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THE

# BRIEF

News Worth Knowing



**Entrepo, Letshego and Old Mutual control 80.5% of Namibia's N\$6.9bn term lending market**

THURSDAY 09 APRIL 2026

## MAIN STORY



## Entrepo, Letshego and Old Mutual control 80.5% of Namibia's N\$6.9bn term lending market ... with 279,594 Namibians owing microlenders

**E**ntrepo Finance (Pty) Ltd, Letshego Micro Financial Services (Namibia) (Pty) Ltd and Old Mutual Finance control 80.5% of Namibia's term lending market, valued at N\$6.9 billion.

Data from the Namibia Financial Institutions Supervisory Authority (NAMFISA) shows the total microlending loan book stood at N\$7.5 billion at the end of the fourth quarter of 2025, with 958 microlenders active during the period.

### Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  - \* 22 April 2026
  - \* 17 June 2026
  - \* 12 August 2026
  - \* 21 October 2026
  - \* 02 December 2026
- **Namibia Oil and Gas Conference 18–21 August 2026 in Windhoek**

Term lending, comprising instalment-based loans, accounted for 91.0% of the market.

Entrepo Finance holds the largest share of the term lending segment at 29.5%, followed closely by Letshego at 29.4%, while Old Mutual Finance accounts for 21.6%.

Despite its dominance, the segment is contracting. Term lending declined by 4.1% quarter-on-quarter and 9.1% year-on-year, reflecting weakening activity among lenders.

Overall, the microlending loan book fell by 3.0% from N\$7.8 billion in the previous quarter and declined by 6.5% compared to the same period last year.

In contrast, payday lending continues to expand. The segment, which accounts for 9.0% of the market or N\$621 million, grew by 11.0% over the period, partially offsetting the decline in term lending.

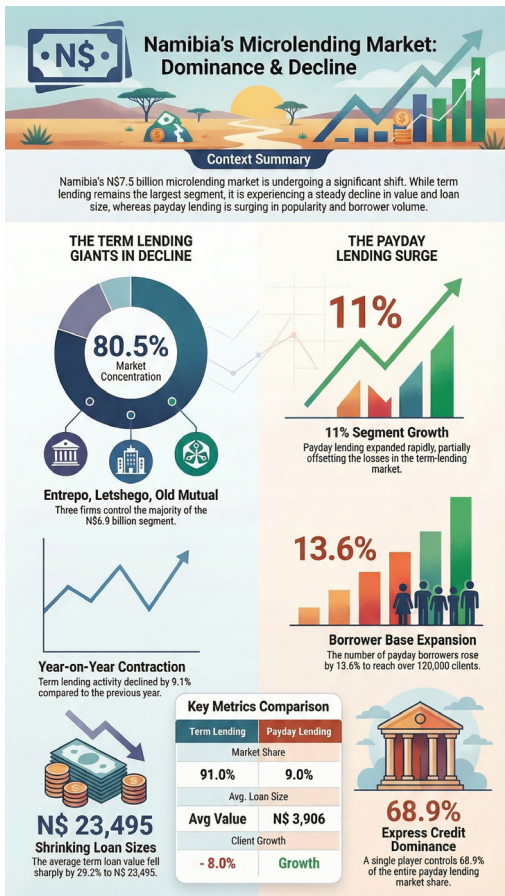
Express Credit Cash Advance (Pty) Ltd dominates the payday lending segment with a 68.9% market share, followed by Janeel Financial Services CC at 6.0% and Pause Financial Services CC at 3.0%.

NAMFISA said lending activity remained relatively resilient despite the contraction in overall disbursements.

“Lending activity remained relatively resilient, with the number of new loans increasing marginally during the quarter, largely supported by growth in payday lending transactions despite the overall decline in disbursements and loan book value,” the regulator said.

The number of household borrowers rose marginally by 0.3% to 279,594 clients, representing a 16.3% increase year-on-year, driven mainly by growth in payday lending.

Payday borrowers increased by 13.6% to 120,899 clients, while term lending



clients declined by 8.0% to 158,695. Despite the drop, term borrowers still account for the majority share at 56.8%.

Loan sizes also reflected a shift in borrowing patterns. The average term loan fell by 29.2% to N\$23,495, while the average payday loan increased by 3.8% to N\$3,906, indicating growing reliance on smaller, short-term credit.

NAMFISA noted that market concentration remains high across both lending segments, with a small number of players continuing to dominate the sector.

# Outdated laws and policy gaps stifling Namibia's investment, warns !Gawaxab



Outdated provisions in Namibia's Competition Act, an unadjusted N\$10 million merger threshold and weak coordination across government are constraining business activity and investment, former Bank of Namibia Governor Johannes !Gawaxab has warned.

!Gawaxab said the current regulatory framework is imposing unnecessary compliance costs, delaying transactions and limiting Namibia's ability to attract investment and support economic growth.

"Businesses face additional compliance costs and delays in closing transactions that pose no competition risk. A more targeted definition would ensure regulatory oversight focuses on transactions with genuine competition implications," he said.

He flagged the broad definition of "undertaking" in the Competition Act 2 of 2003 as a key concern, arguing that it captures transactions that do not materially affect competition.

"The scope of regulation needs to be narrowed to reduce unnecessary burdens on firms while preserving effective competition enforcement," !Gawaxab said.

He also criticised the N\$10 million merger notification threshold, saying it is outdated and no longer reflects current economic conditions.

"The threshold has not been adjusted for inflation or economic expansion. In real terms, it is significantly lower than when it was introduced, resulting in more transactions

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”  
Businesses face additional compliance costs and delays in closing transactions that pose no competition risk. A more targeted definition would ensure regulatory oversight focuses on transactions with genuine competition implications.

being subjected to regulatory scrutiny,” he said.

!Gawaxab noted that comparable jurisdictions have significantly higher thresholds, raising questions about the efficient allocation of regulatory resources in Namibia. He further pointed to delays in resolving competition matters, warning that lengthy processes are creating uncertainty for investors.

“Competition cases and merger challenges

can take between three to five years to conclude, creating significant uncertainty for businesses and potentially discouraging investment,” he said.

Beyond regulation, !Gawaxab highlighted weak policy coordination across government as a structural constraint, particularly in infrastructure development.

“Infrastructure planning is often fragmented across ministries. There is a need for a more integrated national framework



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to align priorities, funding strategies and implementation,” he said.

He proposed the establishment of a central coordinating mechanism to streamline infrastructure planning, structure public-private partnerships and engage strategic international partners. “In a constrained fiscal environment, reliance on the national budget alone is unlikely to meet infrastructure financing needs. We must unlock private sector participation in bankable projects,” Gawaxab said.

He added that Namibia’s mineral

endowment presents an opportunity to position the country within global supply chains linked to electrification, decarbonisation and digitalisation.

“Namibia is well positioned, but this will require a more technical and coordinated policy approach to maximise long-term value,” he said.

Gawaxab also raised concerns about the disconnect between economic growth and living standards, noting that rising costs of basic services continue to weigh on households. Economic growth figures do not

always translate into improved living conditions, highlighting persistent inequality and the need to reassess how growth is measured and distributed,” he said. Despite these challenges, he said the medium-term outlook remains positive, with growth projected to recover.

“Growth is forecast to rebound to 3.8% in 2026 and 4.3% in 2027, supported by agriculture, electricity and stronger mining output, particularly uranium,” Gawaxab said.

He stressed that addressing regulatory inefficiencies, improving institutional capacity and strengthening policy coordination will be critical to positioning Namibia as a competitive economy in the region.

“The current environment presents an opportunity for Namibia to reposition itself as a responsive and competitive economy within Southern Africa,” he said.



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# Namibia records N\$18bn in exports in first two months of 2026

Namibia exported goods worth N\$18 billion in the first two months of 2026, according to the latest data from the Namibia Statistics Agency (NSA).

This represents a decline from the N\$19.8 billion recorded over the same period in 2025. Imports also decreased year-on-year, falling to N\$23.0 billion from N\$24.9 billion.

The NSA noted that

cumulative export performance remained significant despite the contraction.

“Namibia’s 2026 cumulative exports amounted to N\$18.0 billion by February 2026, reflecting a decrease compared to N\$19.8 billion registered over the same period last year,” the agency said.

However, February saw a sharp reversal in the country’s trade position. Namibia



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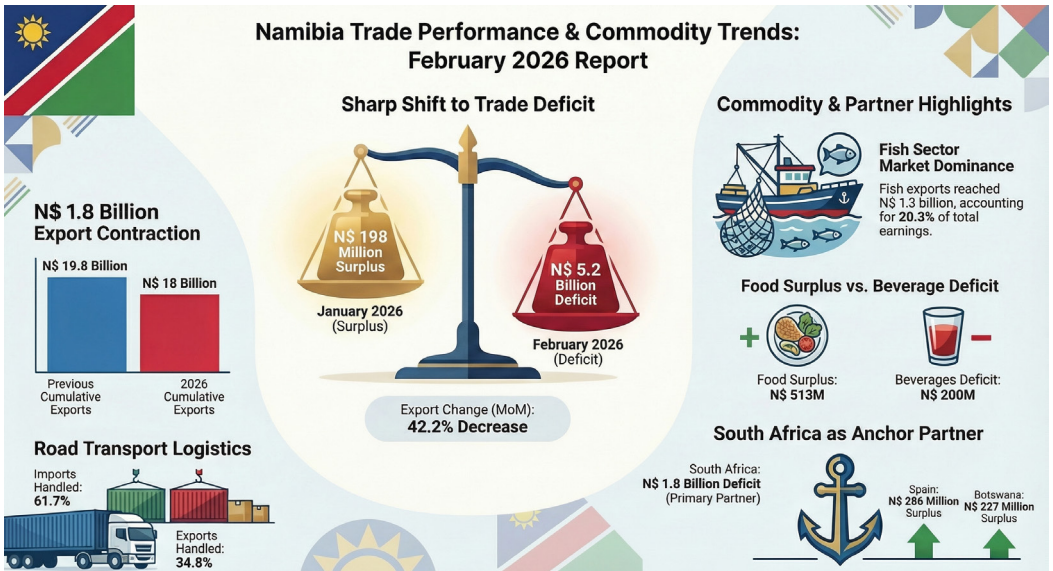
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moved from a surplus of N\$198 million in January to a deficit of N\$5.2 billion in February.

The shift was driven by a 42.2% month-on-month drop in exports to N\$6.6 billion, while imports increased by 5.3% to N\$11.8 billion.

Fish exports remained a major contributor, generating N\$1.3 billion in February and accounting for 20.3% of total export earnings. In contrast, fish imports were limited to N\$36 million. Key export markets for fish included Zambia, Spain and Italy.

Within regional trade, fish dominated exports to both the Common Market for Eastern and Southern Africa (COMESA) and the Southern African Development Community (SADC), excluding the Southern African Customs Union (SACU).

The strong performance in fish supported an overall food trade surplus of N\$513 million. However, Namibia remained a net importer of beverages, recording a deficit of N\$200 million.

“A closer review of trade in food items

shows that Namibia was a net exporter of food, with a surplus of N\$513 million, while remaining a net importer of beverages, with a deficit of N\$200 million,” the NSA said.

Transport and logistics continued to underpin trade activity. Road transport accounted for 34.8% of exports and 61.7% of imports, with sea and air transport handling the remainder.

South Africa remained Namibia’s largest trading partner for both exports and imports, anchoring trade within the Southern African Customs Union.

Other key export destinations included Spain, the United Arab Emirates, Botswana and Zambia, while China, Bahrain, Oman and Latvia featured among the main sources of imports.

“The February 2026 figures show Namibia recorded trade surpluses with Spain (N\$286 million), the United Arab Emirates (N\$279 million) and Botswana (N\$227 million). Conversely, deficits were recorded with South Africa (N\$1.8 billion), China (N\$925 million) and Bahrain (N\$734 million),” the NSA said.

# Are Namibian graduates adequately prepared for the workplace?

By Claudia Toromba

As a young Namibian observing the transition from university to employment, I often find myself questioning whether our graduates are fully prepared for the realities of the workplace.

Every year, institutions like the University of Namibia and the Namibia University of Science and Technology produce qualified graduates with degrees in various fields.

Yet, many employers still express concern about a gap between academic training and actual job performance.

From my perspective, Namibian graduates are not lacking intelligence or dedication. In fact, most have a strong theoretical foundation in their chosen fields. The challenge arises when they enter the workplace and are expected to apply that knowledge in practical, fast paced, and often unpredictable environments.

One of the main issues I have observed is the limited exposure to real work settings during studies. While some programmes include internships, many students complete their qualifications without ever experiencing the demands of a professional environment.

This makes the transition difficult, as graduates must suddenly learn workplace expectations, communication styles, and problem solving under pressure.



**Companies in Namibia need to play a more active role in shaping their future workforce.**

Employers, on the other hand, are looking for more than just academic results. They expect graduates to demonstrate critical thinking, adaptability, teamwork, and confidence. Unfortunately, these are not always fully developed within traditional classroom settings. This creates what is often referred to as a “skills mismatch,” where what is taught does not fully align with what is needed in practice.

In the Namibian context, this gap is particularly concerning because of the high level of unemployment. Many graduates struggle to secure jobs not necessarily because there are no opportunities, but because they are not seen as immediately workplace ready. This puts pressure on both the graduates and the organisations that hire them. I believe this is where organisational learning and development becomes very important. Companies in Namibia need to play a more active role in shaping their future workforce. Through structured graduate programmes, mentorship, and continuous training, employers can help

young professionals build the practical skills they may not have fully developed during their studies. At the same time our universities also have a role to play.

There is a need to strengthen work integrated learning, ensuring that every student gets meaningful industry exposure before graduating. Stronger partnerships between academia and industry could help align what is taught with what is actually needed in the job market.

From my point of view, bridging this gap is not about blaming graduates or institutions. It is about collaboration. Government, universities, and the private sector must work together to ensure that education leads to employability.

In conclusion, Namibian graduates are capable, but many are not fully prepared for the demands of the modern workplace.

By strengthening organisational learning and development and creating more opportunities for practical experience, we can better equip our graduates to succeed. This is not just important for individuals, but for the growth and future of Namibia as a whole.

*\* Claudia is an emerging professional in the field of Organisational Learning and Development, underpinned by a strong academic background in Business Administration. She is currently advancing her studies in Organisational Learning and Development, with a particular focus on how individuals and institutions evolve, adapt, and sustain performance in dynamic and changing environments.*





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## Namibia’s Amperra selected among top 10 startups in Qualcomm Africa programme

Namibia’s Amperra Charging Company has been selected among 10 startups for the fourth edition of Qualcomm’s Make in Africa Mentorship Programme, placing the country at the forefront of Africa’s emerging electric mobility sector.

The company’s AI-driven, grid-adaptive smart EV charging platform is designed to support scalable electric mobility across the continent, aligning with broader goals around energy efficiency and industrial development.

Speaking at the announcement in Johannesburg, Wassim Chourbaji, President for the Middle East and Africa and Senior Vice President for Government Affairs in Europe, the Middle East and Africa at

Qualcomm, said the selected startups reflect the strength of Africa’s growing innovation ecosystem.

“Four years into Qualcomm Make in Africa,

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Junior Balano Industrial Consultants cc hereby gives notice to all potentially interested and Affected Parties (I&APs) that an application will be made to Environmental Commissioner in terms of the Environmental Management Act (No 7 of 2007) and the Environmental Impact Assessment Regulations (GN 30 of 6 February 2012) for the following activity:

**Project Title and description:** EIA for the Proposed transportation, handling and storage of Hazardous Chemical Substances, to and from Windhoek, Rosh Pinah and Walvisbay depots

**Project Location:** Onelogix Hardcore Logistics Depots  
Rosh Pinah -159 Kurper Street, Walvisbay – 2426 Moses Garoeb Street, Walvisbay, Windhoek – Plot 31 Emmerentia, Brakwater

**Proponent:** Onelogix Hardcore Logistics Nam (Pty) Ltd

I&APs are invited to register with the consultant and give their comments and concerns in writing. Please take note of the following:


**PUBLIC MEETING**  
**Windhoek - Date:** 18 April 2026  
 - Venue: Onelogix Depot, Plot 31 Emmerentia, Brakwater  
 - Time: 11h00

**Walvisbay - Date:** 24 April 2026  
 - Venue: Onelogix Depot, 2426 Moses Garoeb Street  
 - Time: 15h00

**Rosh Pinah - Date:** 29 April 2026  
 - Venue: Onelogix Depot, 159 Kurper Street,  
 - Time: 11h00

To register or request for documents please submit your name, contact information and interest in the project, in writing to:

Mr Nghiyolwa, Fredrich  
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what stands out is not only the growing number of applications we receive, but the increasing sophistication of the solutions being built. These startups are pushing the boundaries of what technologies such as edge AI and 5G can enable, and how they can be deployed at scale across the continent,” he said.

The programme provides participating startups with resources including product design guidance on Arduino AI platforms, business coaching, engineering support and intellectual property training through L2Pro Africa. Fabio Violante, Vice President and General Manager of Arduino at Qualcomm Technologies Inc., highlighted the industrial relevance of the tools provided.

“Arduino UNO Q and the upcoming Arduino VENTUNO Q give the 2026 Qualcomm Make in Africa cohort a fast track from idea to intelligent machine. By bringing perception, decision-making and actuation onto a single, affordable board, founders can prototype and deploy edge AI solutions directly where challenges exist in farms, clinics, factories and cities,” he said.

The African Telecommunications Union (ATU) has returned as a partner for the fourth consecutive year, reinforcing the programme’s regional policy impact.

ATU Secretary General John Omo said the initiative continues to empower African innovators.

“Qualcomm Make in Africa embodies the principle of putting cutting-edge technology directly in the hands of African innovators to solve African challenges. Having seen firsthand the quality of startups this programme produces, returning as a partner in 2026 was not a question of if, but of how we could deepen our contribution,” he said.

The initiative attracted more than 1,200 applications from 45 African countries, with selected startups spanning sectors including agriculture, assistive technology, smart infrastructure, electric mobility and education.

Each participant will receive a US\$5,000 stipend upon successful completion of the programme, along with opportunities for patent filing support and access to Qualcomm’s Social Impact Fund.



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## **Inflation slows to 2.1% in March as food and transport pressures ease**

Namibia's annual inflation rate slowed to 2.1% in March 2026, down from 4.2% recorded in the same month last year, according to the Namibia Statistics Agency (NSA).

On a monthly basis, inflation stood at 0.2%, up from 0.0% in February. Core inflation, at 2.9%, remained higher than the headline rate.

The NSA said housing, water, electricity, gas and

other fuels remained the main driver of inflation, contributing 1.1 percentage points to the annual rate, followed by food and non-alcoholic beverages at 0.4 percentage points. Alcoholic beverages and tobacco, along with other categories, each contributed 0.3 percentage points.

Inflationary pressures were most pronounced in housing-related costs, which rose by 4.6% year-on-year, up from

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Alcoholic beverages and tobacco, along with other categories, each contributed 0.3 percentage points.

3.8% a year earlier, driven largely by higher electricity, gas and fuel prices.

Food and non-alcoholic beverages inflation eased sharply to 1.7%, compared to 6.2% in March 2025. Transport recorded deflation of 1.7%, against an increase of 2.6% in the same period last year.

Inflation for alcoholic beverages and tobacco slowed to 1.9%, down from 5.5% a year earlier.

Regionally, Zone 2, which includes the Khomas Region, recorded the highest annual inflation rate at 3.2%, above the

national average. Zone 3, covering //Kharas, Erongo, Hardap and Omaheke regions, recorded 2.0%, while Zone 1, which includes northern regions such as Kavango East and Oshana, recorded the lowest rate at 1.0%. Price comparisons showed regional variation in key goods. Zone 3 recorded the highest maize meal price at N\$69.74 for a 5kg bag, while Zone 1 recorded the lowest at N\$66.96. In contrast, Zone 1 recorded the highest biltong prices at N\$525.87 per kilogram, while Zone 3 recorded the lowest at N\$408.32.

A milestone worth celebrating. Namibia Mining & Energy has reached 50,000 followers on LinkedIn. Thank you to our readers, partners and industry stakeholders for being part of the journey. Continue to read, share and engage with us as we tell Namibia's mining and energy story.

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# Building startups in Namibia is just starting, and the path is unclear

By Simeon Tuyoleni

Namibia has made job creation a national priority, especially for young people entering the economy. One of the main ways this is expected to happen is through entrepreneurship and startups. At the same time, more founders are building apps, platforms, and digital services than before.

However, only a few of these businesses grow into companies that create real employment at scale. This shows that the challenge is not just about starting businesses, but about building ones that can actually succeed.

There is clear effort in Namibia's startup space, with more people taking risks and building new ideas. However, much of the focus is still on starting rather than sustaining businesses. Many founders believe that having a good idea is enough, which leads to a cycle where startups are launched but do not last. In reality, ideas are only one part of the process, and success depends more on execution and market fit. This means the problem is not a lack of effort, but how that effort is directed.

One of the biggest reasons startups fail is poor timing. This happens when a product is introduced before people are ready to use it, or before the environment can support it. Even strong ideas and capable teams struggle when the market



**Many founders believe that having a good idea is enough, which leads to a cycle where startups are launched but do not last.**

is not ready. In Namibia, this is especially visible in digital products, where user adoption is still growing and habits are still forming. This shows that success is not only about building the right thing, but building it at the right time.

The government has clear ambitions to create jobs through entrepreneurship, but this depends on startups that can grow and scale. Small businesses that start and stop quickly do not solve unemployment in a meaningful way. Real job creation comes from companies that survive long enough to expand and hire. For that to happen, startups need the right environment, not just motivation. Without strong, scalable businesses, the goal of solving unemployment through startups will remain difficult to achieve.

Namibia's startup ecosystem is growing, and different players are actively trying to support founders. Programs and platforms like ScaleUp

Namibia, Basecamp, and CcHub are helping entrepreneurs with mentorship, exposure, and access to networks. At the same time, execution-focused companies like Moodbod Digital Agency are helping turn ideas into real digital products. This shows that the ecosystem is not stagnant, but evolving through different types of support.

Even with these efforts, there is still a gap between support and actual startup success. Founders may receive mentorship and training, but still struggle to build products that people use or to reach the right market. In some cases, startups are supported but launched too early, or built

without strong execution. This creates a situation where activity exists, but results remain limited. This shows that support needs to translate into real, market-ready outcomes.

The biggest challenge is the lack of alignment between timing, execution, and support. Each part exists in the ecosystem, but they do not always come together effectively. A startup might have guidance but no strong product, or a good product but poor timing. This disconnect reduces the chances of success, even when the ecosystem is active. Real progress will come when these elements start working together in a coordinated way.

Namibia does not lack ambition, talent, or effort, and it is clear that progress is being made. However, building successful startups requires more than activity, it requires the right timing, strong execution, and a connected ecosystem. If these elements align, startups will not just launch, but grow and create real jobs. That is when the ecosystem will begin to produce consistent and meaningful success stories.

*\*Simeon Tuyoleni is a software engineer and founder of Asmbly, where he brings together the teachers, learners, and the system to improve the quality of education in Namibia and beyond*




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# CcHUB invests N\$1 million, supports over 200 Namibian startups

**C**o-creation Hub (CcHUB) says it has invested about N\$1 million in Namibian startups since 2021, as it expands its footprint in the country's innovation ecosystem.

Speaking to The Brief, CcHUB Director Jude Adejewun said the organisation has built a community of more than 5,000 members and established five specialised groups focused on creatives, developers and data scientists, providing a structured platform for both technical and creative growth.

“Our numbers reflect our deliberate work. We want to continue to support entrepreneurs and innovators who are building for Africa's prosperity. Our future plans are largely around sustainability: how do we make the hub sustainable, how do we keep running the programmes, and how do we find partners to work with us to achieve our mission,” he said.

He added that more than 200 startups have benefited from specialised training and acceleration programmes, while 50 startups trace their origins directly to CcHUB's internal initiatives.

The hub is also helping position Namibian innovation on the global stage, with at least 10 startups already exposed to international markets.

CcHUB currently supports more than 100 co-working members, offering space for freelancers and entrepreneurs to grow their operations. In addition, the organisation has hosted over 120 community events and engagements.

“CcHUB is a Pan-African organisation. Our mission is innovation for African



prosperity. As part of our Pan-African expression, Namibia was an ideal place to establish a presence and bring our methodology to support that mission,” Adejewun said.

Founded in 2010 in Lagos, Nigeria, CcHUB is a leading African technology and innovation centre that provides shared workspaces, funding support and networks to help startups develop and scale across the continent.

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