PENSION FUNDS

Pension funds dominate Namibia's non-bank financial sector



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MAIN STORY



Namibia engages ITU to advance social media monetization talks

he Ministry of Information and Communication Technology (MICT) has enlisted the support of the International Telecommunication Union (ITU) to help Namibia gain access to social media monetisation for local



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



digital creators.

ministry The said the ITU. United **Nations** will agency. assist in strengthening Namibia's and advocating regional inclusion in digital monetisation frameworks.

"We have continuously engaged. We have even roped in the International Telecommunication Union. the United Nations agency. to try to help us boost that leverage for them to actually say look, okay, yes, we have these limitations that maybe we can consider. But it's an ongoing process," MICT Minister Emma Theofelus told The Brief.

She said ongoing with discussions major technology companies persistent have revealed challenges linked Namibia's small market size and limited prioritisation by global platforms.

"We have had multiple engagements with people from Google in the Google department. AdSense have multiple engagements with people from YouTube itself. We had multiple engagements with from Apple Pay as well as PayPal. Those are the four we have engaged. We have reached out to the executives at TikTok for us to have that engagement. It's such a struggle," she said.

Theofelus explained that

despite sustained efforts. Namibia's population about three million remains a major constraint in attracting monetisation opportunities for local creators.

"I've asked other ministers from other countries. I've asked my colleagues from some francophone countries and others from small states like Mauritius and Pomeros. There's always an element of population and market size being too small," she said.

According to the minister. global companies tend to prioritise larger markets advertising greater reach and profitability, often leaving smaller nations at a disadvantage.

"It seems these entities are not quite incentivised to reach out to a market of three people compared to a market of 50 million people. They talk about not having the capacity and the bandwidth and that they're prioritising some markets versus others. We seem to not be in a priority market," Theofelus said.

She added that she has personally met wit company executives Johannesburg to advance discussions and reaffirm Namibia's commitment ensuring that local digital creators can benefit from online monetisation opportunities.



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Pension funds dominate Namibia's non-bank financial sector

Pension funds continue to dominate Namibia's Other (Non-Bank) Financial Corporations (OFCs) sector, accounting for N\$172.4 billion of net household equity at the end of the second quarter of 2025, according to the Bank of Namibia (BoN).

The central bank reported that the total asset value of OFCs declined to N\$185 billion at the end of June 2025, down from N\$268.1 billion recorded in the first quarter. Life insurance funds, meanwhile, held N\$36.7 billion in household equity.

"The absolute size of the pension funds continued to dominate the OFCs sector with N\$172.4 billion of net equity of households. In comparison, N\$36.7 billion was the net equity of households in life assurance at the end of the second quarter of 2025," the report stated.

Despite the decline in total assets, the net foreign assets of OFCs rose sharply to N\$119.8 billion in June 2025 from N\$91.8 billion in the previous quarter.

The increase lifted the total net foreign assets for all financial corporations to N\$203.9 billion, underscoring the growing cross-border exposure and investment role of non-banking institutions in



Namibia's financial system.

"The net foreign assets of OFCs rose at the end of June 2025. The net foreign assets value of OFCs stood at N\$119.8 billion at the end of the second quarter of 2025, higher than the N\$91.8 billion registered at the end of the preceding quarter," the report added.

Investment patterns remained stable, with equities continuing to attract the largest share of OFC funds. During the period, 53.1% of total assets were invested in equities, followed by interest-bearing securities (31.3%), other assets (9.1%), and cash and deposits (6.6%).



BID INVITATION

NamWater is inviting registered and reputable firms to submit bids for the following procurement.

Reference Number	Description	Non- Compulsory Pre-Bid meeting	Restriction: Section (29)(1)(b)	Non-re- fundable Document Levy	Last day for clarification request	Closing Date
G/OIB-002/2026	Supply and Delivery of Pump-sets c/w Shaft Couplings and Base Frames for Ondangwa SE Pump Station	Not Applicable	The Invitation for Bids has been issued through an Open International Bidding procedure in terms of Section 30 of the Public Procurement Act, Act 15 of 2015 as amended	N\$ 300.00	27 October 2025	18 November 2025 at 11h00
G/ONB/ NW- 016/2026	Supply and delivery of Electromagnetic flow meters for NamWater Pump Stations.	Not Applicable	This bid is reserved for Namibian registered entities as per section 29 (1)(b) of the Public Procurement Act 15 of 2015	N\$ 300.00	27 October 2025	18 November 2025 at 11h00
W/ONB/ NW -005/2026	The Upgrading & Rehabilitation of Acess Roads at NamWater Reservoir Sites Halali, Braunfels and Braunfels Pipeline Access Road	21 October 2025, at 12h00, Braunfels NamWater Reservoir Site And Braunfels Pipeline Access Road. 23 October 2025, at 12h00, Etosha National Park, Halali NamWater Reservoir Site.	This bid is reserved for Namibian registered entities as per section 29 (1)(b) of the Public Procurement Act 15 of 2015.	N\$ 300.00	30 October 2025	18 November 2025 at 11h00
W/ONB/ NW-006/2026	Berg Aukas Deep Installation: Drilling and test pumping of 8 production boreholes and 4 monitoring bore- holes at the Berg Aukas Water Supply Scheme, Otjozondjupa Region	Not Applicable	This bid is reserved for Namibian registered entities as per section 29 (1)(b) of the Public Procurement Act 15 of 2015.	N\$ 300.00	30 October 2025	18 November 2025 at 11h00

Bidding documents will be available as of **06 October 2025**. Free bidding documents can be requested with the Proof of payment from bids@namwater.com.na.

All prospective bidders who wish to do business with NamWater will be subject to the Public Procurement Act No 15 of 2015 as amended, Public Procurement Regulations 2017 and other directives issued under it.

Fax

Documents should be delivered to:

Enquiries:

The Ouotation/Bid Box

Namibia Water Corporation Ltd. 176 Iscor Street, NamWater Head Office, Aigams Building, Windhoek

The Procurement Management Unit : (+264 61) 21 0741 Fmail bids@namwater.com.na

NB: Please note that all enquiries should be made in writing.



Strand Hotel marks 10 years, creates 250 permanent jobs

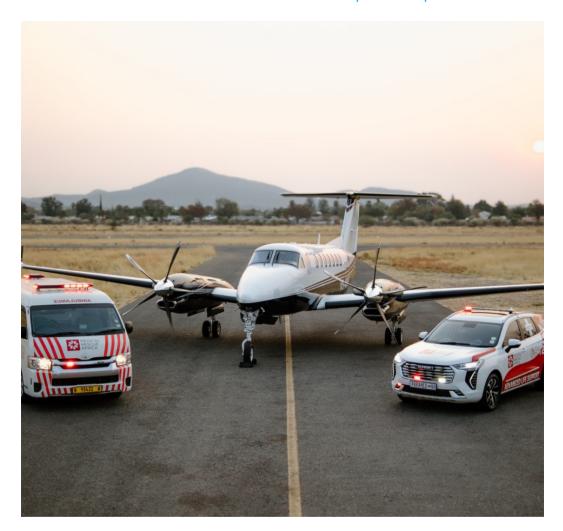
&L Leisure, the owners of the Strand Hotel Swakopmund, say the hotel — which is celebrating its 10th anniversary — has created 250 permanent jobs since opening in 2015.

The hotel has become one of Namibia's most recognised beachfront destinations, earning Namibia's Leading Beach Hotel at the World Travel Awards for three consecutive years (2022–2024). Its Ocean Cellar Oyster & Wine Bar was also named Namibia's Best Restaurant 2024 at the World Culinary Awards.

"The absolute highlight has been our strategic repositioning in 2023," said Sven Thieme, Managing Director of O&L Leisure. "We've invested in renovating our restaurants and elevating every aspect of the guest experience."

Over the past decade, the Strand Hotel has hosted several high-profile guests, including Tom Cruise, His Majesty King Philippe of Belgium, Will Smith, and a number of Namibian presidents. It has also become a fixture in Swakopmund's social calendar through events such as the Sandman Marathon.

Ranked fourth among 21 hotels in Swakopmund with 8.6–8.7 ratings on Booking.com, the Strand continues to reflect O&L Leisure's commitment to gentle luxury and authentic Namibian hospitality as it marks a decade of growth and employment creation.



Westair subsidiary expands fleet with advanced air ambulance

edical Rescue Africa (MRA), a subsidiary of Westair Aviation, has launched a new Beechcraft King Air 350i air ambulance, strengthening Namibia's emergency medical evacuation capability and enhancing response services across Africa.

"A service like this is never needed

until it is needed – and then it must be available, safe, and reliable," said Henri van Schalkwyk, CEO of Westair Aviation.

"The King Air 350 provides the highest standards of safety, capability, and medical care. With the support of our clients and partners, we are ensuring that Namibia remains a leader in aeromedical response services in Africa."

The newly equipped King Air 350i features advanced medevac facilities. including capacity for two stretchers, lifesupport systems, and high-tech avionics.

The aircraft's ability to operate from unpaved runways and cover long distances makes it ideal for reaching remote and challenging environments.

Each MRA aircraft, including the new King Air, is fitted with an approved Med-Pac system and manned by Westair's experienced pilots and MRA's specialised medical crew.

All operations comply with the Basic Aviation Risk Standard (BARS), Oil and Gas Producer Standards (IOGP). United and Nations Aviation Standards (UNAVS).

MRA's range of services includes aeromedical evacuation. ground transport, ambulance specialised training. coordination. emergency remote site telemedicine. and the MRA Mayday Panic Assistance App.

Van Schalkwyk said the new aircraft reflects the company's long-term investment in reliability, and compassion in medical response.

"It is Our collective responsibility maintain and support the infrastructure of a worldclass medical evacuation service," he said.

"The team at MRA not only runs an exceptional response business but lives with compassion, going above and beyond to save lives. This new aircraft is a symbol of what we can achieve together for Namibia."

With over 25 years of aeromedical response expertise, Westair Aviation operates from bases in Windhoek, Walvis Bay, Oranjemund, Lüderitz, Senegal, and Mozambique.

Its 24/7 Emergency Response Centre in Windhoek coordinates a diverse fleet of intensive care ambulances, rapid response vehicles, fixed-wing air ambulances, and helicopters for emergency and offshore support.



First date of publication: 16 September 2025

DBMNE0529 - DEVELOPMENT OF A NEW MINERAL RESOURCE ACCOUNTING SYSTEM

Debmarine Namibia requires the development of a new and fully integrated Mineral Resource Accounting System (MinRAS) to manage all the Debmarine Namibia requires the development of a new and fully integrated Mineral Resource Accounting System (MinRAS) to manage all the mineral resource information and replace the existing system. The MinRAS is an system designed to manage the informance information and reporting or all mineral resource blocks. The MinRAS system to be developed requires functionality including (but not limited to) importing, updating, reclaiming factorising, depleting, reconciling and reporting of resource changes. The system must allow for seamless integration into the Debmarine Namibia spatial database management system (ArGIS), it should allow for the full migration of the existing resource blocks into the new system must be developed to be fully aligned to the company IT architecture and database management system requireme

SYSTEM DEVELOPMENT COMPETENCIES REQUIRED:

- 1. A successful track record in delivering IT technical solutions of reasonable scale and complexity within the mineral resource management or
 - Adequate project management, project qualifications, experience, controls, systems and processes for successful project delivery of IT technical solutions

- Company Profile with a focus on project management capabilities, highlighting at least 3 similar IT solutions with contactable references
- using industry accepted project management methodologies.

 CV's of Technical Personnels' highlighting relevant proficiency in C#, .NET Framework and Microsoft SQL, technical industry-specific
- certifications like Microsoft, Cisco, etc. and case studies of relevant technical work.

 3. High level project plan which illustrates how the intended outcomes will be delivered effectively and within scope. This should include key
- riigh level project plant which illustrates how the internued outcomes will be delivered effectively and wis strategies for quality control and risk mitigation.

 Post-Implementation Support Strategy showing duration and scope of support after project completion.
- 5. A high-level cost estimate to deliver the outcome as described, including all relevant components.

CLOSING DATE: 17 October 2025 at 12:00

ENOUIRIES:

The Commercial Officer Tel: +264 61 297 8481

Email: E-tender@debmarine.com

Asite Marketplace: https://za.marketplace.asite.com/

Subject line: DBMNE0529 - DEVELOPMENT OF A NEW MINERAL RESOURCE ACCOUNTING SYSTEM

Bidders must register on our electronic platform Asite Marketplace https://za.marketplace.asite.com/ to participate in this RFP.

parine Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this Expression of Interest and furthermore reserves the right not to extend this Expression of Interest into any future tenders, negotiations and/or engagements. Debmarine Namibia will not accept submissions rendered after the closing date and time.



The rhythm of Namibia's industrial outlook over a 35-year span

By Tio Nakasole

ver the past 35 years, Namibia's industries, despite weathering the storm of the financial crisis of 2008, COVID-19, and trade pressure, have shifted slightly to that of diversification, value creation and addition.

The tempo of industrial growth has alternated between moments of acceleration and stagnation, reflecting both global market shifts and domestic structural challenges.

Contemporarily, the economy is experiencing a tepid growth of 2.6% in 2025 as compared to 3.7% in 2024 based on the Fitch Solutions forecast. Despite the current commitment to investment, certain sectors remain untransformed.

On the balance of industrial growth, the economy has been anchored in its natural endowments, such as diamonds, uranium, fish, agriculture, and livestock. Although these sectors gave life and generated revenue, their contribution remained limited, and structural transformation is stalled.

Industry's Trend

First off, mining and quarrying have been major contributors to our GDP, accounting for over 14.4% in 1990 and 13.3% in 2024. The mining industry expanded by a moderate 2.0% annually after contracting by 1.3% in 2024.

According to Fitch Solutions, the growth in domestic output of uranium (which overtook diamonds as the country's main export in 2024) will slow from an estimated 2.1% in

According to
Fitch Solutions,
the growth in
domestic output
of uranium (which

overtook diamonds as the country's main export in 2024) will slow from an estimated 2.1% in 2024 to 1.9% in 2025, further capping export growth.

2024 to 1.9% in 2025, further capping export growth.

Additionally, the global demand for natural diamonds has fallen sharply since 2022—partly due to growing competition from labgrown gems—resulting in a prolonged slump in prices. A recovery is looking increasingly unlikely over the short term, as trade tensions weigh on growth in major developed markets and China.

This means that diamond giant De Beers, which already reported an 11% decline in output from global operations in the first quarter of 2025, will continue to limit mining volumes in Namibia if there are no other alternatives.

Second, the overall GDP contribution of forestry, fishery, and agriculture was 7.29% in 2024 compared to 10% to 15%

in 1990. Accordingly, the contribution of livestock farming to GDP was 4.6% in 1990 compared to a stagnant 2.5% in 2024, and the contribution of crop farming and forestry alone to GDP was roughly 2.4% in 1990 compared to a mild decline of 2.1% in 2024.

Last but not least, the fishing industry is not exempt from the gradual growth; in 1990, it made up only 2.1% of our GDP, but by 2024, it had grown to 2.7%.

Thirdly, the manufacturing sector contributed roughly 10.4% of our GDP in 1990; however, after thirty years, the sector only changed by 0.2%, reaching 10.6% in 2024. Manufacturers depend much more on exploiting value-added services.

Thus, it is imperative to recognize that services are not peripheral activities but rather an integral part of a functioning and healthy economy and lie at the heart of that economy.

Fifth, in 1990, wholesale and retail commerce accounted for 6.8% of our GDP; by 2024, that percentage had dropped to roughly 11.4%.

Sixth, the tourism sector used to account for around 2.5 percent of our GDP, but by 2024, its growth had accelerated to approximately 8%. Despite being severely halted by the COVID-19 pandemic in 2019–2022, there is a promising indication of recovery that should be maximized.

These areas are so critical for the government and decision-making bodies whenever setting their policy and development plan to have a thorough comparative analysis before setting their priorities.

Resources and investments

of great value ought to be channelled into sectors that have proven in the past that they have the potential to increase both our GDP and opportunities.

For example, industrialized countries such as the United States, China, and India are known to benchmark their intervention programmes based on their industry's trend because that is what contributes to the fiscus and allocates funding to what sustains them.

Contemporarily, Namibia recorded its 17th consecutive quarter of real gross domestic product (GDP) growth, at 1.6% since the second quarter of 2025.

Although we find ourselves facing another consecutive growth, global trade restrictions and technological advancements continue to slow the pace of some industries that drive some of our export products, such as mining.

Apart from the wholesale and retail trade sector, which has been the main driver of growth, contributing about 0.5%. Sectors such as agriculture contracted sharply in the first quarter, and mining is barely growing. Meanwhile, fiscal space is shrinking; this



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is limiting the government's ability to stimulate the economy. The services sector healthcare, trade, and retail—is keeping the economy afloat at the onset.

However, this may not be enough. Services growth without strong industries behind it risks becoming consumption without production. Niche industries such as green hydrogen and oil and gas created excitement, but delays in commercialization mean the benefits remain on the horizon, not in the present.

Fitch Solutions affirmed that investment in oil and gas projects like Venus and Kudu is the main driver of the sigh of relief, which may only be projected to rebound in 2026 to 3.7%.

These investments could bring billions into the economy, boost logistics, services, and infrastructure, and create jobs. But the real burning question is this: will we merely extract oil and gas, or will we turn them into platforms for industrial transformation?

In addition to exporting crude, value creation entails investing in petrochemicals,

energy services, and refining.

It entails creating supply chains that enable Namibian businesses to supply technology, equipment, and logistics instead of relying on outside contractors. It means linking oil and gas wealth to sectors like manufacturing, tourism, and agriculture so that growth is not just fast but also inclusive and sustainable.

Taken together, the industries' trend shows that traditional sectors like agriculture, forestry, and fishing remain stagnant, while service-oriented sectors such as wholesale and retail trade and tourism have experienced growth.

In applying a praxis perspective, it becomes clear that the economy must not only recognize its natural endowments but also actively translate these assets into broader, value-added opportunities.

* Tio Nakasole, Analyst at Monasa Advisory and Associates. The views expressed do not represent those of his employer. -theoerastus@gmail. com





Nearly 84,000 Namibians assisted as WFP warns of funding deficit

he United Nations World Food Programme (WFP) Namibia has warned of a 19% funding shortfall

million).

In August 2025, WFP supported 83,595 people through multiple initiatives,

for its operations between October 2025 and February 2026, despite assisting nearly 84,000 Namibians through various food and nutrition initiatives in August.

The organisation said it requires US\$ 3.1 million (about N\$56.5 million) to sustain its programmes over the six-month period but currently faces a shortfall of US\$ 858.231 (around N\$15.6

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 Based at Plant Sargberg, between Otavi and Tsumeb, Namibia

CLOSING DATE: 10 October 2025

FOR MORE INFORMATION:

www.ohorongo-cement.com



including 45,972 individuals receiving food vouchers, 25,585 people served warm meals at soup kitchens, and 12,038 schoolchildren reached through the Home-Grown School Feeding Programme (Tier 2).

"As part of the USAID/BHA-funded complementary nutrition-sensitive support for drought-affected populations, WFP conducted a four-day Training of Trainers (ToT) in Oshikoto Region, marking a pivotal step in strengthening community-led nutrition initiatives," the organisation stated.

A total of 31 participants -27 women and 4 men - were trained in maternal, infant and young child feeding.

The training focused on the first 1,000 days of life, maternal nutrition, exclusive breastfeeding, complementary feeding, hygiene, sanitation, and the use of value vouchers to improve dietary diversity.

"A strong focus on facilitation techniques ensured participants are well-prepared to cascade knowledge and mentor others within their communities," WFP said.

Participants developed action plans to form peer care groups for caregivers, pregnant women, and breastfeeding mothers. These groups aim to promote positive nutrition and childcare practices in drought-affected communities.

"This initiative is a significant step in community-based nutrition programming in Namibia, fostering local ownership and laying the foundation for behaviour change in vulnerable communities," WFP added.

WFP has been operating in Namibia since 1990, supporting government-led programmes focused on food security, nutrition, and capacity building amid ongoing drought and climate-related challenges.



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Building climate resilience into Namibia's conservation and tourism policy

By Edla Kaumbi

amibia's Leadership to Date
Namibia has
long been recognised as a pioneer in environmental governance. The National Drought Policy of 1997 was one of the first in Africa to move away from reactive relief toward risk management.

Likewise, the National Policy on Climate Change (2011), the Environmental Management Act, and successive National Development Plans have all signalled a commitment to sustainability and adaptation.

The Reality Check: Climate Impacts Today

Yet the climate realities of today are testing the limits of these frameworks. The recent wildfire in Etosha National Park, which scorched nearly 38% of the park's area, illustrates how fragile ecosystems have become.

While the full toll on wildlife is not yet known, officials warn that tourism may now face a two- to three-year setback; and this just as it was recovering with occupancy above 67%.

At the same time, Namibia remains under a national drought emergency first declared in May 2024. Analysts describe it as the most severe drought in a century, with widespread crop failure, livestock deaths, and mounting water stress.

These overlapping crises reveal the systemic risk: climate impacts are

66

The National
Drought Policy of
1997 was one of
the first in Africa
to move away from
reactive relief toward

risk management.

no longer occasional shocks, but a permanent governance challenge affecting conservation, tourism, and livelihoods together.

From Policy to Resilience Governance

This is why Namibia's already strong policies must evolve into a resilience governance framework that:

- Integrates fire preparedness, rapid response, and ecosystem rehabilitation into conservation planning.
- Links tourism recovery strategies to community resilience, so livelihoods are not lost when nature-based tourism falters.
- Embeds long-term water and drought planning into agricultural and rural development, reducing reliance on cyclical relief.

Learning from Regional Best Practice

Other countries are already moving in this direction. Kenya's Wildlife Recovery and Climate Adaptation Framework, developed after devastating wildfires in Tsavo, explicitly ties biodiversity conservation to community resilience and disaster risk

For Daily Namibian Finance and Business news

Namibia has demonstrated leadership before, with policies that were ahead of their time.

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reduction.

South Africa's National Climate Change and Tourism Strategy mandates climate risk assessments for key destinations and encourages diversification of tourism products to spread risk. These examples show that it is possible to integrate conservation, tourism, and climate resilience into a single governance architecture.

The Path Forward

Namibia has demonstrated leadership before, with policies that were ahead of their time. The challenge now is to update and integrate these efforts so that conservation and tourism are not just pillars of the economy, but also of climate resilience governance.

This would safeguard both ecosystems and communities, ensuring that our natural heritage continues to drive prosperity, even under harsher climate futures.

* Edla Kaumbi, an Ethics Practitioner and former Internal Auditor, is the Executive Director of the Namibia Institute of Corporate Governance.



New AWS User Group to drive cloud skills development in Namibia

WS User Group Windhoek hosted its inaugural meeting, launching a new platform dedicated to developing Namibia's cloud computing skills and preparing young people for opportunities in the global technology industry.

The event brought together students, professionals and technology enthusiasts for an evening of collaboration and learning focused on advancing digital capabilities.

Kenyan AWS community leader Kevin Tuei delivered the keynote address, urging participants to embrace the start of their digital journeys. "Your journey doesn't have to be perfect. It just has to start," he said.

The AWS User Group Windhoek was founded by Johannes Andreas, with support from Hilma Uupindi and Romeo Pickering, as part of a global AWS network aimed at building technical expertise and fostering collaboration within the fast-growing cloud computing industry.

Its guiding motto, Connect. Collaborate. Certify., reflects its mission to equip Namibians with the practical skills and global mindset needed to succeed in the digital economy.

Andreas said the group's creation aligns with President Netumbo Nandi-Ndaitwah's call to address youth unemployment through skills development and participation in the Fourth Industrial Revolution.

"This is more than a meetup. It's about positioning Namibians to solve global problems, not just local ones. Cloud computing is the backbone of modern innovation, and by building this community, we're making sure Namibian students and professionals are ready for the global marketplace," he said.

Kenya, recognised as one of Africa's leading technology hubs with AWS user groups in Nairobi, Mombasa and Meru, has been instrumental in supporting the Windhoek initiative. Tuei's participation underscored the growing collaboration between African countries to develop shared digital expertise.

"The dream of cross-continental collaboration is becoming a reality," Andreas said. "This partnership is about more than knowledge transfer; it's about building an African cloud talent pipeline that serves the world."

Established in March 2025, the AWS User Group Windhoek operates as a community-driven platform offering regular meetups, workshops and certification drives to help Namibian students, developers and professionals build strong foundations in cloud technology and digital innovation.



