

The theft creates a gap: a missing badge that spoils the identity of the

It begins when scarcity is deliberately introduced, the intentional removal of the badges, that then sparks a demand because people prefer to drive their car with the sign they paid for. And soon enough, someone offers a solution, often the same people that created the problem, selling the very thing that was taken, but now for some money. All unfolding outside of the formal system, no official oversight, no state intervention and very limited protection through usual channels. All informal yet functioning like a well-oiled machine. In a way it's a micro scale version of what often happens in the global economy all the time. For instance, tech companies that make apps intentionally addictive, and then sell you the option to limit your screen time. Or pharmaceutical giants that delay access to cures just to keep the profit rolling in. It is the same logic: create or intensify the problem, then sell the fix.

This isn't about finding a loophole to take advantage of, but the preoccupation with profit, the engineering of scarcity and the sidelining of public systems, normalized to a point playing out in acts of everyday survival A self-sustaining informal economy thriving on the flow of need and supply, coordinated outside the bounds of legality and justice, while within the scope of economic logic

The VW badge is not just a piece of metal, it's a symbol of status, identity and belonging in a world shaped by consumerism. Even though the buyer suspects that the badge was stolen, they still purchase it because the symbol matters.

A car without its emblem feels incomplete, and so the cycle continues, a strange blend of aspiration and systemic economic inequality playing out in this small but telling transaction.

This hyperlocal example reminds us of the that markets don't just emerge, they are often constructed through unmet needs and manufactured problems, not just supply and demand.

The patterns of profit making found in global economies show up even in the informal street level economies. And symbols like a car badge remind us that pride, visibility and dignity are never divorced from economic realities. As Namibia and the broader African continent aims for a just and inclusive future, these everyday moments offer powerful insight into how people adapt, resist, and navigate systems that often exclude them, and how a stolen badge can speak volumes about the world we live in.

*Sheldon Subeb is an MPhil in Inclusive Innovation candidate: exploring systemic approaches to development and social equity. His research focuses on understanding the complex dynamics of economic sustainability. systems. community transformation. Sheldon writes in his personal capacity, offering insights drawn from his academic work and practical to critically experience engage with the social and economic issues shaping contemporary society.



NamRA uncovers N\$666,000 tax refund fraud scheme

he Namibia Revenue Agency (NamRA) has uncovered a fraudulent scheme that resulted in the illegal payout of tax refunds totaling more than N\$666,000 between January and April 2025, implicating 47 taxpayers.

According to Yarukeekuro Ndorokaze, Chief of Strategic Communications and Support Engagements at NamRA, the scam is linked to the agency's ongoing Mass Tax Refund Initiative.

An internal investigation revealed that newly registered taxpayers — primarily unemployed individuals with no tax obligations — were fraudulently processed for refunds dating back as far as 2011.

"In many cases, the registrations were completed without the knowledge of the individuals concerned, using their identity documents and banking details. Once the refunds were

paid, the funds were distributed among the perpetrators, often through mobile money and digital wallet platforms," Ndorokaze said.

He said as a result of the findings, a NamRA employee has been suspended, while the secondment of an official from the Ministry of Finance has been terminated.

"To date, a NamRA staff member has been suspended, the secondment of a Ministry of Finance official has been

reversed, and three other suspects have been arrested and appeared in the Windhoek Magistrate's Court last week," Ndorokaze said.

He further warned the public to remain vigilant and to avoid sharing personal banking or identification information with third parties for

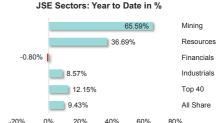
> "All tax refunds are processed solely through NamRA offices and authorised platforms," he said.

any tax-related purposes.



Commodities	
Spot Gold	3397.37
Platinum	987.00
Palladium	971.49
Silver	32.17
Uranium	66.95
Brent Crude	62.56
Iron Ore	94.34
Copper	9400.69
Natural Gas	3.62
Lithium	9.35





JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



