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Public health facilities lack capacity to serve all PSEMAS members p. 04



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News Worth Knowing



MAIN STORY



O&L brings robot assistant and self-checkout to Namibia in N\$60m store revamp

hlthaver & List (O&L) has invested N\$60 million in the revamp of its flagship Model Auas Valley store, introducing Namibia's first self-checkout stations and a robotic shopping assistant.

O&L Executive Chairman Sven Thieme said the Auas Valley branch is being used as

Crucial Dates

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



The robotic assistant is programmed to help customers locate products and provide information, a first for Namibian retail.

a testing ground for new technologies that will later be rolled out across the Model network.

"The robotic assistant is programmed to help customers locate products and provide information, a first for Namibian retail. Here we're testing all new technologies out. We've got our own systems now, payment systems and all sorts. Also the checkout, self-checkout system, which is really working very well," he said.

Thieme confirmed that further upgrades are planned across the country.

"This one alone was N\$60 million, the investment into the shop to bring it to that level now. Swakopmund and Oshakati will be the next stores to receive similar upgrades, with a step-by-step rollout planned over the next two years to cover all 18 Model locations," he said.

He emphasised that the technological additions will not replace jobs.

"Our answer is clear: we are not choosing robots over humans, we are choosing progress with balance. Every self-checkout and the robotic assistant is matched by new opportunities in technology management, customer experience, supplier development and specialised services," Thieme said.

Model Managing Director Graeme Mouton said the launch was the result of 15 months of planning and investment, following the termination of the Pick n Pay franchise in June 2024.

"The four pillars of Model include uncompromising value, handpicked expanded ranges, exceptional customer service and premium quality assurance. These standards will guide the rollout across all 18 stores over the next two years," he said.

Mouton added that the revamped Auas Valley outlet includes specialised corners for health and wellness, braai products, cheese, and a dedicated wine cellar showcasing Namibian and Southern African wines.

A **new way** of shopping in Namibia is coming.

Model



National Health Facility Assessment has revealed major gaps across Namibia's public health system, showing that most facilities are not yet prepared to accommodate civil servants under the Public Service Employee Medical Aid Scheme (PSEMAS).

The findings come after President Netumbo Nandi-Ndaitwah directed earlier this year that, from 2026, all civil servants under PSEMAS will be limited to using public health facilities, and instructed the Ministry of Health to develop a plan to redirect usage from private to public institutions.

Health Minister Dr Esperance Luvindao said the assessment identified urgent shortcomings, including weak infection prevention and control, non-operational or inadequate medical equipment, staffing shortfalls in critical services, inconsistent supply of pharmaceuticals, and stock management weaknesses.

"Majority of facilities are not yet ready to absorb PSEMAS patients," she said.

She explained that the Ministry is applying a phased approach to strengthen the public health system ahead of the 2026 deadline.

"This is a sure, gradual, and principled



transition. It ensures continuity, while steadily shifting resources to build our own capacity and facilities. Most importantly, it accelerates Namibia's journey toward Universal Health Coverage, ensuring that every citizen has equitable access to quality healthcare, funded fairly and sustainably," Dr Luvindao said.

The transition will prioritise establishing essential services in public facilities, decongesting hospitals, upgrading service quality, and gradually reducing reliance on outsourcing.

Central to this initiative is the effective use of Namibia's health budget, which exceeds

N\$12 billion, alongside PSEMAS expenditures, to achieve equitable and sustainable health outcomes.

According to Dr Luvindao, progress has already been made in stabilising pharmaceutical and clinical supplies. In Phase 1, purchase orders were signed with 13 manufacturers for 205 of 575 pharmaceutical items and 382 of 454 clinical supplies at a total cost of N\$860 million, yielding minimum savings of N\$221 million.

Phase 2 began on 26 September 2025, with Requests for Offers sent to 120 pharmaceutical and 26 clinical supply manufacturers, with offers expected to close on 16 October 2025.

She also stressed the importance of accountability, urging health managers to respond to findings requiring basic interventions such as facility repairs, stock

distribution, and improvements in staff

She said the assessments were critical for understanding current capacity, identifying priority facilities, and planning strategic investments.

The exercise used three tools: Health Facility Needs Assessments, Hygiene and Cleanliness Audits, and Vision April 2026 Readiness Assessments.

"Vision April 2026 is more than a policy; it is a promise to ensure taxpayer money is used wisely and that every Namibian benefits from a stronger, fairer public health system," Dr Luvindao said.



DBN appoints Titus Ndove as Chief Executive Officer

he Development Bank of Namibia (DBN) has appointed Titus Ndove as its Chief Executive Officer for a five-year term, effective 1 November 2025.

The appointment, made in accordance with Section 13 of the Development Bank of Namibia Act, 2002, was confirmed by the Board of Directors in consultation with the Minister of Finance.

Ndove replaces John Steytler, who resigned in March this year after serving as CEO since September 2023.

In a statement, the Board said it was confident that Ndove has the competence and experience to drive the Bank's Integrated Strategic Plan.

Ndove brings more than 20 years of experience in financial sector leadership, public sector management and economic policy.

His academic background includes a Master of Science in Financial Economics from the University of London and a Bachelor of Economics from the University of Namibia.

He has also received executive training from the London Business School, Harvard Kennedy School and the International Monetary Fund.

Prior to joining DBN, Ndove served as Executive Director and Accounting Officer at the Ministry of Works and Transport and the Ministry of Finance, where he provided oversight for national infrastructure, fiscal policy, public debt management and financial sector regulation.

He previously held senior roles at Standard Bank Namibia and the Bank of Namibia, where he managed financial market operations, market intelligence, and international reserves and government debt portfolios.



He has also served on statutory boards and committees, including the Bank of Namibia Board of Directors, the UNAM Council, the NamRA Board and the National Council of Higher Education.

He currently sits on the boards of Namdeb Diamond Corporation and Namdeb Diamond Holdings, and has chaired regional bodies such as the Southern African Customs Union Finance and Audit Committee.

According to DBN, Ndove's expertise in financial markets, public sector reform and infrastructure development will be central to advancing its mandate and reinforcing its reputation as a trusted partner in Namibia's growth.

The Bank said his leadership will be key as it pursues its 2029 Integrated Strategic Business Plan and vision to be the development partner of choice.

It added that under his stewardship, DBN reaffirms its commitment to service excellence, integrity and accountability in delivering on national development priorities.



CRAZY DISPLAY DEALS



Africa Bitcoin Corp lists on NSX, plans N\$20m capital raise

frica Bitcoin Corporation Limited (ABC), the holding company of Africa Credit Opportunities Fund (ACOF), has announced a secondary listing of its ordinary shares and Class C preferred shares on the Namibia Securities Exchange (NSX), together with a capital raise of up to N\$20 million.

ABC said the capital raise would be conducted through the allotment and issue of up to 5,882,353 Class C shares at 3.40 per share.

The offer will open on Thursday, 2 October and close on Thursday, 23 October 2025.

According to ABC, the proceeds from the capital raise will be invested in ACOF through the subscription of additional ordinary shares in

the fund on a one-to-one basis.

The company stated that the funds will be directed primarily towards financing the growth of small and medium enterprises (SMEs) in South Africa and Namibia, in line with ACOF's mandate to provide flexible, impact-driven lending solutions.

ABC added that a portion of the proceeds will also be applied to strengthening ACOF's balance sheet and improving its debt-to-equity ratio, thereby creating further capacity to raise debt funding in support of its objectives.

"The capital raise will therefore enhance ACOF's ability to expand its reach, scale its operations, and further its impact across the region," ABC said.





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O&L opens revamped Model Auas Valley Store as jobs top 1,600

hlthaver & List (O&L) has launched its revamped Model store at Auas Valley, part of a nationwide chain that has created 1,634 jobs.

The launch follows the group's decision to revert to the Model brand after ending its Pick n Pay franchise in July.

"Through Model's 18 stores, we've created 1,634 substantial employment opportunities with dignified wages. represent Model stores significant capital investment and support national priorities," development said O&L Executive Chairman, Sven Thieme.

He stressed that each outlet contributes

to the targets of the National Development Plan 6 (NDP6) by boosting employment and economic growth.

"As our President Dr Netumbo Nandi-Ndaitwah stated, we must move away from depending only on raw exports. We must add value locally and create jobs," Thieme added.

Thieme described the opening of the Auas Valley store as part of a legacy that has shaped the Namibian economy for more than a century.

O&L has been in operation since 1919, while the Model brand has served Namibian families for 60 years.

"When visionary farmer, my grandfather Werner List, purchased a stake in Model Super Market in 1965, he was creating retail outlets for his produce while at the same time planting the seeds of what would become Namibia's most enduring retail legacy," Thieme said.

The company emphasised its return to Model as a Namibian-owned brand, highlighting it as a deliberate step to secure ownership and decision-making within the country.

"We believe that true economic transformation happens when businesses

are not only operating in Namibia, but are genuinely of Namibia, owned by Namibians, led by Namibians and serving Namibian aspirations," Thieme said.

Vice President Lucia Witbooi delivered the keynote address, noting that NDP6 sets ambitious targets for secondary industries and manufacturing. She stressed that government alone cannot achieve these goals.

"NDP6 aims for the secondary industry contribute 25% to GDP, manufacturing targeted to contribute 18%. Furthermore, our goal in NDP6 is to create 30,000 green jobs by 2030 and employ 70,000 people in secondary industries. These targets cannot be achieved by government alone. We need the support of private sector partners such as the O&L Group, as well as other

stakeholders," she said.

Witbooi added that O&L has been part of the Namibian economy for more than a century and remains aligned with national development.

"I am pleased to note that for 106 years, the O&L Group has been a partner in building our economy, from humble beginnings in 1919 to becoming one of Namibia's largest privately held enterprises. This is a remarkable journey which mirrors our country's own development story," she said.



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CRAN appoints Pascal Haingura as Executive for Engineering and Technical Services

The Communications Regulatory Authority of Namibia (CRAN) has appointed Pascal Haingura as Executive: Engineering and Technical Services, effective 1 October 2025.

CRAN said Haingura will oversee technical resources, infrastructure sharing, the radio frequency spectrum, and the management of technology, standards and numbering resources to ensure efficient service delivery.

The appointment follows the retirement of Ronel le Grange, who led the division for 14 years. Le Grange will serve as Technical Advisor to the CEO from 1 October 2025 to 30

September 2026 to support a smooth transition.

Haingura has more than 16 years' experience in information technology, spanning software engineering, data analytics, digital transformation, project management, IT operations and infrastructure development.

He has worked in the energy, academic and financial sectors, developing IT strategies, leading departments and driving innovation.

He holds a Master of Philosophy Inclusive in Innovation. a Master of International Business in Digital Transformation and Business Law, a Bachelor

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He is currently pursuing a Master of Informatics in Data Analytics at the Namibia University of Science and Technology (NUST).

of Science Honours in Computer Science, and a Bachelor of Science in Information Technology. He is currently pursuing a Master of Informatics in Data Analytics at the Namibia University of Science and Technology (NUST).

"I am honoured to join CRAN and look forward to contributing to Namibia's digital growth by strengthening our telecommunications and broadcasting infrastructure. I am committed to leveraging my experience to support CRAN's mission of fostering a fair, competitive, and innovative communications environment," Haingura said.

CRAN Chief Executive Officer, Emilia Nghikembua, said Haingura's appointment would strengthen the regulator's technical capacity.

"We are excited to welcome Haingura to our team. His vast experience and innovative mindset will be instrumental in advancing CRAN's strategic objectives and ensuring Namibia remains at the forefront of communication technology development," she said.



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NamPost to roll out social grant payments and registration in October

amibia Post Limited (NamPost) will begin paying out social grants in October 2025 after being appointed the sole service provider for the programme, the Ministry of Finance has confirmed.

The Ministry said NamPost's appointment took effect on 1 October 2025, following the expiry of the contract with the previous service provider on 30 September 2025.

NamPost said it will launch its operations with a pilot payout on Thursday, 9 October, at the Okahandja and Omitara Post Offices, while mobile payments will be made at Groot Aub and Otjimbingwe on the same day.

"This pilot payment programme will test final operational readiness ahead of the countrywide cash payment programme, which commences on Monday, 13 October 2025," NamPost said.

According to NamPost, in-branch payments will follow a structured schedule.

Old-age grants will be paid from 13 to 15 October, child and disability grants from 16 to 18 October, and conditional basic income grants from 20 to 21 October.

NamPost said beneficiaries who miss their scheduled dates may collect their grants at any branch between 23 and 29 October.

The company added that procurators must be accompanied by beneficiaries during the October or November cycles. It also confirmed that beneficiaries with multiple grants may collect them during their first visit.

NamPost said mobile payments will begin on 13 October and details will be communicated through radio stations, community notice boards and its social media platforms.

The company further announced that reregistration of beneficiaries will be conducted together with the payment programme, instead of December as initially planned. It said beneficiaries must present a national identification document or passport along with their current grant card.

For bedridden beneficiaries, NamPost advised representatives to notify the company or local councillors so that special arrangements can be made.



Commodities Spot Gold Platinum 3866.62 1557.49 Palladium 1248.16 42.33 Silver Uranium 82.00 Brent Crude 65.24 Iron Ore (in CNY) 783.00 Copper Natural Gas 10268.50 Lithium 9 25 Currencies
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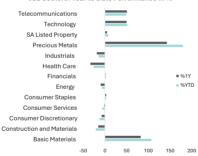
17.17 20.16 23.20 7.12 1.17 1.35 146.87 3.20% 6.75% 10.50%

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