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THE

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News Worth Knowing



Horticulture exports increase to N\$1.9 billion

FRIDAY 26 SEPTEMBER 2025

MAIN STORY

Horticulture exports increase to N\$1.9 billion

Namibia exported horticulture produce worth N\$1.9 billion in the 2023/24 financial year, up from N\$1.7 billion the previous year, according to Namibia Agronomic Board (NAB) Chief Executive Officer Fidelis Mwazi.

He said the growth was driven by strong inspection services, compliance with food safety standards, and improved market access.

"We have seen horticulture exports increase from N\$1.7 billion to N\$1.9 billion, which is very significant. Our aspiration is for this growth to continue so that it becomes more sustainable and contributes even more to the nation," Mwazi said.

Launching the NAB annual report, Mwazi said revenue for the year ending March 2024 stood at N\$230 million, while prudent expense management produced a surplus of N\$107 million.

Net assets increased to N\$448 million, backed by an unqualified audit outcome. NAB also invested N\$1.4 million in staff training and capacity building.

He reported that more than 93 million cartons of table grapes were inspected and cleared for export, ensuring Namibian produce met international standards without restrictions.

The annual report also outlined the



development of four crop-specific marketing standards to align production with quality and safety demands, supported by farmer training programmes.

Crucial Dates

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

Net assets increased to N\$448 million, backed by an unqualified audit outcome. NAB also invested N\$1.4 million in staff training and capacity building.

“Our staff work diligently to make sure consignments are ready on time, in compliance with regulations, and aligned with the Ministry of Agriculture,” Mwazi said. He added that local market share promotion remains a priority. While the Primary Market Share Promotion Scheme has remained between 40% and 43% over the past five years, NAB aims to raise this to 60%.

Potatoes, apples, and bananas remain the leading imports, though trials are underway to strengthen local banana production. “Potatoes fall under the Market Share Promotion Scheme, as we aim to reduce their import volumes. With apples and bananas, we have already started trials to explore how best to produce bananas locally and strengthen self-sufficiency,” he said.

Mwazi highlighted wider production challenges, noting that only 20% of Namibia’s grains are produced locally, with 80% imported. In fruit, just 4% is grown domestically, while 96% is imported, underscoring

opportunities for expansion with targeted support. NAB achieved 92% compliance with good agricultural practices, slightly below its 95% target. Mwazi said measures were being taken to close the gap in the year ahead.



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Namibia eyes Philadelphia as gateway for exports to U.S. markets

Namibia is seeking to strengthen trade ties with the United States by positioning Philadelphia as a key entry point for its exports.

President Netumbo Nandi-Ndaitwah

said the Port of Walvis Bay and the Port of Philadelphia could be linked through direct maritime routes, creating a corridor between Africa and North America.

She said the move would reduce shipping


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costs, cut transit times, and improve supply chain resilience.

“By exploring direct maritime routes between our ports, we can unlock trade corridors that reduce transit times, lower shipping costs, and create a more efficient flow of goods between Africa and North America,” Nandi-Ndaitwah said.

She described Walvis Bay as one of Africa’s most advanced deep-water ports serving the Southern African Development Community, while Philadelphia’s expanding capacity and proximity to major U.S. markets make it a strategic hub for Namibian exports.

The President also highlighted Philadelphia’s Wholesale Produce Market, one of the largest distribution centres in the U.S., as a potential gateway for Namibian agricultural products.

“Namibia’s agricultural exports can find a strategic entry point through Philadelphia’s world-class facilities,” she said, pointing to grapes, dates, beef, fish, and salt as key exports, aided by the country’s counter-seasonal production.

Nandi-Ndaitwah further proposed direct air connections between Hosea Kutako International Airport and Philadelphia.

“Establishing direct passenger and cargo routes to a city like Philadelphia would foster greater tourism, facilitate business exchanges, and enhance the movement of high-

value goods,” she said.

She added that opportunities in ports, aviation, and agriculture align with the strategic priorities of both countries, including economic growth, food security, and people-to-people exchange.

To deepen cooperation, she suggested exploring a sister-city partnership.

“Let this occasion mark the beginning of a more structured and dynamic partnership between Namibia and the City of Philadelphia,” Nandi-Ndaitwah said.

WE ARE HIRING!



Chief Executive Officer

The Chief Executive Officer (CEO) provides overall leadership and strategic direction to the organisation, ensuring sustainable fund growth, operational excellence, and stakeholder value. The incumbent is accountable for driving performance, enhancing investor relationships, ensuring compliance, and fostering a culture of innovation, accountability, and collaboration.

Key Responsibilities

- ④ Provide overall leadership and strategic direction in alignment with the Board’s priorities.
- ④ Develop and implement operational plans, budgets, and investment strategies with clear targets.
- ④ Ensure compliance with all legal, regulatory, and governance requirements.
- ④ Oversee and build a high-performing executive management team.
- ④ Manage risk through effective governance, controls, and performance monitoring.
- ④ Develop and maintain strong investor and stakeholder relationships to support fund growth.
- ④ Represent the organisation at strategic platforms and public forums to enhance reputation.

Qualifications & Experience

- ④ A relevant postgraduate qualification (CA, CIMA, CFA, MBA, or similar).
- ④ At least 10 years’ experience in a finance/investment environment, of which 5 years must be at senior or executive management level.
- ④ Demonstrated track record in people management and investment strategies.
- ④ Proven ability to raise funds, generate pipeline clients, and maintain strong stakeholder relationships.
- ④ Computer literacy, valid driver’s licence, and willingness to travel.

Key Skills & Competencies

- ④ Strategic Thinking and Execution
- ④ Financial and Investment Management Expertise
- ④ Leadership and People Management
- ④ Negotiation and Stakeholder Engagement
- ④ Strong Governance Knowledge (NAMCODE, King IV)
- ④ Business Development and Fundraising

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APPLICATION PROCESS

Interested candidates should submit a comprehensive CV with supporting documents to:

recruitment@hito.hr

Closing Date: 29th September 2025

Only shortlisted candidates will be contacted.





Govt keeps petrol and diesel prices unchanged for October

The Ministry of Industries, Mines and Energy has announced that fuel prices will remain unchanged for October 2025, despite higher global oil prices driven by tightening supply conditions and geopolitical tensions.

In its latest review, the Ministry said international oil prices rose in September due to sharp drawdowns in U.S. crude inventories, intensified Ukrainian strikes on Russian refineries, and new U.S. restrictions that disrupted global fuel flows. Rising freight and logistics costs also pushed up landed prices.

According to the Ministry, the average price of Petrol 95 between 1–22 September stood at US\$84.73 per barrel, up 3.1% from the August average of US\$82.20.

The average price of Diesel 50ppm increased by 3.2% to US\$88.47 per barrel, compared with US\$85.75 in August, while Diesel 10ppm rose 3.2% to US\$88.64 per barrel from US\$85.90 previously.

The Namibia Dollar strengthened against the US Dollar during the review period, averaging N\$17.49 per US Dollar,

a 1.2% appreciation from August's average of N\$17.70.

The Ministry said this helped offset higher shipping costs by slightly reducing the cost of imports in local currency terms.

The review showed under-recoveries of 10.37 cents per litre for ULP95, 52.91 cents per litre for Diesel 50ppm and 44.85 cents per litre for Diesel 10ppm.

However, the Ministry confirmed that the National Energy Fund would absorb the losses.

“Although global oil prices have increased, the Ministry is pleased to announce that the prices of ULP 95 and both Diesel grades will remain unchanged for the duration of October 2025,” it said.

Petrol will stay at N\$20.37 per litre, Diesel 50ppm at N\$19.92 per litre, and Diesel 10ppm at N\$20.02 per litre.

The Ministry added that Namibia, as an importer of petroleum products, remains exposed to global oil price movements and would continue to monitor trends to protect consumers from excessive fuel costs.

How arrogance destroys team spirit and performance

By Junias Erasmus

Arrogance may impress in the short term, but in the workplace, it slowly poisons what matters most: teamwork.

While it may be mistaken for confidence or strength, arrogance rarely contributes to real success. In fact, it weakens trust, limits collaboration, and ultimately lowers the performance of the team as a whole.

The most effective teams are not built on ego, they're built on respect, openness, and shared growth.

When even one person brings arrogance into a team environment, the impact can be immediate. Conversations become one-sided. Feedback is met with defensiveness. Decisions are driven by pride instead of purpose.

Instead of working together toward a goal, team members start working around the arrogant individual, avoiding conflict, withholding ideas, or simply disengaging. What could have been a high-performing, innovative team turns into a group of frustrated, silent passengers.

The damage goes deeper than just poor communication. Arrogant team members often struggle to admit mistakes or accept help.

They assume their way is best, even when they know nothing or better solutions are right in front of them.

This not only slows progress but discourages others from contributing, especially those who are more quiet, new, or still growing in confidence. In time, the team stops learning from each other,



“

When even one person brings arrogance into a team environment, the impact can be immediate.

and creativity fades. The environment becomes about protecting egos, not solving problems.

Contrast that with teams led by humility. A humble leader or team member doesn't pretend to know it all or have all the answers.

They ask questions, invite input, and give credit where it's due. When someone makes a mistake, they treat it as a learning opportunity, not a threat.

In this kind of environment, people are more likely to take initiative, take risks, and speak up. And because they trust one another, they're more likely to push through challenges together instead of pointing fingers.

Strong teams thrive on psychological safety, the sense that it's okay to share, to try, to fail, and to improve. Arrogance destroys that safety.

It turns a team into a competition, not a collaboration. And ironically, the person trying to prove they're the smartest in the room often ends up being the one who learns the least.

Every workplace faces pressure:

A humble leader or team member doesn't pretend to know it all or have all the answers.

deadlines, disagreements, tough decisions. But the teams that endure and excel are not the ones filled with the loudest voices.

They're the ones where every voice is heard, where people lead with curiosity instead of pride, and where performance comes from partnership.

If we want stronger results, we need stronger relationships, and that starts with humility, not arrogance.

Arrogance might get attention, but

humility earns respect. And in any team worth building, respect is what makes the work, and the people, truly successful.

*** Junias Erasmus works in the Financial Sector. He is a Management Scientist and Operational Researcher, a Strategic Scholar & a Motivational Speaker. This article is written in his personal capacity. For inquiries, contact him at Junias99@gmail.com**



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NAMFISA levy income rises to N\$291.7 Million

The Namibia Financial Institutions Supervisory Authority (NAMFISA) reported levy income of N\$291.7 million for the year ended March 2025, up 14.2% from the previous year.

The increase of N\$36.2 million reflected growth in the non-bank financial institutions (NBFI) sector.

Chief Executive Officer Kenneth Matomola said total income stood at N\$312.3 million, while expenditure rose to N\$268.3 million.

He said a comprehensive surplus of N\$46.5 million was achieved, supported by stronger levy collections and higher cash balances.

“Levy income growth confirms that the sector remains financially stable, sound and resilient despite a challenging economic environment,” Matomola said.

He added that the NBFI industry accounted for more than 70% of Namibia’s financial sector assets, with total assets expanding by 14.3% to N\$474.1 billion in 2024, aided by lower interest rates and moderating inflation. Entities under supervision increased to 1,032, alongside 14,701 intermediaries.

“The industry’s size and resilience underscore its importance to fiscal stability and economic development in Namibia,” Matomola said.

Long-term insurance assets rose by 12.9% to N\$83.8 billion, while short-term insurers recorded 17.8% growth to N\$9.1 billion.

“Insurance firms continue to maintain solvency levels well above prudential requirements, reflecting a strong capital position in the sector,” he said.

Pension fund investments grew by 10.8% to N\$261.2 billion,

with insurance policies increasing by 15% to N\$31.2 billion. Exposure to Namibian assets edged up to 50.3% compared with 50% a year earlier.

“Pension funds remain a cornerstone of household savings, and their asset growth shows a steady confidence in the Namibian economy,” Matomola said.

Investment managers’ assets under management increased by 12.9% to N\$284 billion, while collective investment schemes advanced by 16.1% to N\$103.5 billion, with domestic allocations accounting for just over half in both categories.

Microlending borrowers rose by 8.4% to 240,475 households, with the loan book expanding 12.8% to N\$8.1 billion. Term lenders represented 94% of the total value of loans disbursed.

“Microlending continues to grow in reach, but it remains an area requiring careful supervision to protect vulnerable households,” Matomola said.

Medical aid funds collected N\$6.1 billion in gross contributions, 11.8% higher than in 2023.

Solvency levels for open funds improved to 32.1% from 24.3%, supported by cost-saving measures that reduced healthcare expenditure.

NAMFISA’s total assets increased by 13% to N\$383 million, with reserves reaching N\$270.3 million.

Matomola said the authority had maintained unqualified audit outcomes for five consecutive years, reinforcing its financial position.





Govt signs deal to revive Ondangwa Northern Tannery

The Ministry of Industries, Mines and Energy (MIME), the Namibia Industrial Development Agency (NIDA), and Desert Planet Industries (DPI) have signed an agreement to operationalise the Ondangwa Northern Tannery in the Oshana Region.

The Ministry said the signing, held on 26 September 2025, marks the revival of a key agro-processing facility that will drive value addition, job creation, and industrialisation.

Under the partnership, the tannery will convert raw hides into finished leather products for local markets and export, creating opportunities for farmers, workers,

and surrounding communities.

“The Namibian Government remains committed to fostering sustainable industrial growth and unlocking the full potential of Namibia’s agro-processing value chains,” the ministry said.

The tannery, located near Ondangwa Airport, was first established in 2001 with a N\$42 million loan from the Government of the People’s Republic of China.

Despite having a processing capacity of 10,000 hides per month, it later struggled with under-utilisation due to an insufficient supply of hides and skins for export processing.

Legacy needs structure

By Hilda Basson-Namundjebo

There is a saying “1st generation makes it, 2nd generation maintains it, and the 3rd generation destroys it”. From shirtsleeves to shirtsleeves in three generations.

What an indictment !

In Namibia, we’ve witnessed the quiet collapse of family empires; businesses that once stood tall, now reduced to mere memory. The common thread - A lack of governance. No succession planning. No board. No structure. No vision. And as Scripture reminds us, “Where there is no vision, the people perish.” The same is true for business.

As our middle class rises and launch business ventures hoping to build generational wealth, I pause to ask: Will the business outlive its founder? It was either Peter Drucker or the late Dr Myles Maxwell who said “no success without a successor”. I am firm in my belief that part of the solution is found in governance. This is further strengthened by the intentionality of both succession planning and capacity building.

A Rising Middle Class, A New Responsibility

No data is hereto available in Namibia for the number of family-owned businesses. However, it would be fair to assume that family enterprises make up a significant portion of Namibia’s SME sector, which in itself accounts for over 70% of employment and thus contributes meaningfully to GDP.

Many of these businesses operate in retail, agriculture, hospitality, and transport. Often passed down informally across generations, only a small fraction has formal succession plans or governance structures, which



No data is hereto available in Namibia for the number of family-owned businesses.

puts their longevity at risk. This aligns with global trends which according to Rothwell & Prescott notes that only 42% of small businesses have a succession plan, a statistic that likely mirrors our local landscape, except I believe it to be worse in Namibia.

Namibia’s black middle class is growing. We are buying property, companies are awarded tenders, but we struggle to scale. Perhaps it is time for a hard look at the levels of governance in our businesses. Because wealth without governance is fragile. In our short history since independence, we have watched too many Namibian businesses fail.

Too many families have watched their wealth evaporate after the death of a patriarch. Businesses crumble. Assets are sold. Legacies are lost. Why? Because there was no independent structure of governance. The personalities who founded the business found it difficult to create independent structures of accountability and perhaps justifiably so. After all, what has become a beacon of success came about because of their blood, sweat and tears.

No vision. No board. No plan.

Case Studies in Generational Success: Namibia’s Legacy Builders

For every family business that faltered in succession, there are those that have transitioned with wisdom, structure, and

vision. Namibia is home to a number of standout examples; each demonstrating how legacy can evolve into longevity.

1. Pupkewitz Group: From National Brand to Institutional Legacy

Imagine the emotional and strategic complexity of succeeding Tate Pupkewitz, also known as Uncle Harold, a man so well respected that he was literally the only person who was allowed to speak, after Founding President. More than a businessman; a respected national icon. Harold Pupkewitz was the personification of business in Namibia; a name synonymous with trust, integrity, and service. The Pupkewitz Group, now a 100 years old, is one of the country's oldest and most iconic enterprises.

Under the leadership of his great-granddaughter Andrea Barry, the Group has transitioned with grace. Andrea, supported by an independent group of non-executive directors, has steered the Group into renewable energy, reaffirmed philanthropic commitments whilst embracing structured governance. Her leadership reflects a blend of humility and strategic clarity; anchored in legacy.

2. Frans Indongo Group: The Power of Independent Transition

Frans Aupa Indongo built a formidable business empire across retail, property, and hospitality. From his early days as a sweet seller, Tate Indongo was clearly a visionary – one who understood the meaning of seasons, and the signals they send. Tate Indongo made the bold decision to transition the business to independent leadership, supported by a professional board with Jeremy George as current CEO.

This move ensured that the business would outlive his personal involvement. Today, the Frans Indongo Group operates with corporate discipline, a visionary board of directors and strategic foresight. This is proof that legacy can be preserved through structure, not control. In fact, they have pinned something that is known as The Indongo Way.

The Myth of “Too Small for a Board”

Many Namibian entrepreneurs believe boards are reserved for large corporations. This is a belief system which is costing us dearly. Every business, no matter its size, needs governance. Boards also are not about prestige; it's about sustainability and generational legacy.

Even a three-person enterprise benefits from external oversight. A board helps define roles, manages risk, and prepares for succession. It's the difference between a business that dies with its founder and one that lives beyond them.

Independent Directors: The Missing Link

An independent director is someone who brings objectivity, wisdom, and distance. They are not family and thus they are not emotionally entangled. They are focused on the mission of the business, interested only in its longevity.

Independent directors help navigate transitions, allay sibling rivalry and conflict, while upholding ethical standards. It befalls them to ask the difficult questions.

In Namibia, we need more independent voices in our boardrooms, especially in family-owned firms. Not to replace family, but in order to protect it.

Vision, Legacy, and Service

Boards are not just about control, they are about clarity. They help us to translate vision into action. They ensure that legacy is not left to chance. And they remind us that business is a form of service - to family, to community, to nation.

Dedicated to the memory of Zacharias Alfred Basson (Katjitae), my Dad!

****Hilda is a business leader, public speaker and a seasoned broadcast journalist. Founder of the national brand and organisation Team Namibia, Hilda believes her purpose is to impact the world with kindness, one engagement at a time.***



Namibia bids to host African Green Climate Fund Hub

President Netumbo Nandi-Ndaitwah has announced Namibia's bid to host the African Regional Hub of the Green Climate Fund (GCF).

Speaking during her maiden address to the 80th Session of the United Nations General Assembly in New York, she said the hub would act as a platform to channel climate finance, strengthen resilience, and support African countries in addressing global warming.

"In this regard, I am glad to announce Namibia's bid to host the African Regional Hub of the Green Climate Fund. Furthermore, severe droughts, floods, and other calamities brought about by climate change cannot be overemphasised," Nandi-Ndaitwah said.


She added that the bid aligns

with Namibia's broader energy and climate agenda.

"On energy, Namibia is diversifying her energy mix, using all our natural resources. In addition, Namibia presented her Energy Compact at the Africa Energy Forum, thus enabling us to access concessional funding for national energy initiatives," she said.

The proposed African Regional Hub would serve as a decentralised platform for the GCF, bringing decision-making, coordination, access, and oversight closer to the countries it supports.

Establishing the hub in Africa is expected to make it easier for nations on the continent to access climate finance, while also reducing delays and transaction costs.




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The myth of the “Perfect Time” to save

By Nicolaas Scholtz

Many people believe they can only start saving once they earn more, once the children are grown, or once life feels more stable.

The reality is that waiting for the “perfect time” often means never starting at all. Life will always bring responsibilities and unexpected expenses, and if you delay saving until circumstances are ideal, that moment may never arrive.

To illustrate, postponing a modest N\$50 monthly contribution for just five years could reduce your retirement fund by more than N\$20,000. Over 30 years, with compound interest at an average rate of seven per cent per year, saving N\$50 a month could grow to around N\$61,000.

If you delay for five years and save for only 25 years, the total drops to about N\$40,500. That five-year delay effectively costs you over N\$20,000 in potential growth. This example highlights the importance of starting to save now rather than later.

Start Small, Build Momentum

Financial security does not come from sudden windfalls. It is built on small, consistent actions. Even a modest amount saved each week can make a difference. Over time, contributions grow through the power of compound interest.

Time is one of your greatest assets, and the earlier you use it, the stronger your financial foundation becomes.

The message is simple: starting small is always better than not starting at all.

Define Your “Why”



The right advice removes uncertainty and provides a roadmap, allowing you to make consistent progress towards long-term stability and growth.

One of the main reasons people struggle to save is that they lack a clear goal. Saving without purpose feels like a chore. When savings are tied to something meaningful, such as a family holiday, your child’s education, or retirement, discipline becomes easier.

Short-term goals, such as covering school expenses, may require a simple savings account, while long-term goals, like retirement, may necessitate investment products with higher growth potential. Clarity of purpose not only helps you stay committed but also guides you in choosing the right tools.

Plugging the Leaks

Everyday spending habits can quietly erode your financial potential. Daily takeaways, unused subscriptions, or impulse purchases may seem insignificant individually, but together they create considerable “budget leakage”.

The solution is to treat savings as a fixed monthly expense, just as you would rent or electricity. Consider setting up an automatic

Saving is not only about money but also about mindset.

transfer to a savings account on payday. This reduces reliance on willpower and ensures saving becomes an effortless part of your financial routine.

Shift Your Mindset

Saving is not only about money but also about mindset. Telling yourself that saving is impossible on your salary, or that you are not good with money, can quickly become self-fulfilling. By reframing your self-talk with an “if-then” statement, you can replace these limiting beliefs with empowering ones. For example: “If I get paid, then I save five per cent.”

This simple behavioural shift helps build a new identity that sees money as a tool to create stability, protect loved ones, and achieve aspirations. When saving becomes a habit rather than a burden, your financial potential becomes limitless.

The Value of Guidance

Financial transformation rarely happens alone. A financial adviser can provide clarity, structure, and accountability. By looking at your income,

expenses, and lifestyle in a holistic way, advisers help you develop a plan that is realistic and aligned with your goals.

The right advice removes uncertainty and provides a roadmap, allowing you to make consistent progress towards long-term stability and growth.

A Turning Point

The truth is simple: there may never be a perfect moment to start saving. The best time to begin is always today.

Commit to:

- Starting small, because even a little adds up. Begin with one per cent of your income and build from there.
- Setting a clear goal, as your “why”, will keep you motivated.
- Shifting your mindset, by believing saving is possible.
- Seeking guidance, because expert support makes the journey easier.

Your financial future depends on the choices you make today. Do not wait for tomorrow. Start now and let time work for you.

*** Nicolaas Scholtz is a Broker Consultant at Momentum Namibia**

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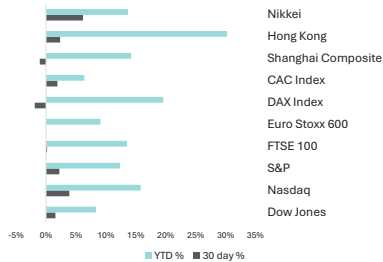
Commodities

Spot Gold	3775.96
Platinum	1572.97
Palladium	1274.26
Silver	42.33
Uranium	78.05
Brent Crude	70.32
Iron Ore (in CNY)	790.00
Copper	10259.50
Natural Gas	2.84
Lithium	9.25

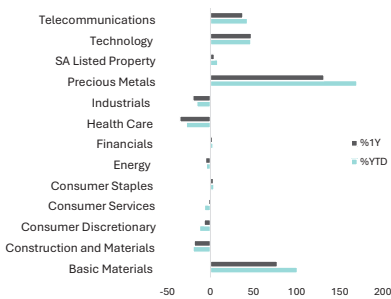
Currencies

USD/ZAR	17.37
EUR/ZAR	20.32
GBP/ZAR	23.27
USD/CNY	7.13
EUR/USD	1.17
GBP/USD	1.34
USD/JPY	149.54
Namibia CPI	3.20%
Namibia Repo Rate	6.75%
Namibia Prime Rate	10.50%

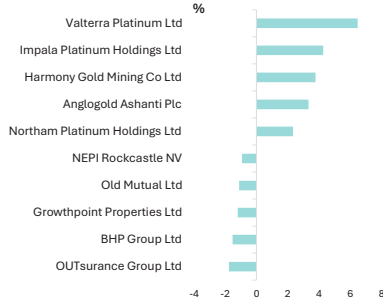
Global Indices in %



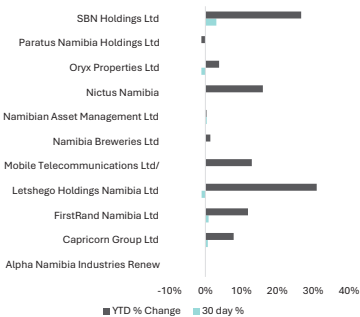
JSE Sectors: Year to Date Performance in %



Today's JSE Top 40 Top & Worst Performers in %



NSX Stocks Performance in %



Today's NSX Overall Top & Worst Performers in %

