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THE

BRIEF

News Worth Knowing



Credit Guarantee Scheme disburses N\$145m to 153 SMEs

WEDNESDAY 29 APRIL 2026

MAIN STORY



Credit Guarantee Scheme disburses N\$145m to 153 SMEs

The Namibia Special Risks Insurance Association has disbursed N\$145 million to 153 small and medium enterprises under the government-backed Credit Guarantee Scheme aimed at helping businesses access loans without traditional collateral.

The insurer said the scheme has received a total of N\$158 million since its launch, meaning most of the available

Crucial Dates

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

funding has already been allocated to qualifying businesses.

NASRIA said the initiative is designed to support viable businesses that are unable to secure financing because they do not have sufficient collateral.

“The scheme supports bankable SMEs that are ready to take up loans but lack collateral. Risk is shared through a 60/40 arrangement between NASRIA, lending institutions and borrowers,” the institution said.

Under the arrangement, SMEs apply for funding through participating financial institutions, which assess applications based on their normal lending requirements.

Businesses are required to submit a bankable business plan and proof of registration to qualify. The scheme is open to both start-ups and existing businesses.

NASRIA said the programme specifically targets youth-owned businesses led by entrepreneurs aged 40 and below, women-owned businesses led by entrepreneurs aged up to 60, and SMEs generating less than N\$10 million in annual turnover.

Participating financial institutions include Nedbank Namibia, First National Bank of Namibia, Standard Bank Namibia, Bank Windhoek, Development Bank of

Namibia, Konga Financial Services and Bellatrix.

In 2024, NASRIA partnered with Bank Windhoek on a N\$50 million facility under the scheme.

In 2023, Nedbank Namibia committed N\$20 million, while First National Bank of Namibia extended N\$83 million through its partnership with NASRIA.

The Credit Guarantee Scheme was introduced by the Namibian government in August 2020 to tackle one of the biggest barriers facing small businesses: access to finance.



The **Communications Regulatory Authority of Namibia (CRAN)** herewith invites our stakeholders and the public to a consultative public hearing on the **Notice of Intention to amend the Regulations Prescribing Licence Fees and Regulatory Levies: Communication Act (No. 8 of 2009)** published in Government Gazette No. 8894, under General Notice No. 265, dated 24 April 2026.

EVENT DETAILS:

Date : Tuesday, 05 May 2026
Time : 14h00 - 17h00
Venue : Droombos Vineyard Country Hotel

Participants are required to pre-register before the hearing via the link <https://qr.codes/MOuTeQ> or by scanning the QR code.

We look forward to your valued contribution.



SCAN TO RSVP



NUST appoints Frednard Gideon as substantive Vice Chancellor

The Namibia University of Science and Technology has appointed Professor Frednard Gideon as its substantive vice chancellor, ending months of acting leadership at the institution.

The appointment takes effect on 1 August 2026, with Gideon set to take over from Professor Andrew Niikondo, who has led the university in an acting capacity since October 2025.

NUST said Gideon's appointment followed what it described as a rigorous and transparent recruitment process led by the university council's Joint Search Committee and supported by an external executive recruitment agency.

"The council unanimously approved Professor Gideon's appointment, recognising his distinguished academic career, visionary leadership and unwavering commitment to higher education excellence," the university said.

Gideon brings more than 25 years of experience in academia, including 17 years in academic leadership and 11 years in executive leadership roles.

He has served on the university council for about 14 years and has been a member of senate for roughly 17 years. He has also served on six external boards and has frequently acted as vice chancellor.

He currently oversees 12 campuses with a student population of more than 30,000.

Gideon holds a PhD in mathematics, a Master of Science in mathematics, a Bachelor Honours degree in applied mathematics and a Bachelor of Science degree in physics.

He also holds a Master of Business



Administration degree, two executive leadership certificates and a project management qualification. He is currently pursuing a PhD in business management.

NUST Council Chairperson Leake Hangala said the appointment comes at a critical time for the university as it seeks to expand academic offerings, strengthen research output and deepen industry partnerships.

"We are confident that under his stewardship, NUST will reach new heights of excellence and relevance," Hangala said.

The university said Professor Niikondo's contribution during the transition period was recognised for ensuring stability in leadership



Germany funds over 1,700km of roads across Namibia since independence

Germany has financed the construction and upgrading of more than 1,700 kilometres of roads across Namibia since independence, supporting efforts to improve transport links and stimulate economic activity.

The funding, provided mainly through KfW Development Bank in partnership with Roads Authority Namibia, has been

used to develop trunk, district and access roads across the country.

The projects form part of Namibia's broader push to improve connectivity between communities and key economic hubs, including the Port of Walvis Bay.

In addition to financing major transport corridors through concessional loans, the programme has also supported labour-

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Bridges of Progress: The German-Namibian Road Partnership

German Investment in Namibian Infrastructure



based road construction projects aimed at creating jobs and developing local contractors.

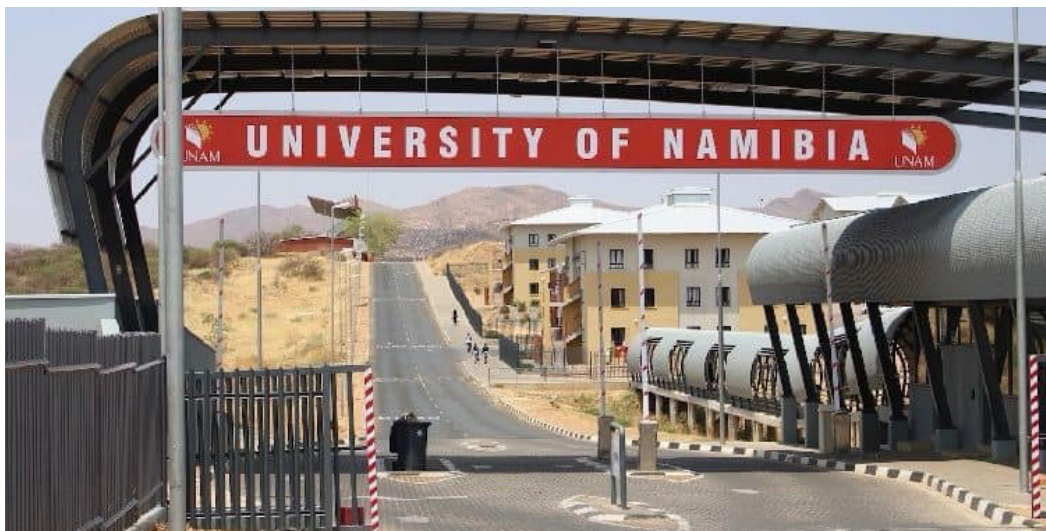
All contractors involved in the programme are Namibian-owned, with smaller firms given opportunities to work alongside more established companies to build capacity within the local construction sector.

The initiative has created employment for more than 9,300 previously unskilled workers, who have collectively earned over N\$92 million in wages. Around 30% of the

workforce consists of women.

Authorities said the projects have also reduced travel times by up to 30%, improved access to schools, healthcare and other services, while increasing household incomes in communities connected by the roads.

The latest investment under the programme is a N\$53 million project for the construction of the 23-kilometre D4119 district road linking Omulondo to Oshuuli in the Ohangwena Region.



UNAM enrolment increases by 747% to 30,836 since 1992

The University of Namibia has recorded a 747% increase in student enrolment since 1992, with its student population rising from 3,639 to 30,836, President Netumbo Nandi-Ndaitwah has revealed.

Speaking at the university's April 2026 graduation ceremony in Windhoek, Nandi-Ndaitwah said the sharp growth reflects government's long-term investment in higher education and youth empowerment.

"Such impressive growth is evidence of the government's commitment to prioritising quality education and youth empowerment," she said.

She said the University of Namibia has also expanded its academic programmes to respond to changing labour market demands.

"I therefore call on academic staff to continuously follow developments in the

labour market and respond accordingly by introducing academic programmes to fill the skill gaps that both the present and new markets demand," she said.

The President also highlighted the university's rising academic profile, noting that it ranked 24th in Africa and 13th in Sub-Saharan Africa in the 2024 Times Higher Education World University Rankings.

"It is on record that in 2024 UNAM was ranked by the Times Higher Education World University Rankings and achieved 24th place among African universities and secured 13th place among Sub-Saharan African universities. Congratulations to UNAM staff and pioneers," she said.

She also recognised former Prime Minister Nahas Angula, who received an honorary doctorate in education for his contribution to education before and after independence.

JOINT MEDIA STATEMENT

Namibia Health Plan (NHP) and Universal Care Healthcare services remain uninterrupted as improvements accelerate



29 April 2026: On 1 April 2026, Namibia Health Plan (NHP) and Universal Care began a major transition to deliver value-based managed care services for our members. While this transition is intended to strengthen healthcare delivery in the long term, we acknowledge that the immediate implementation has come with significant challenges which we are actively addressing.

We sincerely apologise for the uncertainty and inconvenience experienced by members and providers, particularly following recent media coverage and related concerns raised on social media. We want to assure all stakeholders that these issues are being urgently attended to.

The transition has resulted in temporary disruptions, mainly affecting claims processing, provider payments, issuing of pre-authorisations and stability of telephone lines. In some instances, members were required to pay cash for services. These claims are now being prioritised for reimbursement, and providers are being engaged directly to resolve outstanding reconciliations and ensure accurate processing of all valid claims.

Our focus remains on protecting member access to healthcare, restoring operational stability, and ensuring continuity of care across the system.

Operational progress and assurances

- All member contact channels, including telephone lines, have demonstrated increased stability. However, due to high demand, members may continue to encounter intermittent delays in member services.
- Email queries, including pre-authorisations and claims-related requests, are being attended to as a matter of urgency.
- The claims backlog is being actively processed, with a commitment to clear all outstanding claims by latest 7 May 2026 with payments running weekly to meet this deadline.
- Urgent authorisations and emergencies continue to be prioritized.
- Member benefits remain active in line with Fund Rules, with continuity of care as the priority.



Namibia Health Plan (NHP) Principal Officer Dantago Garosas

- Additional resources have been deployed to accelerate claims processing.
- Extended support hours remain in place to assist providers
- Members who paid cash must urgently submit their claims to nhpclaimsenquiries@care.nhp.com.na for reimbursement. We are actively restoring relations with providers to provide assistance for NHP members.

Provider engagement

Provider engagement continues, providing a platform to resolve concerns and address outstanding matters, including claims reconciliation and payment delays.

We are also engaging directly with providers to resolve discrepancies and ensure all valid claims are processed accurately and efficiently, with a focus on practical and workable solutions.

Moving forward

Members are reminded that healthcare coverage remains fully active. Any member experiencing difficulties accessing care should contact member services immediately.

NHP reaffirms and wishes to assure all its members and stakeholders that it is in a sound financial position to cater to all claims once they have been processed.

For further information or support:

Membership: +264 61 2855 400
Tel: +264 61 242 821 / +264 8333 75908
Mobile: +264 811 293 819
Emergency no: +264 61 2855400

For media enquiries, please contact:

Tunohle Mungoba
Corporate Communications
tmungoba@nhp.na
Namibia Health Plan

AI will not replace you – But someone using AI might

By Josephat Kustaa

Artificial Intelligence is often discussed in dramatic terms. Some believe it will replace millions of jobs. Others dismiss it as hype.

But for most professionals, business owners and employees, the real story is far more practical.

AI may not replace you directly. But someone using AI more effectively than you might gain an advantage over time.

That advantage may not come through one big moment. It may come quietly, through small daily wins that compound.

The colleague who prepares presentations in half the time.

The salesperson who drafts stronger client proposals.

The business owner who creates marketing content without hiring an agency.

The manager who summarises meetings instantly and acts faster.

The graduate who researches better and learns quicker.

None of them replaced anyone. But all of them became more effective.

The Real Shift Is Already Happening

For years, performance at work depended mainly on experience, effort, and available resources. Those still matter. But now a new factor has entered the equation: intelligent tools.

Today, one person can use AI to:

- Draft professional emails in minutes
- Turn rough notes into polished reports
- Brainstorm marketing campaigns
- Summarise long documents
- Analyse options before a decision



In Namibia, many businesses operate in lean environments where teams are small and time is limited.

- Prepare interview questions
- Build business plans faster
- Improve customer communication
- Learn new concepts quickly

This is not about shortcuts. It is about leverage.

A Practical Example

Imagine a small business owner wants to increase sales for an upcoming promotion but does not have a marketing team or agency.

Basic Prompt:

“Give me marketing ideas.”

The result may be generic.

Better Prompt:

I own a small bakery in Namibia. I want to increase sales for Mother’s Day. Give me 5 affordable marketing ideas I can execute this week using social media, in-store activity and customer referrals. Keep the ideas practical and low-cost.

Example Output:

1. Limited Edition Mother’s Day Box
Create a special cupcake or pastry box available for one week only.
2. Social Media Giveaway
Ask customers to tag their mothers or

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someone they appreciate for a chance to win a gift box.

3. Early Order Discount

Offer a small discount for orders placed before Friday.

4. In-Store Photo Corner

Create a simple photo area where customers can take pictures with their purchases and share online.

5. Refer-a-Friend Offer

Customers who bring in a new buyer receive a free coffee or small treat.

The difference is clear. Better instructions usually produce better results.

Why This Matters in Namibia

In Namibia, many businesses operate in lean environments where teams are small and time is limited. That is exactly why AI matters.

A small business can look more professional.

A manager can increase output without increasing headcount.

A student can compete better.

An entrepreneur can move faster.

A growing company can improve systems and communication.

When resources are constrained, productivity matters even more.

Your Job Is Probably Safer Than You Think

Most roles still require trust, judgment, relationships, accountability and human understanding. AI cannot

replace those easily.

But it can enhance the people who already have them.

That means the future may not belong to the person with the highest workload, but the one who combines human capability with smart tools.

Where to Start This Week

You do not need to become a tech expert.

Start with one real problem in your work:

- Too many emails? Use AI to draft responses.
- Too many meetings? Use AI to structure notes and actions.
- Struggling with ideas? Use AI to brainstorm options.
- Writing takes too long? Use AI to create first drafts.
- Need to learn something fast? Use AI as a tutor.

Solve one pain point first. Then build from there.

Final Thought

The AI conversation is often framed around fear. But for most people, it should be framed around usefulness.

The real question is not whether AI will replace you.

It is whether someone doing similar work will become faster, sharper and more valuable because they learned how to use it first.

**Josephat Kustaa is Head of Business Development & Innovation at Pupkewitz MegaBuild. He writes in his personal capacity and the views expressed are his own.*

Bank of Namibia keeps repo rate unchanged at 6.50%

The Bank of Namibia has kept interest rates unchanged at 6.50%, citing weak domestic economic activity, subdued credit demand and rising inflation risks linked to global geopolitical tensions.

The central bank's Monetary Policy Committee (MPC), which met on 27 and 28 April for its second bi-monthly meeting of 2026, unanimously agreed to maintain the repo rate at 6.50% for the next two months.

The decision was announced on Wednesday by Ebson Uanguta and marks his second monetary policy decision since taking over as Governor of the central bank.

Commercial banks are accordingly expected to keep their prime lending rates unchanged at 10.00%.

Bank of Namibia said the decision was necessary to protect the one-to-one peg between the Namibia dollar and the South African rand.

"In determining the appropriate monetary policy stance, the MPC noted weak domestic economic activity and credit extension, amidst a higher inflation forecast for 2026," the central bank said.

The committee also flagged escalating tensions in the Middle East, warning that a prolonged conflict could intensify inflationary pressures through higher global energy prices.

"The Committee further noted the escalation of geopolitical tensions in the Middle East, mindful of uncertainties regarding the duration of the war and the intensity of the spillover effects thereof," the central bank said.

However, the MPC said recent policy measures introduced to shield the domestic economy from rising fuel and energy costs could help soften inflation pressures in the short term.



The decision was in line with forecasts from economists surveyed by The Brief, who had largely expected the central bank to leave rates unchanged amid fragile economic conditions and continued global uncertainty.

The next MPC meeting is scheduled for 15 and 16 June 2026.

Young professionals, your greatest advantage is time

By Charnel-Ann Heyn

If you're a young working professional, retirement probably feels very far away.

You're focused on building your career, paying off debt, saving for a car or property, maybe even starting a family. Retirement income feels like something you'll think about "one day."

But here's the truth: the decisions you make in your 20s and 30s will determine whether your future self has freedom or financial stress.

And retirement income is not just about stopping work. It's about replacing your salary with a sustainable income that lasts for the rest of your life.

What Is Retirement Income - Really?

When you retire, your monthly salary stops. But your expenses don't.

You still need money for housing, food, medical care, transport, and the soft lifestyle you want to maintain. Retirement income is simply the money you draw from your retirement savings to replace your salary.



Retirement investments allow you to nominate beneficiaries.

One common structure used at retirement is a living annuity. It allows your retirement savings to remain invested while you withdraw a percentage each year as income. You can choose how much income to take (within regulatory limits) and you can adjust it annually as your needs change.

That flexibility is powerful - but it also comes with responsibility.

But why does this matter to you now?

As a young professional, you may think income withdrawal decisions are decades away. But the size of your retirement income depends entirely on what you build today.

Three factors will determine your future retirement income:

1. How much you save monthly.
2. How your investment grows.

Finance

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3. How much you withdraw in retirement. You can't control markets. But you can control your savings behaviour.

The earlier you start saving consistently, the more time your money has to grow. Time is your biggest advantage. Starting early reduces the pressure to save aggressively later in life.

The Hidden Risk: Running Out of Money

Many retirees make one critical mistake: they withdraw too much income too quickly.

Retirement income is not guaranteed for life unless structured very carefully. If your withdrawals are too high, or your investment growth is too low, your money can run out while you are still alive.

This is called longevity risk.

As life expectancy increases, this risk

becomes very real. You may live 20–30 years after retirement. That means your money must last just as long.

The level of income you choose must balance:

- * Your withdrawal rate.
- * Your investment return.
- * Inflation over time.

This is why responsible planning starts long before retirement.

You don't need to wait until retirement to think about retirement income.

Simple steps to apply now:

1. Preserve Your Savings When You Change Jobs

If you leave your employer, don't cash out your retirement savings. Preserve them. Every time you withdraw early, you reduce your future retirement income dramatically.

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2. Contribute Consistently

Even small increases in your monthly retirement contributions can make a meaningful difference over 25–35 years.

3. Think Long-Term About Investment Risk

Your investment growth affects how sustainable your future income will be. Young professionals can typically afford to take appropriate long-term growth exposure because you have time to ride out market fluctuations.

4. Understand Withdrawal Discipline

When you eventually retire, you will be allowed to withdraw a percentage of your investment annually. Just because you can withdraw more doesn't mean you should.

Higher withdrawals shorten how long your income lasts. Learning financial discipline now prepares you for better

decisions later.

5. Nominate Beneficiaries

Retirement investments allow you to nominate beneficiaries. If something happens to you, your remaining investment value goes to them. Estate planning is not only for older people. It is part of responsible financial adulthood.

Retirement Income Is About Freedom

Retirement income is not about “old age.” It is about independence.

It determines whether:

- * You can choose when to retire.
- * You can maintain your lifestyle.
- * You can support your family.

As a young professional, your greatest advantage is time. Every year you delay, you reduce that advantage.

** Charnel-Ann Heyn, Momentum Marketing Specialist*





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President warns universities against falling behind on skills training

President Netumbo Nandi-Ndaitwah has warned Namibia’s universities against falling behind when it comes to training the skills needed for the country’s growing green hydrogen, clean energy and rare earth value-addition sectors.

Speaking at the University of Namibia April 2026 graduation ceremony in Windhoek, Nandi-Ndaitwah said institutions of higher learning must urgently align their academic programmes with Namibia’s evolving economic priorities.

“It is, therefore, critical that our institutions of higher learning such as UNAM must

not be found wanting,” she said.

The President said Namibia is positioning itself to become a major player in green energy, clean energy and green hydrogen, while also pushing to extract more value from its rare earth minerals instead of exporting raw materials.

“We are also positioning ourselves in the fields of green energy, clean energy and green hydrogen as well as prioritising value addition to our rare earth minerals,” she said.

She warned that training institutions cannot afford delays as investment activity accelerates in sectors expected to reshape Namibia’s economy.

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“Training in these fields must start today, if it has not already started yesterday,” she said.

Her remarks come as Namibia pushes ahead with major investments in green hydrogen, critical minerals, oil and gas, and renewable energy projects that are expected to create new demand for specialised technical skills.

Nandi-Ndaitwah said government remains committed to funding education, noting that the sector continues to receive the largest allocation in the national budget.

“The government remains firmly committed to providing quality education to every Namibian. It is, therefore, not a coincidence that over the years government has prioritised education by allocating the largest share of the national budget towards this priority sector,” she said.

She described education as a key investment in economic growth, social equity and national development.

The President also highlighted government’s fully subsidised tertiary education model, which covers registration and tuition fees for eligible undergraduate

students.

She called on the private sector to expand internship and apprenticeship opportunities to ensure graduates gain practical experience required by industry.

Nandi-Ndaitwah urged graduates to use their qualifications to contribute to national development.

“Utilise the skills you have acquired from the university for the development of your professional careers and the transformation of our country into a prosperous society where all Namibians can enjoy decent living standards,” she said.

President Netumbo Nandi-Ndaitwah has warned Namibia’s universities against falling behind as the country accelerates investment in green hydrogen, clean energy and rare earth mineral value addition.

Speaking at the University of Namibia April 2026 graduation ceremony in Windhoek, Nandi-Ndaitwah said higher learning institutions must urgently align their programmes with the country’s changing economic priorities.

“It is, therefore, critical that our institutions

Namibia’s Green Revolution: Aligning Education with Economic Evolution.

Strategic Green Energy Frontier:
Namibia is positioning itself as a major player in green hydrogen and clean energy.



Rare Earth Mineral Value-Addition:
The country is shifting from raw material exports to local mineral beneficiation.

Reshaping the National Economy:
Major investments in oil, gas, and renewables are creating specialized technical skill demands.



Largest National Budget Allocation

Education remains the government’s top funding priority for economic growth and equity.



Strengthening Industry Integration:

The private sector is urged to expand internships to provide essential practical experience.



Fully Subsidized Tertiary Model

Government covers registration and tuition for eligible undergraduate students.

of higher learning such as UNAM must not be found wanting,” she said.

The President said Namibia is positioning itself to become a major player in green energy and mineral beneficiation, making specialised local skills increasingly urgent.

“We are also positioning ourselves in the fields of green energy, clean energy and green hydrogen as well as prioritising value addition to our rare earth minerals,” she said.

She warned that training institutions cannot afford delays as global investment interest in Namibia’s emerging sectors continues to grow.

“Training in these fields must start today, if it has not already started yesterday,” she said.

Her remarks come as Namibia pursues major investments in green hydrogen, critical minerals, oil and gas, and renewable energy projects that are expected to reshape the country’s economy over the coming years.

Nandi-Ndaitwah said government remains committed to funding education as part of broader economic development efforts, noting that the sector continues to receive the largest allocation in the national budget.

“The government remains firmly committed to providing quality education to every Namibian. It is, therefore, not a coincidence that over the years government has prioritised education by allocating the largest share of the national budget towards this priority sector,” she said.

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national development. The President also highlighted government’s fully subsidised tertiary education model, which covers registration and tuition fees for eligible undergraduate students. She called on the private sector to strengthen internship and apprenticeship opportunities to ensure graduates gain practical experience required by industry.

Nandi-Ndaitwah urged graduates to use their qualifications to help transform Namibia’s economy.

“Utilise the skills you have acquired from the university for the development of your professional careers and the transformation of our country into a prosperous society where all Namibians can enjoy decent living standards,” she said.

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The African continental free trade, tariffs and the oil – is Namibia positioned to leverage from these opportunities?

By Freddy Tyapa

1. The African continental free trade

African Continental Free Trade Area became fully operationalized in 2021, the comprehensive market represents a unified economic zone with a combined GDP of approximately \$3.4 trillion and a population of 1.3 to 1.4 billion people.

One of the key focuses of the initiative is to reduce trading obstacles which African countries face when trading amongst each other e.g. the different currencies used by every other country.

Intra-African trade makes up only around 14-16% of total African trade, which is low compared to other regions (e.g., 60-70% in Europe/Asia), indicating immense growth potential.

Currently Namibia is part of the Southern Africa development community which is one of Africa's biggest trading blocs and its success is mainly due to simplified trading models with the member countries.

The SADC trading bloc recorded an astonishing USD 183 billion in trades for the 2025/24. Promoting the country to proactively participate in the new bloc allows the country to tap in new markets with different offering and this can create new growth potentials for Namibia.

2. The tariffs

Tariffs are taxes imposed by a government on goods and services imported from other countries. Think of a tariff like an extra cost



Intra-African trade makes up only around 14-16% of total African trade, which is low compared to other regions (e.g., 60-70% in Europe/Asia), indicating immense growth potential.

added to foreign products when they enter the country. They're usually a percentage of the price of the goods.

The level of the tariff will affect the significance of its impacts. Tariffs often serve as a form of revenue to the government especially if does a lot of imports compared to exports. Some countries use tariffs as a tool negotiate politically.

In my view the key thing about tariffs is that it can be used as a tool to protect domestic industries. Domestic industries may benefit from reduced foreign competition.

If foreign goods are now relatively more expensive, this would drive up demand for domestic products, allowing domestic industries to expand and increase production.

In recent conversations from 2025 there has been some buzzing news around the

tariffs increases by the United States of American which were imposed on majority of its African traders including Namibia. China has also announced a tariff free treatment on trades from African countries.

According to the African development bank Africa's trade in goods with the US is not significant compared to other partners. Africa's exports to the US were only 4.9% of total exports in 2023, compared to 31.8% to the European Union, 15.9% to Africa, 11.9% to China, 6.1% to the United Arab Emirates, and 4.9% to India. Similarly, Africa accounts for just 1.4% of US total goods exports and 1.3% of total US goods imports.

The impact of the US tariffs on Africa's GDP would be moderate, though Africa's exports to the US would decrease substantially.

China's President Xi Jinping announced in February 2026 that from 1 May China would be granting zero-tariff treatment to 53 African countries. China-Africa trade reached US\$348 billion in 2025, up 17.7%

from 2024. Chinese exports to Africa dominate trade flows, and amounted to US\$225 billion, an increase of 25.8%.

This compares to US\$123 billion in imports from Africa, which grew by just 5.4%. Such a rising trade deficit between Africa and its largest sovereign trade partner points to the timeliness of new China policies that support African exports to China.

As this shift is realized, Namibia needs to position itself to gain from the favorable markets as we are nation that mostly export our commodities currently.

Comparing how to the two scenarios of the two global market super powers we tend to lose and gain by the next when we export our products to their markets. When Namibia products are exported to the U.S we are imposed to pay 21% tariff – which means for every N\$100 product sold to the U.S we are basically selling for N\$79 (real value) which is a loss.

In the same ration a trade done with China under the current arrangement,



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selling a N\$100 product will be on its true value (N\$100) as we are not paying any tariff on the trade. Our economy is centered around the raw export of minerals which is one of the highest contributors to our gross domestic product and one particular market is China.

3. The oil hope

Namibia recently discovered a new revived hope in oil along the multiple drillings in the orange basin with a variety of foreign conglomerates leading the drilling with their expertise.

The question however remains on how are we as a Nation getting ourselves ready to fully benefit from the discoveries.

Nations like Nigeria and Angola have been in similar places for years and they haven't yet achieved their maximum beneficiation from their natural resources. Looking at the contributing factors of the oil value chain from extraction to consumption Namibia is nowhere near a position where they are able to control the oil commodity.

We have noticed however a new approach from Nigeria who recently built an oil refinery plant by the Dangote group and Angola, Zambia and Botswana recently signed a deal which would see them build a oil refinery for USD 6.6 Billion.

These would allow them to reduce their current expenditure on oil imports and benefit more by exporting the surplus in any other African land locked country.

Namibia needs to seek such partnerships which would allow a regular Namibian citizen to directly consume what is mined within our borders.

The lawmakers need to play their part in making sure the interests on Namibians are at the center when negotiations are taking before the final investment decisions which are projected to be within 2026/27

calendar year.

4. The end goal

With this many changes happening in the markets, Namibia and it is policy makers need to align themselves closely with these developments. All these create a window for our country to be an active and possible power trader within regional and international markets. Most of these developments are in their primary phases and it is always best to be on the frontline when these are happening. The African continental free trade initiative is advocating from intra Africa trade to an African market with a potential of USD3.4 trillion once fully utilized. Namibia can participate with our diverse portfolio especially the fishing which I believe is under-utilized.

By comparing the two scenarios of the two global markets superpowers we tend to lose and gain by the next when we export our products to their markets.

The zero-rated tariff countries unable us to do more exports at the lowest cost and this should be a driver for us to trade more refined and raw products to get the maximum returns.

We need to create a chain of trading partners where our benefits are aligned.

The oil discoveries have the capacity to change the Namibian economic outlook with estimates of surpassing 11 billion barrels quoted, that is equivalent to USD 1 trillion of value that can be unlocked. If it is well executed, that would have a positive impact on every single Namibia citizen and livelihoods can definitely be transformed through this oil boom.

****Freddy Tyapa – Seasoned banker, economic and legal analyst who writes in his own capacity.***

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