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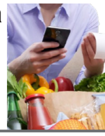

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THE BRIEF

News Worth Knowing

Namibia risks graduate oversupply if free tertiary education lacks job focus

THURSDAY 06 NOVEMBER 2025

MAIN STORY

Namibia risks graduate oversupply if free tertiary education lacks job focus

Namibia risks producing more graduates than the market can absorb if free tertiary education is not linked to employability and practical training, experts have warned.

Speaking at the recent Sanlam Allianz Brief Session, Statistician-General Alex Shimuafeni said the country's education reforms must prioritise skills development, job creation, and economic diversification to ensure that free tertiary education delivers long-term benefits.

This follows government's allocation of N$663 million for registration and tuition fees for the first quarter of 2026 as part of the phased rollout of subsidised free tertiary education.

Shimuafeni cautioned that education must respond to economic needs, noting that 44.4% of Namibians aged 15 to 34

Crucial Dates

- **Bank of Namibia Monetary Policy announcement date:**
  * 3 December 2025

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are unemployed, rising to 61.4% when including discouraged job seekers.

"People don't eat roads; they want jobs and food on the table. If we are serious about reducing unemployment, government procurement must deliberately buy local and create opportunities for young producers. Education must empower our youth to supply the goods and services our economy consumes every day," he said.

He added that Namibia imports N$36 million in bed linens and N$4 million in embroidered textiles annually,a combined N$80 million market that could support local youth-led businesses.

"When we import more than we export, we create jobs outside the country instead of internally. Our biggest challenge is that our education and economic systems operate separately. We must build a model where what we teach translates into what we can produce," Shimuafeni said.

Economist Armando Jansen of Simonis Storm said education reform must align with sectors that generate broad-based employment.

"We need to move funds to sectors that create more employment. Capital-intensive industries contribute to growth, but they do not employ people in significant numbers. Our focus should be on areas that stimulate broad participation and sustainable livelihoods for the youth," Jansen said.

He added that free education must also promote entrepreneurship, financial literacy, and practical learning from secondary school, supported by closer collaboration with the private sector to ensure graduates are job-ready.

"We have the drive ,we just don't know how to practically do it. Free education should not only remove financial barriers; it must also teach practical problem-solving, communication, and professionalism so that young people are ready to contribute from day one," Jansen said.

Media student Quintele Nunuwe urged government to involve young people in curriculum reform, arguing that existing programmes are overly theoretical and fail to prepare learners for innovation or self-employment.

"Don't just announce that you are changing the curriculum without engaging us. Involve young people in shaping these policies because we understand our struggles better than anyone else. When decisions are made without our input, the results often fail to meet our needs or the market's expectations," she said.

President Netumbo Nandi-Ndaitwah announced in April that tertiary education at all public institutions will be fully subsidised from 2026.

Namport renews CEO Andrew Kanime's contract for five-year term

The Namibian Ports Authority (Namport) has renewed the contract of its Chief Executive Officer, Andrew Kanime, for another five-year term, extending his leadership from 1 November 2025.

Namport said Kanime's reappointment reflects confidence in his leadership and the strategic progress achieved since his first appointment on 1 November 2020.

"Under his stewardship, Namport has strengthened its position as a key logistics hub in Southern Africa, expanding its footprint in the region's maritime and transport sector," the company said.

Before joining Namport, Kanime served as Chief Human Capital Officer at FirstRand Namibia Group and held several senior leadership positions at Telecom Namibia, the Development Bank of Namibia, and NamPower.

His professional career spans more than 25 years, including 17 years in executive management.

Kanime holds a Master of Business Administration (MBA) from the University of KwaZulu-Natal, an Honours degree in Accounting and Finance from the University of Namibia, and a Bachelor of Technology in Human Resources Management from Technikon Southern Africa.

He has also served on the boards of NamPower and Namport, where he contributed to strategic governance and institutional development.

Why Namibia's mental health bill must confront maternal mental health and baby dumping

By Morna Ikosa

The efforts by the Ministry of Health and Social Services in tabling the 2025 Mental Health Bill have been commendable and have led to a landmark step to enshrine dignity, autonomy, and human rights in mental health care in Namibia.

However, the proposed Bill does not explicitly address maternal mental health, including pre- and postnatal depression.

This omission risks leaving thousands of Namibian mothers without adequate support, despite global evidence that postnatal depression is a leading cause of maternal illnesses.

Although the bill promises sweeping reforms from community-based care to forensic mental health oversight. Yet, amid its 81 sections and progressive language, one glaring omission remains that of maternal mental health.

There is no mention of pre or postnatal depression. No reference to pregnancy-related mental health conditions and no recognition of the unique vulnerabilities faced by mothers navigating the emotional terrain of childbirth, trauma, and societal pressure.

> **"One might ask, why not just include postnatal depression amongst the other depressions**

One might ask, why not just include postnatal depression amongst the other depressions. Well, Postnatal depression is not just another mental illness. It is a gender-specific, time-bound condition with unique social and medical implications. By naming it explicitly, the Bill will ensure visibility, targeted screening, and tailored interventions.

Moreover, Namibia continues to grapple

with high rates of baby dumping, a heartbreaking symptom of deeper systemic failures.

While poverty, absent fathers, stigma, and lack of financial support play a role, undiagnosed and untreated postnatal depression is a critical driver towards negative maternal health. Studies across Africa have shown that mothers experiencing severe mental distress often feel isolated, ashamed, and overwhelmed, leading to desperate and deadly decisions.

By failing to name maternal mental health in the Bill, Namibia faces the risk of perpetuating a cycle where mothers suffer in silence, and infants are abandoned in desperation.

Although the Mental Health Bill already provides a framework for voluntary, assisted, and involuntary care. With strategic amendments it could become a powerful tool to prevent baby dumping and support maternal wellbeing. I thus would like to recommend the following inclusion to strengthen the Bill:

To explicitly include definitions of maternal mental health and postnatal depression as recognised mental health conditions. To mandate routine screening and mental health assessments during antenatal and postnatal care. To expand section 7 of the Bill to include maternal outreach, peer support, and home-based care.

To train frontline workers and equip nurses, midwives, community workers, and social workers to identify and respond to maternal mental health needs in all Namibian languages. To collect data and track maternal mental health outcomes to inform policy and resource allocations.

To amend the Bill to recognise postnatal depression as a diagnosable mental health condition that may impair judgment and decision-making. To ensure that psychiatric assessments for offenders include screening for maternal mental health conditions, especially in cases involving infants.

Under Section 69 of the Bill (Examination of patient in connection with prosecution), include a requirement for mental health evaluations for women charged with baby dumping or infanticide. To ensure that assessments are conducted by qualified psychiatrists/psychologists with expertise in maternal mental health. Moreover, to introduce provisions for mental health diversion programs, allowing courts to refer mothers to treatment facilities or community-based care instead of prison. Furthermore, to align with restorative justice principles, especially for first-time offenders with clear evidence of mental illness. Under Section 48 (Mental health care of inmate or offender), mandate the creation of maternal mental health units within correctional facilities. These units should offer trauma-informed care, counselling, and rehabilitation tailored to mothers.

Namibia has the opportunity to lead not just in mental health reform, but in gender-sensitive, rights-based care. By naming maternal mental health in law, we validate the lived experiences of thousands of women. We signal that their pain is real, and their healing is possible. Lastly, Namibia is a signatory to the UN Convention on the Rights of Persons with Disabilities. We must thus ensure that women with mental health conditions including postnatal depression are treated with dignity, not punished.

Morna Ikosa is a columnist with a passion for wellness, mental health, communication and sustainable development matters. The views expressed in this article are solely hers. She can be reached at micommunicationscc@gmail.com

MEDIA STATEMENT

GIPF Government Institutions Pension Fund

To guard, and to grow.

06 November 2025

GIPF PROVIDES ASSURANCE TO ITS STAKEHOLDERS AS IT RECORDS UNREALISED LOSSES (IMPAIRMENT) ON ITS INVESTMENT AND CONSISTENT GROWTH OVER THE YEARS

The Government Institutions Pension Fund (GIPF) is aware of recent media reports and acknowledges the concerns of stakeholders on the recent impairment loss recorded in its Annual Financial Statements (AFS) for the year ended 31 March 2025.

Following the assessment of its investments at the reporting date, the Fund identified significant risk indicators requiring impairments to some of its investments, including the funds invested in Signal Structured Finance Fund, a South African investment fund, of N$815 million. The GIPF has made a provision to impair an amount of N$922.2 million in FY 2025 for investments that showed significant uncertainty in terms of the investments' ability to regain the asset value, and which has therefore been recognised as an impairment loss in the 2025 Annual Financial Statements. A significant amount of this impairment of N$815 million relates to an investment in the Signal Structured Finance Fund. This N$815 million impairment is mainly due to a circumstance surrounding a tax claim on Signal Structured Finance Fund by the South African Revenue Service (SARS). This claim by SARS, if successful, may potentially encumber the assets under investment by the Signal Structured Finance Fund.

The GIPF is making all efforts to minimise impairments and recover funds in line with the Fund's investment policy.

Notwithstanding the above precautionary impairments, the GIPF wishes to record that due to its robust investment strategy, the Fund continues to register increasing returns for the benefit of its members. The Fund has earned good net investment returns on its overall portfolio of N$18 billion and N$16.7 billion for the 2024 and 2025 financial reporting periods respectively.

The Fund wishes to assure its stakeholders that whilst the impairment can be perceived to negatively impact the Fund's short-term results, this impairment, which stands at 0.4% of the Fund's total assets and well below the materiality threshold of N$1.787 billion set by our external auditors, does not erode the Fund's short- and long-term sustainability and its ability to meet its obligations. While the impairment figure is substantial, it must be understood in the context of the quantum of investments the Fund places in various instruments and markets.

The GIPF is committed to transparently, prudently and accurately reporting on the Fund's financial position and assets. The GIPF therefore wishes to provide the necessary context, clarity and reassurance on the implications of these impairments.

GIPF Investment Strategy

GIPF, as a responsible investor, is committed to safeguarding and growing its investments. First and foremost, the Fund has a robust investment strategy that ensures portfolio diversification by investing globally in markets that have varying characteristics to reduce downside risks. GIPF further diversifies the types of assets that can be invested into. GIPF seeks to achieve an overall performance of CPI +5% or better on its overall investments portfolio to ensure that it can pay out pension benefits over the longer term. However, there are risks to investing and losses could, from time-to-time, be experienced in some investments.

What is important is that the overall profits must consistently and substantially exceed the losses that may be suffered on some investments for the Fund to achieve and maintain an overall return of CPI plus 5%, a target the Fund has managed to achieve and outperform over time. Despite this particular provision, the Fund has enjoyed strong investment growth culminating in its investment portfolio growing to N$199.4 billion by end September 2025 from N$183 billion as at 31 March 2025.

Good governance is cardinal and integral to the principles of responsible investing that the Fund adheres to. Therefore, accountability of investment decision-making and risk management is embedded within our investment processes. We remain committed to safeguarding the assets of the GIPF.

In making investment decisions, the Board of Trustees ensures the long-term sustainability of the Fund through making investments that strengthen the financial health of the Fund for the long-term benefits of its members.

The Fund's investment strategy is structured across listed equity, alternative investment and fixed income portfolios in compliance with the provisions of the Pension Funds Regulations of 2018. This diversified approach balances growth with security, ensuring that members' savings are prudently managed for both immediate benefit security and long-term sustainability.

The Fund's current assets value of N$199.4 billion as at end September 2025, is about 87% of the country's gross domestic product. The domestic asset investment requirement for pension funds is to invest 45% locally, of which the GIPF remains the single largest contributor to the Namibian economy with 47.6% of the Fund's total Assets Under Management (AUM) currently invested locally, which translates into N$94.8 billion. The Fund continues to demonstrate consistent growth and financial stability.

Conclusion

GIPF maintains a robust and diversified investment strategy, underpinned by prudent risk management, strong governance and adherence to Environmental, Social and Governance (ESG) principles. The Fund continues to monitor all investments closely as part of its mandate to guard and grow the retirement savings of its members.

Lastly, GIPF would like to assure its members that the Fund remains financially sound, fully funded to the tune of 119.69% and is able to continue paying its members' benefits as usual.

Mr Martin Inkumbi
CEO and Principal Officer
GIPF

www.gipf.com.na

Khomas posts lowest inflation at 3.5% as Namibia's national rate rises to 3.6%

The Khomas Region recorded the lowest annual inflation rate in Namibia at 3.5% in October 2025, down from 4.2% a year earlier, according to the latest Namibia Consumer Price Index (NCPI) bulletin released by the Namibia Statistics Agency (NSA).

The slowdown was mainly attributed to lower price increases in Housing, Water, Electricity, Gas and Other Fuels (from 10.3% to 4.2%), Health (from 4.2% to 0.7%), Recreation and Culture (from 4.8% to 3.3%), and Food and Non-Alcoholic Beverages (from 5.0% to 3.8%).

On a monthly basis, inflation in Khomas rose to 0.8%, compared to 0.0% in September.

Nationally, Namibia's annual inflation rate climbed to 3.6% in October 2025, up from 3.0% in October 2024.

Monthly inflation stood at 0.5%, an increase from 0.0% in the previous month. The rise was driven by higher prices in housing, utilities, food, and transport.

"For the month under review, October 2025, the headline annual inflation rate rose to 3.6 percent, higher than the 3.0 percent inflation rate recorded in October 2024. On a monthly basis, inflation increased to 0.5 percent, up from a stable rate of 0.0 percent observed in the preceding month," said NSA Statistician-General and CEO, Alex Shimuafeni.

The core inflation rate, which excludes volatile items such as food and energy, registered 3.7%, slightly above the headline rate.

Zone 1 , which includes Kavango East, Kavango West, Kunene, Ohangwena, Omusati, Oshana, Oshikoto, Otjozondjupa, and Zambezi regions, recorded the highest annual inflation rate at 3.7%, compared to 2.3% a year earlier.

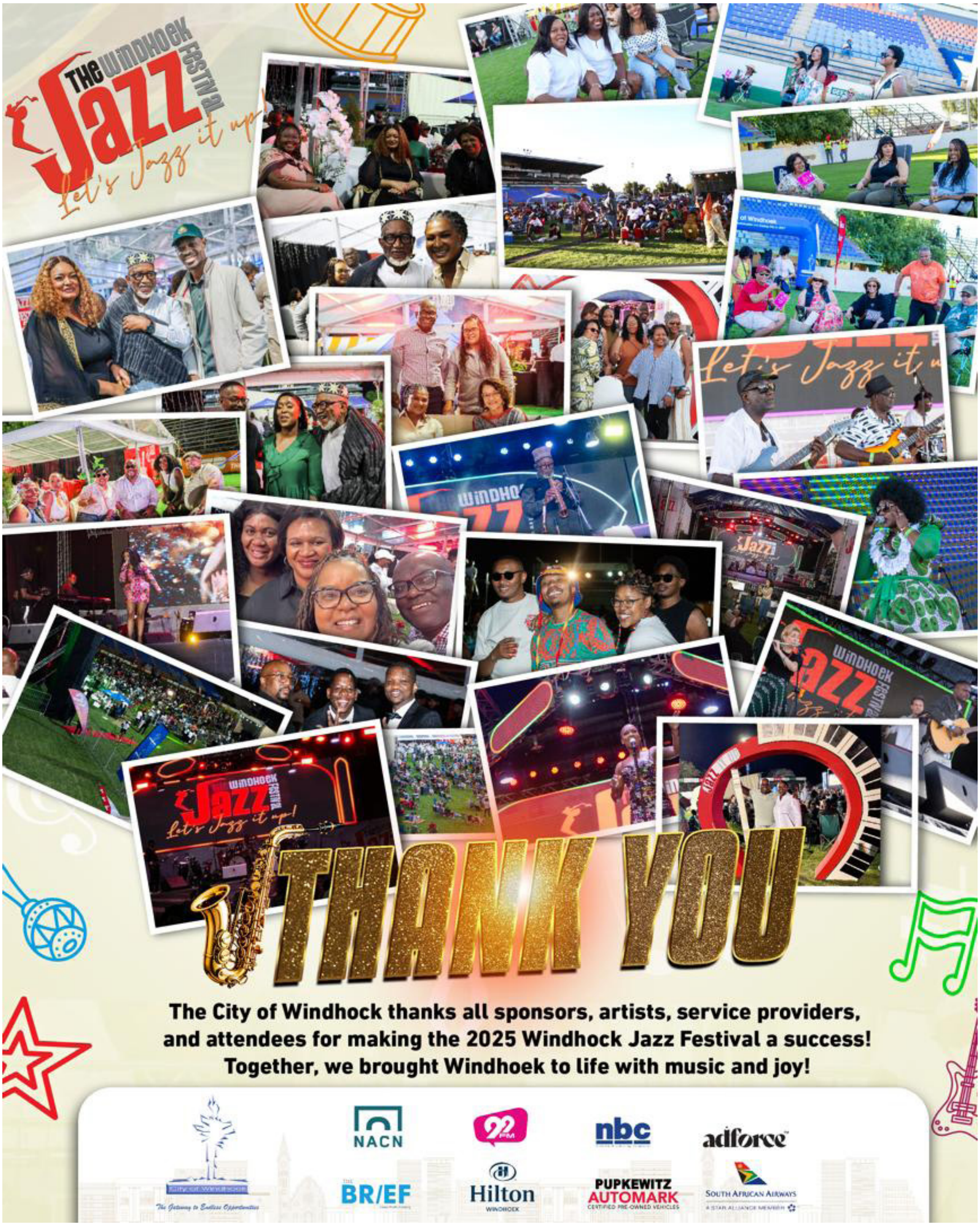
The rise was driven by higher prices in Transport (from -1.8% to 3.3%), Housing, Water, Electricity, Gas and Other Fuels (from 0.9% to 3.9%), Education (from 0.6% to 2.7%), and Health (from 3.2% to 3.8%). Monthly inflation in Zone 1 rose to 0.3%, up from 0.0% in September.

Zone 3 ,covering the coastal and southern regions including Erongo, Hardap, Omaheke, and ||Kharas ,recorded an annual inflation rate of 3.6%, higher than 2.3% in October 2024.

The increase was mainly influenced by price hikes in Transport (from -4.0% to 1.7%), Housing, Water, Electricity, Gas and Other Fuels (from 0.2% to 4.1%), and Hotels, Cafés and Restaurants (from 4.9% to 5.1%). Monthly inflation in Zone 3 stood at 0.4%, up from 0.1% the previous month.

“The zonal inflation rates for the month of October 2025 revealed that Zone 1 (Kavango East, Kavango West, Kunene, Ohangwena, Omusati, Oshana, Oshikoto, Otjozondjupa, and Zambezi regions) recorded the highest annual inflation rate at 3.7 percent, followed by Zone 3 (//Kharas, Erongo, Hardap, Omaheke regions) at 3.6 percent,” said Shimuafeni.

The main contributors to the national annual inflation rate of 3.6% were Housing, Water, Electricity, Gas and Other Fuels (1.0 percentage point), Food and Non-Alcoholic Beverages (0.9 points), and Alcoholic Beverages and Tobacco (0.6 points).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Transforming diverse financial journeys into long term wealth

While annual salary increases are welcomed by some, many Namibians rarely experience such financial boosts.

Throughout Namibia, salary increases are often seen as markers of professional achievement.However, for a significant number of people, pay rises are inconsistent or simply do not occur.

For these individuals, and for those who do receive annual increases, making financial progress relies more on managing existing income, controlling spending, and exploring opportunities for growth and investment within their means, rather than solely depending on increases in salary.

As Ziggy Muinjo, Head of Investments (Retail) at FNB Namibia, observes, it is not national inflation that keeps many people without savings, but rather the tendency for expenses to rise alongside income.

This pattern, known as lifestyle inflation, affects people at all income levels. Whether earnings are static or increasing, the subtle growth of everyday commitments can erode the capacity to save or invest for the future.

He explains how an annual increase, if used wisely, can result in wealth creation: "Take someone earning N$10,000 a month who gets a 10% raise to N$11,000.

Instead of investing the extra N$1,000, they add to their monthly bills. A year later, their salary has grown, but their disposable income hasn't. If that same N$1,000 were invested monthly into one of FNB Namibia's investment products returning 6.08% per year on average, after 20 years it could grow to over N$466,000. That's the long-term cost of short-term comfort."

For those who do not receive salary increases, building wealth remains possible. The key is to value every opportunity to save or invest, no matter how modest.

Financial maturity is determined less by how much you earn and more by how much you keep and grow. Consistent, small investments can accumulate significantly over time, even when there are no pay rises.

Consider that a repo rate cut by the central bank, is not just a macroeconomic event, but a personal financial opportunity. When interest rates drop, monthly loan repayments shrink, creating liquidity.

The reeal advantage comes when that freed-up cash is redirected into savings or investment products instead of everyday spending.

Even small amounts, applied consistently, can compound over time, turning a rate adjustment into a long-term wealth strategy. "Building financial security doesn't always require earning more, it starts with being intentional about what you already have," adds Muinjo.

Self-imposed inflation, also called lifestyle creep, gradually diminishes the ability to save and invest, often creating a false sense of advancement.

Muinjo encourages everyone, to view every increase, windfall, or saving as a chance to secure future wellbeing. Even those on a fixed income can benefit by spending less and saving more of what they already earn.

FNB Namibia believes that genuine financial growth results from deliberate choices. The following principles can support all Namibians in their financial freedom :

- Lock your lifestyle: Maintain stable expenses even if your income increases.
- Automate discipline: Should your earnings grow, arrange for part of the additional income to be transferred automatically into savings or investments. Even with a steady or variable income, regular saving, however small, can be beneficial.
- Avoid comparison: Resist the urge to match the spending habits of others and instead focus on your own financial goals.
- Invest for appreciation: Direct any surplus, whether from a raise, bonus, or careful budgeting, towards assets that appreciate in value, such as shares, property, or pension funds.

The solution is to be intentional. Spend less as your income grows, and allow your investments—not your lifestyle—to reflect your success. For those with steady or unpredictable earnings, careful budgeting and regular saving are equally powerful strategies.

As the country's leading financial institution, FNB Namibia is committed to supporting all individuals and families on their path from managing income to building lasting wealth.

By providing financial advice and solutions that are accessible and relevant, FNB Namibia aims to help create legacies that are not defined by fleeting purchases, but by enduring financial security.

Namibia named Africa's Best Adventure Tourism Destination as Swakopmund Shines

Namibia has been named Africa's Best Adventure Tourism Destination at the 2025 Africa Tourism Awards, also known as The Balearica Awards, held in London on 2 November. The recognition highlighted Swakopmund as the country's adventure capital.

The award celebrates Namibia's success in promoting adventure, sustainability, and authentic African experiences. It also acknowledges the country's innovation, community impact, and environmental stewardship in tourism.

Namibia Tourism Board (NTB) Chief Executive Officer Sebulon Chicalu said the recognition strengthens the country's position as a leading adventure destination.

"We are deeply honoured to receive this continental recognition. This award reinforces Namibia's, and especially Swakopmund's, position as Africa's premier adventure destination and reflects our commitment to sustainable, community-based, and innovative tourism that benefits both visitors and local communities," said Chicalu.

Held at the Hilton London Canary Wharf, the ceremony brought together tourism boards, ministers, airlines, and hospitality brands from across Africa. Namibia emerged as one of the top performers among several strong contenders.

Chicalu said the accolade supports the NTB's efforts to position Namibia as a world-class adventure and eco-tourism destination under Vision 2030 and the National Development Plan 6.

"This award is not only a win for Namibia but also for every community and operator contributing to our tourism success story. It inspires us to keep raising the bar and to welcome the world to experience the adventure of Namibia," he said.

The Balearica Awards, named after the crowned crane (Balearica regulorum), honour excellence in Africa's tourism industry and symbolise grace, pride, and the continent's rich cultural heritage.

Africa's digital health future must include youth: notes from Kigali

By Dr.Tuwilika Nafuka and Dr. Eric Niyongira

Kigali did not host another conference; it hosted a signal. The Africa HealthTech Summit 2025 gathered ministers, innovators, funders, and implementers around one question: how will Africa integrate digital health into the pathway to Universal Health Coverage (UHC), and who will shape that future?

In the words of Mr. Jean-Philbert Nsengimana, Chief Digital Health Advisor at Africa CDC: "Africa is not waiting. We are leading."

We attended as part of that leadership generation, one a Rwandan youth health leader and digital health innovator, the other a Namibian digital-health innovator, youth-policy advocate, and Chevening Scholar and what we witnessed was a maturation of Africa's digital-health discourse.

Dr. Nafuka joined a plenary titled "Youth in Action: Shaping Africa's Digital Health Future," with speakers from UNDP Rwanda, HealthTech Hub Africa, and the Mastercard Foundation.

The discussion did not ask whether youth should be included, it asked how to transfer power, not gestures. She argued that networks such as the Youth in Digital Health Network (YiDHN) and the Africa CDC Bingwa PLUS initiative show that young people are already building, scaling, and influencing policy.

What remains missing is institutionalization: youth seats on steering committees, procurement frameworks that buy youth-built tools, and dashboards that track commitments made to youth.

High-level engagements, from ministerial forums to Africa CDC roundtables, illustrated why Rwanda is treated not as a case study but as a continental template.

Rwanda has managed to blend speed with safety piloting at system level and scaling what works. Leaders such as Hon. Dr. Yvan Butera and partners including Zipline, Novartis Global Health, and UNDP have turned innovation into structure.

The Rwandan government has invested heavily in supporting young innovators and ensuring an enabling environment to create digital solutions that meet community needs. Across the country, innovation hubs give youth working spaces and mentorship to refine ideas.

With partners, programs like Hanga Pitch Fest and Timbuktoo HealthTech Startup provide seed funding, keeping the ecosystem active.

HealthTech Hub Africa, supported by the Government of Rwanda, Novartis, the Global Fund, and others, works directly with innovators from Rwanda and across Africa to test and pilot their projects.

Among the inspiring solutions shared at the summit was Mama Guide, a simple digital tool that helps mothers during pregnancy and after childbirth with easy-to-understand information on antenatal visits and key danger signs.

Another example is the Innovation Accelerator Program run by the Imbuto Foundation and UNFPA Rwanda. It supports youth-led solutions addressing reproductive and mental-health issues through seed funding, mentorship, and partnerships.

After six phases, it has shown that when young people are genuinely trusted and supported, they produce solutions grounded in lived realities.

During the Ministerial Breakfast at the summit, leaders and partners were reminded that working with young people is not just good but necessary "nothing for us without us." Expanding such programs and sustaining mentorship will help create an environment that leaves no youth innovator behind.

Namibia has, to a certain degree, the literacy, infrastructure, and youth demographics to follow suit, but not yet the structural intent. It risks becoming a buyer of digital-health systems built elsewhere instead of a contributor shaping them. To change that, several moves are overdue:

1. Make digital health part of UHC financing and governance.
2. Embed youth experts within ministries and regional bodies.
3. Build a domestic evidence engine, not just enthusiasm for innovation.

A key theme throughout the summit was that policy delay is a form of harm. If digital transformation is postponed, the cost is paid in preventable deaths, inequity, and exclusion. Africa's young innovators are not insisting on co-leadership for symbolism but because we will inherit the systems being built or neglected.

Africa's digital-health future will not be designed for youth; it will be designed with youth or it will fail to serve the future at all. And on that front, Kigali made it unmistakably clear:

Africa is not waiting. We are leading.

Dr.Tuwilika Nafuka is a Medical Doctor, Chevening scholar 2025-2026 MSc in Digital Health Systems candidate, Chevening Social Media Ambassador (SMA) 2025-2026, Africa CDC Bingwa PLUS and DHSA fellow. She is passionate about harnessing technology to advance health equity and strengthen community access to essential services.

Dr. Eric Niyongira is a Rwandan Medical Doctor, digital health innovator, and passionate public health advocate.


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News Worth Knowing
NEW CEO, NEW VISION FOR DESTINATION NAMIBIA
COMING SOON

Windhoek now connected to Gaborone via SAA's new daily flights

Windhoek travellers can now fly to Gaborone via Johannesburg following South African Airways' (SAA) launch of a new twice-daily service linking the two cities.

The new route, which commenced operations on Tuesday, integrates Namibia and Botswana into SAA's expanding regional network, enabling seamless passenger and cargo connections between Windhoek, Johannesburg, and Gaborone, as well as onward access to destinations such as Lusaka, Harare, Kinshasa, São Paulo, and Perth.

SAA Group Chief Executive Officer John Lamola said the new service represents more than a transport link, describing it as a strategic move to enhance intra-African connectivity and promote regional integration.

"This route is more than a flight; it's a strategic link in SAA's broader commitment to enhancing intra-African connectivity. It reflects our vision to support trade, tourism, and regional integration across the continent," Lamola said.

He said the route also carries strong trade potential, with freight capacity designed to accommodate high-value and time-sensitive goods such as mining components, agricultural exports, and medical supplies.

"By leveraging Johannesburg as a central hub, SAA continues to enhance its regional logistics and commercial strategy to facilitate intra-African trade, tourism, and diplomatic engagement, while reinforcing its mission to be Africa's leading world-class airline," he said.

Lamola added that the service, when integrated with the Walvis Bay corridor, positions Namibia, Botswana, and South Africa as central players in Southern Africa's logistics and multi-modal transport networks.

The End of Salary Deduction Codes: RealPay has Namibia Covered

When Namibia's Government Payroll Deduction Management System (PDMS) (salary deduction codes) comes to an end, businesses and lenders across the country are left asking one question: *What now?*

At RealPay, we already have the answer.

We have been at the forefront of building secure, digital payments and collections solutions that keep cash flowing – reliably, compliantly, and instantly. And the good news? You do not have to search across the border to find it. RealPay is right here in Namibia, with a Windhoek-based team of specialists that understands the local landscape inside and out.

We do not just operate in Namibia: we *live* here. Our people travel the country, connecting with clients face to face, ensuring every system, setup, and payment run like clockwork. Because at RealPay, we know it is not only about replacing *codes*; it is about connecting with *people*.

Beyond Deduction Codes: The RealPay Advantage

As salary deduction codes fade out, businesses need a reliable way to keep collections going strong. RealPay's proven digital solutions make the transition seamless, offering a powerful product suite that includes **EnDO**, our automated debit order solution for consistent and compliant collections, and **Pay-Outs**, enabling fast, accurate disbursements to clients or employees with full transparency and control – all complemented by a growing range of innovative payments tools designed to meet Namibia's evolving needs.

Together, these tools replace outdated systems with an ecosystem designed for the *future* of payments — one that is interoperable and built for Namibia.

RealPay: More Than Just a System Code

Our technology gives you the digital edge; however, it is our people who make the real difference. We are proud to offer local expertise, backed by 24/7 support and decades of experience serving Namibian businesses.

As Namibia's payments landscape evolves, we are proud to have grown with it: building partnerships, enabling innovation, and earning the trust of those we serve.
When the codes end, RealPay begins.

RealPay Namibia

Secure. Local. Reliable.
Visit RealPay or contact us on +264 61 25 6919 to connect with our Namibian team today.

Hippy Tjivikua to succeed Lutombi as Roads Authority CEO

The Roads Authority (RA) has appointed Mbahupu Hippy Tjivikua as its new Chief Executive Officer, effective 1 January 2026.

He will take over from Conrad Lutombi, who retires on 31 December 2025.

RA Board Chairperson Martins Kambulu said the appointment includes a one-month transition period from 1 December 2025 to ensure a smooth handover.

"The Board is confident that Mr Tjivikua's expertise and strategic vision will strengthen the RA's capacity to deliver on its mandate to develop and maintain a world-class national road network," Kambulu said.

He thanked Dr Lutombi for his "exemplary leadership and dedication," noting that his tenure played a key role in advancing Namibia's road infrastructure development.

Tjivikua currently serves as Chief Executive Officer of the Walvis Bay Corridor Group (WBCG), a position he has held since 2019.

The WBCG, partly owned by the government through the Ministry of Works and Transport, promotes the port of Walvis Bay as a regional logistics hub and oversees transport corridors such as the Trans-Kalahari and Trans-Caprivi, linking Namibia with Botswana, Zambia, and South Africa's Gauteng province.

He holds a Master of Science in Operations Management and Leadership from Worcester Polytechnic Institute Business School in the United States and an Honours Degree in Education from Rhodes University in South Africa.

He also has a Certificate in Project Management from the University of Stellenbosch Business School and a Certificate in Financial Management from the Namibia University of Science and Technology (NUST).

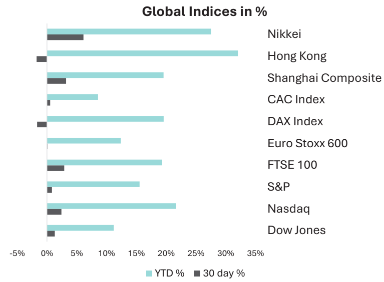
The Market Lens

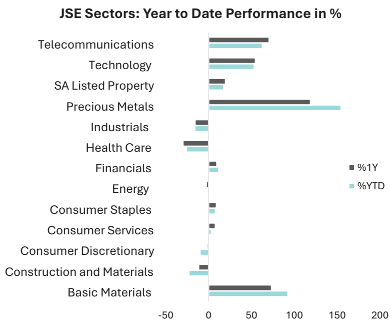
Enriching Generations

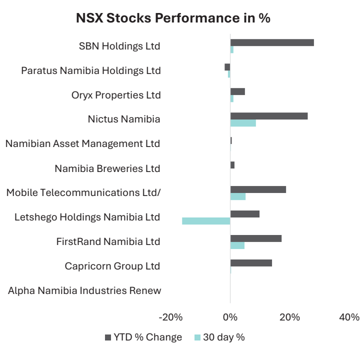
SIMONIS STORM

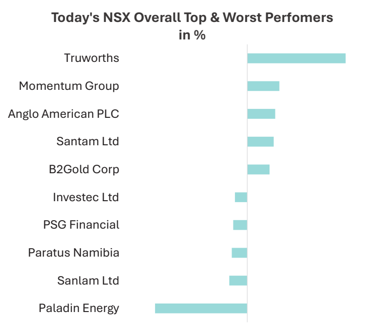
Commodities	
Spot Gold	3999.01
Platinum	1557.58
Palladium	1407.40
Silver	42.33
Uranium	79.85
Brent Crude	63.50
Iron Ore (in CNY)	768.50
Copper	10697.50
Natural Gas	4.28
Lithium	9.85

Currencies	
USD/ZAR	17.35
EUR/ZAR	20.00
GBP/ZAR	22.72
USD/CNY	7.12
EUR/USD	1.15
GBP/USD	1.31
USD/JPY	153.5
Namibia CPI	**3.60%**
Namibia Repo Rate	**6.50%**
Namibia Prime Rate	**10.125%**









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