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THE
BRIEF
News Worth Knowing

Govt registers N$179bn in state assets as new agency takes shape

MONDAY 10 AUGUST 2026

MAIN STORY

Govt registers N$179bn in state assets as new agency takes shape

...PAMA's interim board given 30 days to submit work programme

The Namibian government has registered more than N$179 billion worth of state assets as it moves to establish a comprehensive national asset register under the newly created Public Assets Management Agency (PAMA).

Works and Transport Minister Veikko Nekundi announced the milestone during the appointment of PAMA's interim board, directing all government institutions, state-owned enterprises, agencies and local authorities to submit details and valuations of their immovable assets for inclusion in the register.

He said an updated asset register is expected to be presented to Cabinet by early September.

"The Republic of Namibia owns a significant portfolio of immovable assets that represent substantial public investment. At present, we have registered more than N$179 billion worth of state assets, and we are still registering more. More assets still need to be accounted for, and we expect the various state entities to submit their lists of assets and their values as assessed by their valuers. We will continue with this process," Nekundi said.

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 12 August 2026
  * 29 October 2026
  * 10 December 2026
- **Namibia Corporate Social Investment (CSI) Mukopano**
  11 August 2026 at the Hilton Windhoek.
- **Namibia Oil and Gas Conference**
  18–21 August 2026 in Windhoek

The minister also gave PAMA's interim board 30 days to submit a work programme outlining how the agency will be established and operationalised, including its governance framework, organisational structure, policies and remuneration arrangements.

The interim board has been appointed for six months, or until the company has been registered and its policy framework has been finalised.

"Your appointment as members of the Interim Board of Directors is for a period of six (6) months to oversee the registration of the company and policy formulation or until such time the registration and policy formulation is finalised," Nekundi said.

The board is chaired by property management specialist Irmgard Hamayulu, with finance specialist Leilanie Hochobeb serving as deputy chairperson. Other members include engineer Set-son Kondjashili Shifidi, legal specialist Laurence Clive Kavendjii and information technology specialist Professor Suama Hamunyela. PAMA Accounting Officer Kristofine Naunyango will serve as an ex-officio member.

Nekundi said the agency will manage government properties that are not directly required for public service delivery, with the aim of improving asset utilisation, increasing revenue generation and unlocking their commercial value.

He said PAMA will operate on a commercial basis and is expected to become financially self-sustaining. Although government will provide initial capital, the agency will be required to manage its assets efficiently, reach break-even and eventually generate profits.

Its mandate includes improving property utilisation, strengthening revenue generation, reducing unnecessary expenditure and enhancing maintenance.

"The establishment of PAMA is therefore intended to introduce a fundamentally different approach, one that regards public assets not merely as properties to be maintained, but as strategic national assets that must be actively managed, optimised and appropriately commercially leveraged in accordance with the relevant regulations and legislation administered by the Ministry of Finance," he said.

Nekundi stressed that commercialisation would not diminish public accountability, saying all state assets will remain subject to the State Finance Act and other applicable legislation, with public entities expected to manage them transparently and responsibly.

Standard Bank Namibia becomes first local bank to offer direct access to China's CIPS

Standard Bank Namibia has become the first bank in the country to offer clients direct access to China's Cross-Border Interbank Payment System (CIPS), targeting faster and cheaper Renminbi (RMB) transactions between Namibia and China.

CIPS is China's international payment infrastructure for clearing and settling cross-border RMB transactions.

The bank officially launched the capability on Monday, strengthening payment links with China as trade and investment between the two countries continue to expand.

CIPS is China's international payment infrastructure for clearing and settling cross-border RMB transactions. Standard Bank Namibia said the system will reduce reliance on traditional correspondent banks for eligible transactions, cutting the number of intermediaries involved in payments.

Standard Bank Namibia Chief Executive Erwin Tjipuka said the system would improve settlement times and reduce costs and currency risks for businesses trading with China.

"China is one of Namibia's most important trading partners and the demand for efficient payment solutions continues to grow. By bringing CIPS to Namibia, we are giving our clients faster settlement, fewer intermediaries and reduced currency risk," he said.

The launch follows Standard Bank Group becoming the first African bank authorised to participate directly in CIPS in November 2025. Standard Bank and the Industrial and Commercial Bank of China (ICBC) were subsequently jointly authorised to clear RMB transactions across Africa as the Renminbi Clearing Bank of Africa.

Standard Bank Namibia Head of Transaction Banking Socrates Dias said the system would benefit companies importing goods from China, exporters supplying Asian markets and businesses managing China-linked investments.

He said the service would also be available to small and medium enterprises and entrepreneurs sourcing goods from Chinese suppliers.

Chinese Ambassador to Namibia Zhao Weiping said about 17% of Standard Bank Namibia's cross-border payments are directed to China, highlighting the importance of the trade corridor.

"The introduction of CIPS capability in Namibia marks a significant advancement in strengthening financial connectivity between Namibia, China and the broader global economy," Zhao said.

ICBC Africa Representative Office Chief Representative Li Li said the Chinese banking group had provided more than US$28 billion in loans to over 130 projects across Africa.

Standard Bank Namibia Executive for Corporate and Investment Banking Nelson Lucas said Namibia was now joining an established continental payment network already processing significant RMB-denominated trade flows.

"CIPS is not a future concept. It is an established platform already supporting billions of Renminbi in trade flows across Africa. Today, Namibia joins that network," Lucas said.

The bank expects the system to support growing Namibia-China trade and investment across sectors including mining, energy, infrastructure, manufacturing and general trade.

Retailers: Choppies offers the cheapest basket in July 2026

Choppies (Otjomuise) recorded the lowest overall grocery basket cost in July at N$1,008.78, followed by Shoprite (Independence) at N$1,024.78.

Checkers (The Grove Mall) ranked third with a basket cost of N$1,035.78, closely followed by Metro (Eros) at N$1,038.78.

Model (Wernhil) recorded a basket cost of N$1,073.78, while OK Foods (Independence) and Spar (Westlane) recorded the highest basket costs at N$1,095.78 and N$1,187.78, respectively.

Fresh Produce

Fresh produce prices were most competitive at Choppies, which recorded the lowest prices for all three products surveyed. Onions were priced at N$19.99/kg, potatoes at N$17.99/kg, and tomatoes at N$26.99/kg. These competitive prices contributed significantly to Choppies recording the lowest overall grocery basket for the month.

Staple Foods

Price competitiveness across staple foods was spread across several retailers. Metro and Choppies shared the lowest price for 2-litre cooking oil at N$72.99, while OK Foods offered the cheapest Top Score Maize Meal (5kg) at N$69.99. Model recorded the lowest price for White Sugar (2.5kg) at N$52.99, while Shoprite and Checkers shared the lowest price for Tastic Rice (2kg) at N$36.99. The lowest price for Polana Macaroni Pasta (3kg) was shared by OK Foods, Shoprite and Checkers, each at N$74.99.

Household Essentials

Household essential prices also varied across retailers. Choppies recorded the lowest price for 2-ply toilet paper (9 rolls) at N$59.99, while Shoprite offered the cheapest Sunlight Washing Powder (2kg) at N$52.99. Metro recorded the lowest price for Aquafresh Toothpaste (100ml) at N$21.99 and shared the lowest price for soap (175g) with Model at N$13.99.

OK Foods, Spar, Metro and Choppies all shared the lowest price for Sunlight Dishwashing Liquid (750ml) at N$29.99, while Shoprite and Checkers recorded the lowest price for Wellington's Tomato Sauce (750ml) at N$29.99.

Protein and Dairy

Shoprite and Checkers offered the lowest price for 1.5kg chicken at N$79.99, while Metro and Checkers shared the lowest price for mince at N$99.99/kg. Checkers recorded the lowest price for Long Life Full Cream Milk (1L) at N$19.99, while Shoprite offered the cheapest Rama Butter (500g) at N$26.99. The lowest price for 18 medium eggs was shared by Shoprite and Checkers at N$54.99.

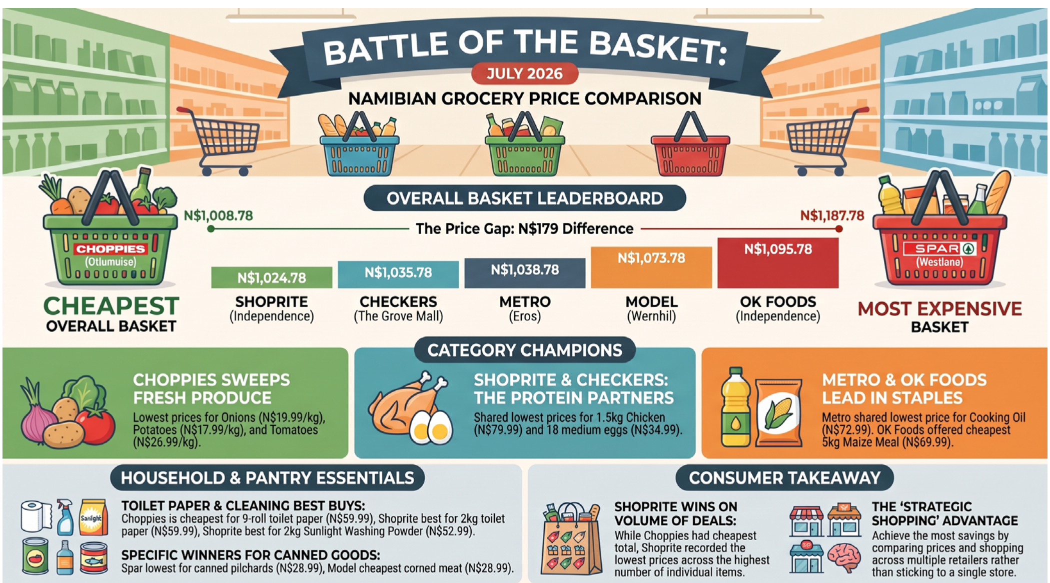
Canned Goods

Among canned food products, Spar recorded the lowest price for 400g canned pilchards at N$28.99, while Model offered the lowest price for 300g corned meat at N$28.99.

Conclusion & Consumer Takeaway

The July survey shows that competitive pricing varied across product categories, with no single retailer offering the lowest prices across all items. While Shoprite recorded the lowest prices across the highest number of individual products, Choppies secured the cheapest overall grocery basket through consistently competitive pricing, particularly across fresh produce and selected household essentials.

The findings continue to highlight the value of comparing prices across retailers, as consumers can achieve meaningful savings by shopping strategically rather than purchasing all items from a single store.



Corporate Namibia must stop killing the entrepreneurs it claims to support

Namibia says it wants entrepreneurs. It wants small businesses to grow, employ young people, innovate and contribute to an economy desperately in need of new opportunities.

But how are entrepreneurs supposed to grow when the very institutions with the resources to support them become their competitors?

There is a troubling practice that Namibia needs to confront: small businesses approach large corporates, state-owned enterprises and public institutions with ideas, concepts and proposals seeking partnerships, funding or commercial support.

Instead of receiving support, some later watch similar ideas emerge from the very institutions they approached, sometimes without acknowledgement, compensation or involvement.

That is not entrepreneurship development. It is entrepreneurship destruction.

President Netumbo Nandi-Ndaitwah has herself cautioned state-owned and public enterprises against taking project ideas from smaller innovators, while stressing that opportunities should be awarded on merit and that local entrepreneurs deserve fair treatment.

The warning speaks to a much bigger problem.

Namibia cannot constantly tell young people to become entrepreneurs because formal employment opportunities are limited, while simultaneously allowing powerful institutions to suffocate the businesses they are being encouraged to build.

Small businesses do not have unlimited capital. They do not have large legal departments, procurement teams or balance sheets capable of absorbing losses. Often, their greatest asset is the idea they have spent months or years developing.

When that idea is presented to a large organisation in good faith, the entrepreneur is looking for a partner, not creating a blueprint for someone else to copy.

Corporates should understand that supporting SMEs is not charity.

A N$50,000 or N$100,000 contract might barely register on the expenditure line of a major corporation, but for a small business it can pay salaries, finance expansion, purchase equipment and potentially create another job.

That is how economies grow.

Corporate Namibia must therefore decide what role it wants to play. Is it going to nurture the next generation of Namibian businesses, or use its financial muscle and market dominance to crowd them out before they have had an opportunity to establish themselves?

There is also a question of trust. Why should an entrepreneur approach a large company with an innovative proposal if doing so creates the risk that the concept

> Namibia already has a small private sector and a serious unemployment challenge.

will simply be taken in-house?

Eventually, entrepreneurs stop sharing ideas. Innovation retreats. Collaboration disappears.

Namibia already has a small private sector and a serious unemployment challenge. We cannot afford an environment where entrepreneurship is celebrated from conference podiums but undermined in corporate boardrooms.

Big businesses should be opening doors for smaller ones, not closing them.

If Namibia genuinely wants SMEs to grow, create employment and become tomorrow's major companies, then protecting and supporting their ideas must become part of how we do business.

You cannot ask people to innovate and then punish them for having good ideas.

** Briefly is a weekly column that is opinionated and analytical. It sifts through the noise to make sense of the numbers, trends and headlines shaping business and the economy with insight, wit and just enough scepticism to keep things interesting. THE VIEWS EXPRESSED ARE NOT OUR OWN, we simply relay them as part of the conversation.*

Nekundi orders NAC overhaul, demands shift from asset custodian to commercial operator

Works and Transport Minister Veikko Nekundi has ordered the Namibia Airports Company (NAC) to transform itself from a caretaker of airport infrastructure into a commercially driven state-owned enterprise, giving its board 30 days to address failures identified in an investigation report.

Speaking to the NAC's temporary board, Nekundi said the company must move beyond simply maintaining airport facilities and begin generating greater economic value from its assets.

He instructed the board to urgently implement the recommendations contained in the investigation report and resolve governance and operational shortcomings within the next 30 days.

"The company and the temporary board have a responsibility. This is your mandate and your responsibility to deal with the findings of the investigation and address the issues identified. This is an investigation report with all the findings. You have 30 days to address all these issues," he said.

The minister said airports should function as economic hubs that support trade, exports, tourism and investment, rather than serving solely as transport infrastructure.

He pointed to the continued absence of a fast-moving goods and fresh produce terminal as evidence that the NAC is failing to unlock commercial opportunities.

Nekundi criticised the fact that Namibian blueberries are still transported to South Africa before being exported to international markets, despite Namibia having its own international airport.

"If blueberries produced in this country must again go to South Africa to be exported, just bring your resignation letters. It cannot be," he said.

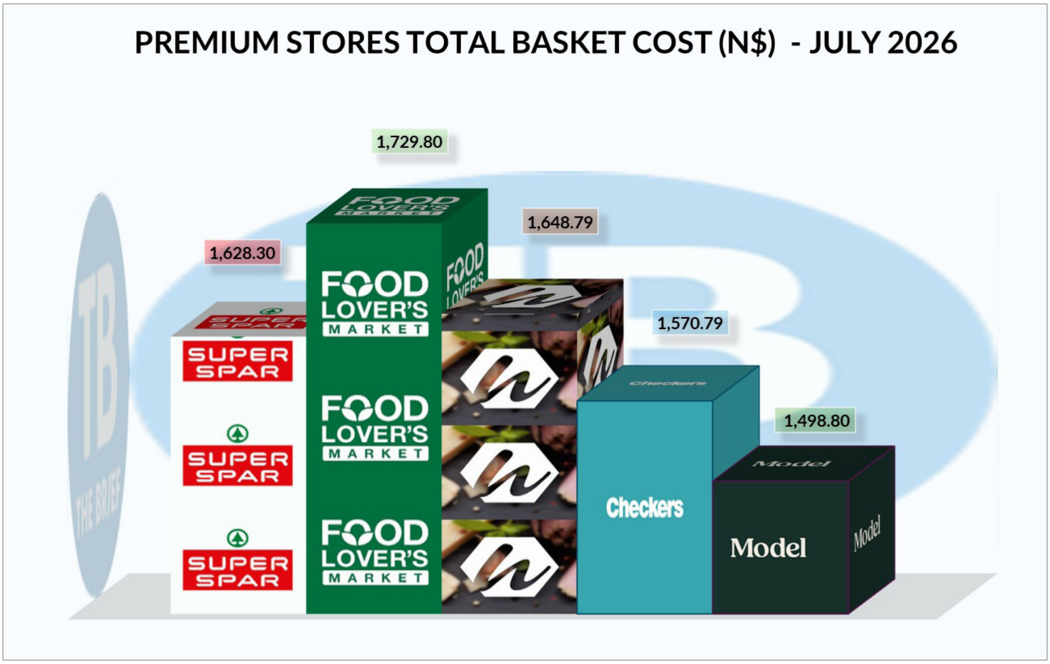
He also instructed the board to accelerate airport infrastructure projects and demonstrate measurable progress instead of repeatedly reporting that projects remain works in progress.

Nekundi further called for stricter financial discipline, warning the company against spending public funds on luxury office developments.

He said infrastructure investment must be justified, focused on improving service delivery and delivering value to the public, with surplus funds returned to the state through dividends where appropriate.

"That office must be developed, but it must not be a luxury office. It must be an office designed to deliver services, not for any other purpose. It must be enhanced infrastructure, not luxury. Any money that you need must be justified. We cannot spend money on luxury facilities when those resources could be used elsewhere, including building schools," he said.

The minister also reminded the board that it is accountable for sound governance, prudent financial management and compliance with the Constitution and the State Finance Act, warning that conflicts of interest, corruption and mismanagement would not be tolerated.



Premium Stores: Model records the lowest basket cost in July 2026

Model (Auas Valley) recorded the lowest overall premium grocery basket cost in July at N$1,498.80, followed by Checkers (Maerua Mall) at N$1,570.79. Superspar (Grove Mall) ranked third with a basket cost of N$1,628.30, followed by Woermann Fresh (Klein Windhoek) at N$1,648.79. Food Lovers Market (Hilltop) recorded the highest basket cost at N$1,729.80.

Fresh Produce

Price competitiveness across fresh produce varied between premium stores. Food Lovers Market offered the lowest prices for lettuce (N$19.99) and cucumber (N$19.99), while Woermann Fresh recorded the lowest prices for tomatoes (N$34.99/kg) and onions (N$24.99/kg). Superspar and Woermann Fresh shared the lowest price for potatoes (N$24.99/kg), while Superspar, Food Lovers Market and Woermann Fresh jointly recorded the lowest price for apples (N$29.99/kg).

Meat and Dairy

Checkers offered the lowest price for chicken breasts at N$99.99/kg, while Model recorded the lowest price for sirloin steak at N$199.99/kg. In dairy, Superspar had the lowest price for long-life full cream milk (1L) at N$19.99, while Model offered the lowest price for cheddar cheese at N$133.00. Checkers recorded the lowest price for salted butter (500g) at N$79.99.

Pantry Essentials

Model offered the lowest prices for several pantry products, including white bread (N$13.99), olive oil (1L) at N$179.99, and white sugar (2kg) at N$38.99. Checkers recorded the lowest price for macaroni pasta (500g) at N$14.99, while Food Lovers Market and Woermann Fresh shared the lowest price for salad dressing (340ml) at N$39.99.

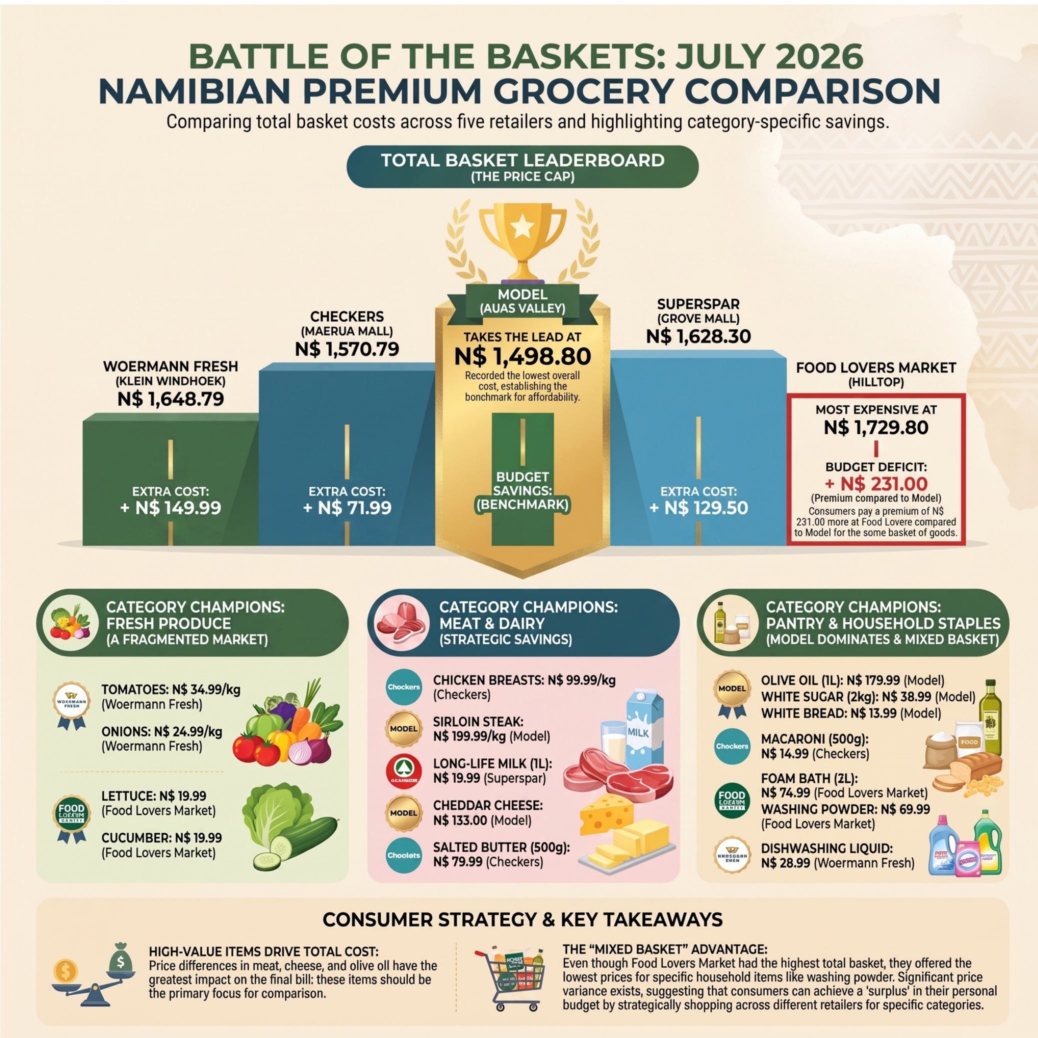
Checkers also offered the lowest price for tangy mayonnaise (750g) at N$43.99.

Household Essentials

Household essentials also showed notable price differences. Food Lovers Market offered the lowest price for foam bath (2L) at N$74.99 and Sunlight Auto Washing Powder (2kg) at N$69.99. Woermann Fresh recorded the lowest price for dishwashing liquid (750ml) at N$28.99, while Superspar offered the lowest price for 18-roll 2-ply toilet paper at N$134.99.

Conclusion & Consumer Takeaway

Model (Auas Valley) offered the most affordable premium grocery basket in July at N$1,498.71, although individual products were cheaper at other retailers. Consumers can maximise savings by comparing prices across stores, particularly for higher-value items such as meat, cheese and olive oil, where price differences can have a greater impact on the overall grocery bill.



NTA signs AI, robotics partnerships to build future-ready TVET workforce

The Namibia Training Authority (NTA) has signed strategic partnerships with institutions in China and South Africa to accelerate the integration of artificial intelligence (AI), robotics and digital technologies into Namibia's Technical and Vocational Education and Training (TVET) system as it moves to prepare a future-ready workforce.

The NTA on Monday signed Memoranda of Understanding (MoUs) with China's Nanjing Zhongxing Xinyada Information Technology Co. Ltd and South Africa's Orbit TVET College, expanding international cooperation in ICT, curriculum development, research, technology transfer, digital innovation and skills development.

NTA Chief Executive Officer Erick Fundula Nenghwanya said the agreements are designed to ensure Namibia's TVET system keeps pace with rapidly evolving technologies reshaping global industries.

"The question before us is therefore not whether TVET should change, but whether it can change quickly enough to prepare our young people for opportunities that

The partnership with Nanjing Zhongxing Xinyada will focus on developing AI and ICT curricula, digital learning platforms, applied research, technology transfer and smart skills centres.

are already emerging," he said.

Nenghwanya said advances in artificial intelligence, automation, robotics, advanced manufacturing and smart technologies are transforming labour markets, requiring vocational education systems to equip young people with future-focused technical skills.

The partnership with Nanjing Zhongxing Xinyada will focus on developing AI and ICT curricula, digital learning platforms, applied research, technology transfer and smart skills centres.

Xinyada President Zeng Botao said demand for skilled ICT professionals is increasing as digital transformation accelerates across economies.

He said the company intends to work with the NTA to develop ICT training standards tailored to Namibia's labour market, introduce AI and information technology curricula, establish hybrid training platforms and strengthen the country's digital skills pipeline.

"We highly recognise NTA's devotion to national skills development. Namibia is striving to narrow the digital divide and develop its ICT industry, which requires large numbers of local young ICT talents. This matches our corporate vision: we aim to turn our global industrial experience and training resources into local talent-driving power," Zeng said.

Founded in 2017, Xinyada specialises in ICT research and development, communication engineering and system integration, and holds 52 software copyrights and trademarks, together with several patents.

The agreement with South Africa's Orbit TVET College will strengthen collaboration in vocational education, institutional capacity building, curriculum development and skills exchange between the two institutions.

Nenghwanya said the partnership complements the NTA's Nakayale-Eenhana-Valombola (NEV) TVET Hub, which brings together three public vocational training centres to develop centres of excellence in ICT, electronics, electrical engineering, automotive mechatronics and civil engineering.

"Behind every successful economy stands a skilled workforce," he said.

He added that the NEV TVET Hub is designed to reduce duplication, improve programme quality, maximise institutional resources and strengthen the NTA's capacity to produce graduates equipped for technology-driven industries and the future world of work.

Finance Ministry flags major obstacles to government's local procurement ambitions

Namibia's efforts to use public procurement to support local businesses continue to face major implementation challenges, with funding constraints, limited supplier capacity, delayed payments and weak compliance monitoring undermining the objectives of the Code of Good Practice, according to the Ministry of Finance.

Speaking at the Developmental and Empowerment Policies in Government Public Procurement event held at the Government Information Centre, the Ministry's Deputy Director for Legal Support and Compliance, Amalia Shikongo, said both public institutions and local businesses face obstacles that limit the effectiveness of the procurement framework.

Shikongo said one of the biggest challenges is the limited understanding of the Code of Good Practice among some public entities, resulting in inconsistent implementation.

"There's limited understanding of the code in some areas. That then affects their implementation or application of the code as it's supposed to be," she said.

She said financial constraints also make it difficult for public entities to prioritise local suppliers while balancing value for money and competitive pricing.

"They have got an issue of limited funding for public entities. It makes it difficult for them to balance value for money and competitive pricing with developmental objectives. Because of the limited funds, they will opt for competitive bidding rather than restricting it for local businesses," Shikongo said.

She further identified delayed payments to suppliers as a major concern, warning that late settlement of invoices places unnecessary pressure on the cash flow of local businesses.

"Most of the times public entity bidders provide the services required, but then it takes longer for their invoices to be honoured. That affects bidders because at the end of the day it impacts their cash flow," she said.

On the supply side, Shikongo said some local businesses lack the capacity to deliver the goods and services required by government, forcing public entities to open tenders to international competition.

"Sometimes there's no capacity to supply or provide the services. If public entities find after market research that there's not sufficient capacity within the local market, they will have to go for open advertised bidding, which is not just for Namibian suppliers but open for every bidder," she said.

She also said many local businesses fail to participate in procurement opportunities despite being eligible.

"There is lack of awareness within the business community. Sometimes bids are advertised for identified categories, but even those categories themselves are not participating," Shikongo said.

The ministry also acknowledged that limited staffing affects its ability to monitor compliance with procurement regulations nationwide.

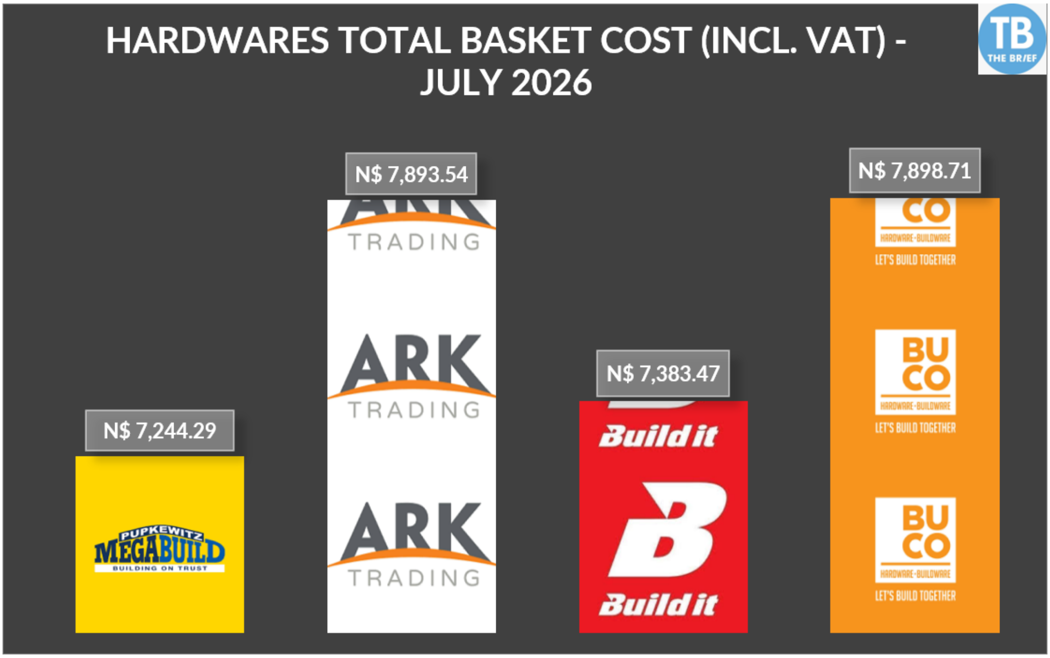
"We need to do compliance and monitoring, but because we find ourselves limited in terms of personnel, we cannot carry out the required monitoring nationwide," she said.

Speaking at the same event, Deputy Executive Director for the Procurement Policy Unit, Phineas Nsundano, said government's procurement policies are designed to support local businesses without compromising quality or value for money.

"If you look at the Code of Good Practice, it specifically mentions that we are going to grant this advantage, but we will not compromise on quality, on standards and value for money," Nsundano said. He urged local businesses to use the procurement preferences to build sustainable and competitive enterprises rather than viewing them as guaranteed government support.

"The purpose of preference to local suppliers is for them to upscale themselves so that they can compete in the mainstream of the economy. But they should not take it as a form of government handout," he said.

Property Hub NAMIBIA



Pupkewitz Megabuild retains most affordable hardware retailer position in July

Pupkewitz Megabuild retains most affordable hardware retailer position in July

Pupkewitz Megabuild retained its position as the most affordable hardware retailer in July 2026, recording the lowest overall basket cost among surveyed retailers at N$7,244.29.

Build It ranked second with a basket value of N$7,383.47, followed by Ark Trading at N$7,893.54 and BUCO at N$7,898.71. The difference between the lowest and highest priced baskets amounted to N$654.42.

Compared to June, the overall ranking remained largely unchanged, with Pupkewitz Megabuild and Build It maintaining the top two positions.

However, Ark Trading moved marginally ahead of BUCO in July, with only N$5.16 separating the two retailers.

Key Price Observations

Roofing, Structural Materials and Masonry

BUCO recorded the lowest price for Galvanized IBR Roofing Sheets at N$583.04, replacing Ark Trading, which held the lowest price position in June. Build It followed closely at N$586.11.

Build It offered the lowest price for Copper Tube at N$622.45, marginally below Ark Trading at N$623.19.

For 7MPA bricks, BUCO recorded the lowest price at N$2.70 per brick, while Build It remained the highest-priced at N$3.06.

Steel Door Frames were most affordable at BUCO at N$522.81, followed by Pupkewitz Megabuild at N$534.99.

Cement prices remained relatively stable across all retailers, with little variation recorded for both Ohorongo 32.5 and 42.5 cement.

Windows and Doors

Pupkewitz Megabuild continued to offer the lowest price for Bronze Aluminium Windows at N$858.99, maintaining its competitive position from June.

Build It recorded the lowest price for Bronze Aluminium Sliding Doors at N$2,541.50; a decrease as compared to June and widening its price advantage over competing hardware retailers.

For Hardboard Interior Doors, Build It remained the most affordable at N$262.20, while BUCO recorded the highest price at N$458.25.

Reinforcement and Interior Finishing

Pupkewitz Megabuild strengthened its position in reinforcement materials,

	Pupkwewitz Megabuild	BUCO	Ark Trading	Build It
Roofing Galvanized IBR	640.00	583.04	636.38	586.11
Copper Tube 460 Class 0	648.99	675.37	623.19	622.45
Aliminium Window (Bronze)	858.99	1,054.96	960.38	934.71
Aliminium Sliding Door (Bronze)	2,729.00	3,011.30	3,055.26	2,541.50
Brick 7MPA	2.94	2.70	3.01	3.06
Brickforce 150MM 15M ROLL	16.45	17.15	18.40	21.19
Brickforce 75MM 15M ROLL	16.45	16.89	18.30	20.65
Lintol concrete 1.2m	44.06	51.80	51.26	57.63
Lintol concrete 1.8m	68.16	72.05	78.78	88.14
Lintol concrete 0.9m	32.83	38.08	37.98	42.29
Ceiling Board	168.99	151.85	184.98	189.45
Door Frame Steel	534.99	522.81	569.08	586.30
Lockset 2 lever	68.00	84.07	97.16	103.90
Door Hardboard Interior	275.00	458.25	324.38	262.20
32.5 Cement Ohorongo	106.44	108.09	107.03	106.10
42.5 Cement Ohorongo	114.00	118.16	115.32	114.20
Paint	919.00	932.14	1,012.67	1,103.60
Total (N$)	7,244.29	7,898.71	7,893.54	7,383.47

offering the lowest prices for both 150mm and 75mm Brickforce rolls.

Concrete lintels across all three measured sizes remained most affordable at Pupkewitz Megabuild.

For finishing materials, BUCO recorded the lowest price for Ceiling Boards at N$151.85, while Pupkewitz Megabuild remained the most competitive for Two-Lever Locksets (N$68.00) and Paint (N$919.00).

Conclusion & Consumer Takeaway

The July 2026 hardware price survey indicates that Pupkewitz Megabuild remains the most affordable hardware retailer for consumers purchasing a broad basket of construction materials.

Although individual product pricing varied between retailers, with Build It, BUCO and Ark Trading each offering competitive prices across selected categories, no retailer consistently offered the lowest price across all surveyed products.

Consumers purchasing multiple construction materials may therefore benefit from comparing prices across retailers, while shoppers purchasing a comprehensive basket are likely to achieve the greatest savings at Pupkewitz Megabuild.

How far can a well invested N$100 a month really go?

By Erastus Kalenga Hamunjela

In many cases people think investing requires a huge amount of money to start, that you have to be rich to buy shares in companies or to open a unit trust account.

So they say the same thing: I do not earn enough to invest. But it is not about how much you have, it is about researching and planning.

You can buy shares with as little as N$5, and you can open a unit trust account with as little as N$300 as a lump sum and N$100 a month. It all depends on the provider or broker you choose.

So let me answer the question directly, with real numbers rather than encouragement. How far can a small amount actually go? And I mean small. Not N$5,000 a month, just N$100 a month, roughly the price of a beer or a small lunch.

What we are talking about here is long-term investing. Money you put away for years, or for a child from birth, and leave alone to grow. So we are talking about growth investments, like a global share index or a growth-oriented unit trust.

Let's say you want to buy shares, which you can do as a Namibian through a platform like EasyEquities, where there is no minimum starting capital.

You decide to invest in an ETF tracking the S&P 500. The S&P 500 is an index of the 500 largest listed companies in

> "You start with a small lump sum of N$300 and add N$100 a month, and because your income grows over time, you increase that monthly amount by 5% each year.

the United States, names like Apple, Microsoft and Amazon, so when you buy an ETF that tracks it, you are effectively investing in all of them at once.

We use it here because it is one of the most widely held, well understood investments in the world, and it gives you instant diversification rather than betting on a single company.

You start with a small lump sum of N$300 and add N$100 a month, and because your income grows over time, you increase that monthly amount by 5% each year. The S&P 500 has averaged around 10% a year over the long run, so watch what time does to it. After ten years you would have about N$26,000.

After twenty years, roughly N$110,000. After thirty years, around N$362,000. And after forty years, over N$1 million. Across those forty years you would have contributed only about N$145,000 of your own money.

Everything else, close to N$940,000 of it, was created by growth you did nothing to earn except stay invested. That is how compounding works, and now imagine if you had opened this for your child from birth.

Now let's say you choose a growth-oriented unit trust instead, which you can do with many providers in Namibia, at an average closer to 12% over the long run. Remember this is a growth-oriented fund, which carries more risk, but because you are investing for the long term you have enough time to let the market recover from its bad years. Using the same N$300 lump sum, the same N$100 a month, and the same 5% yearly increase, it grows to about N$139,000 over twenty years, roughly N$533,000 over thirty years, and an extraordinary N$1.88 million over forty.

So again, imagine opening this for your child. This is how you install good financial habits into the next generation. This is how you build wealth and free the next generation from starting with nothing. The reason many people never do this is not money. It is discipline. Investing requires financial discipline, just like going to the gym. It asks you to be consistent and patient.

I know that fifteen or twenty years sounds far away, but trust me, unless you invest, you will not simply have that kind of money sitting somewhere one day. Put your N$100 to use, and your future self, or your children, will thank you.

Of course, if you can do more, the numbers climb with you. That same investment at 10% with N$500 a month becomes about N$1.13 million over thirty years, and N$1,000 a month becomes about N$2.26 million. But notice something. The N$100 example already did the most important job, which was to prove the door is open. Once you accept that N$100 works, everything above it is simply a matter of degree.

A few honest words, because numbers on a page are always cleaner than real life. These figures assume steady average returns, and real markets do not move in straight lines. Some years are strong, some are painful, and the averages only reveal themselves to those who stay invested through both.

Returns on offshore investments like a global share index also come partly from the rand and the Namibia dollar weakening over time, which has historically helped local investors but is not guaranteed to continue. And none of this is a promise. It is arithmetic, showing what is possible, not what is certain.

But here is what the arithmetic proves beyond argument. The amount you start with is far less important than you think. What's more important is that you start, that you keep going, and that you give it time. A person investing N$100 a month for forty years will very often end up wealthier than someone investing far more who only begins in their fifties. Time, not size, is the real engine.

So the next time you catch yourself thinking you do not earn enough to invest, look again at what N$100 a month becomes. The barrier was never the amount. It was the waiting. Build the habit, stay consistent, and put that N$100 to work.

This is for educational purposes only and does not constitute financial advice.

NUST targets stronger graduate employability as Gideon takes

The Namibia University of Science and Technology (NUST) is targeting improved graduate employability and stronger links between higher education and industry as Professor Frednard Gideon takes over as Vice-Chancellor.

Gideon officially assumed office on 1 August 2026, with his tenure beginning as the university rolls out its Integrated Strategic Business Plan (ISBP) 2026–2030.

The five-year strategy identifies graduate employability, research, innovation and entrepreneurship among the areas NUST plans to strengthen as it seeks to increase its contribution to Namibia's socio-economic development.

The university also plans to expand access to quality higher education and deepen international partnerships while positioning its academic programmes to respond to changing skills requirements.

"Under this strategic framework, NUST will accelerate efforts to expand access to quality higher education, strengthen research, innovation and entrepreneurship, deepen international partnerships, enhance graduate employability, and reinforce its contribution to Namibia's socio-economic development," the NUST Council said.

The Council said NUST intends to strengthen its position as Namibia's leading institution for applied science and technology by delivering future-focused education, producing industry-ready graduates and developing solutions to national, regional and global challenges.

Gideon's appointment places him at the centre of implementing the strategy over the next five years, with the Council highlighting his focus on innovation, digital transformation and strategic partnerships.

He brings more than 25 years of experience in higher education, including 17 years in academic leadership and 11 years in executive leadership at the University of Namibia (UNAM).

His experience includes university governance, strategic planning, research development, academic administration and stakeholder engagement.

Gideon was appointed Vice-Chancellor by the NUST Council on 29 April 2026.

He holds a PhD in Applied Mathematics, a Master of Science in Mathematics, a Bachelor of Science Honours in Applied Mathematics and a Bachelor of Science in Mathematics and Physics. He also holds a Master of Business Administration.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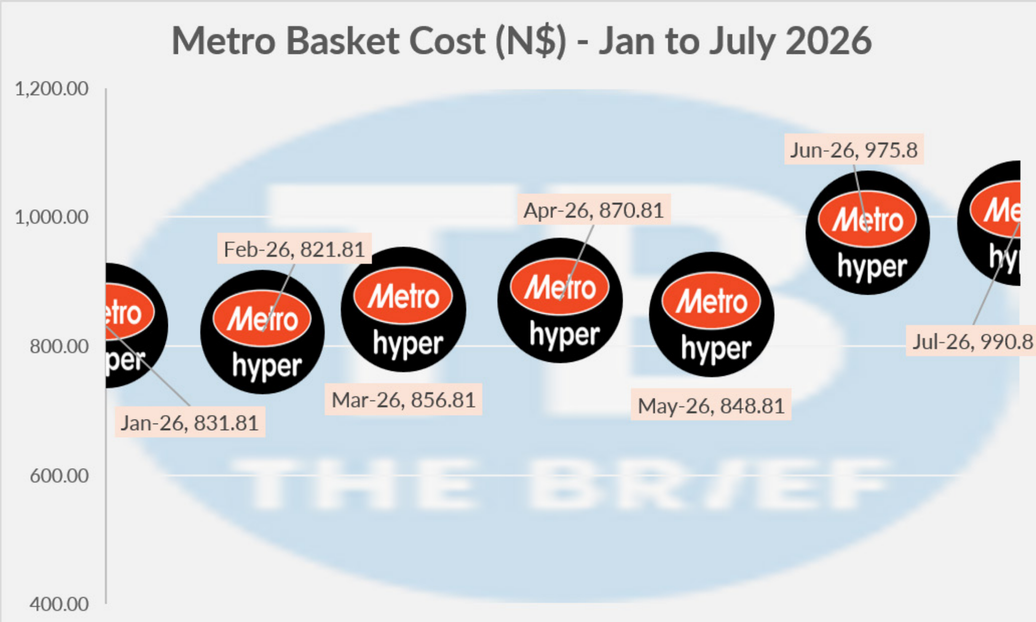


July hyperstore snapshot: Metro grocery basket

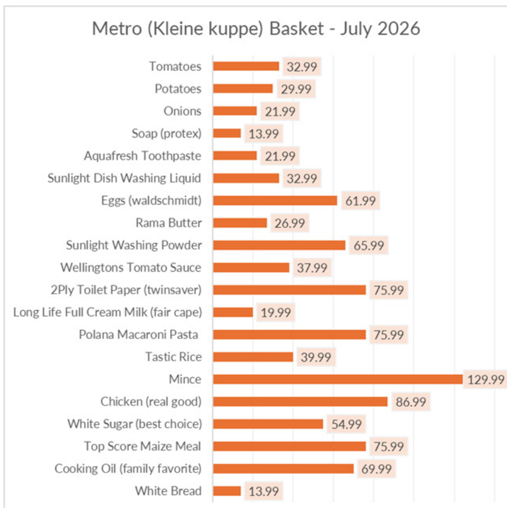
As Windhoek's only hyperstore surveyed, Metro (Kleine Kuppe) offers consumers a wide range of grocery and household products under one roof.

The cost of the July grocery basket totaled N$990.80, based on a basket of 20 essential food and household items.

The basket included staple food items such as bread, maize meal, rice, sugar, cooking oil, chicken, mince, milk, and pasta, as well as household essentials including toilet paper, dishwashing liquid, washing powder, toothpaste, and soap.

Fresh produce, such as onions, potatoes and tomatoes, were also included.

Among the food staples, Top Score Maize Meal (5kg) was priced at N$75.99, Tastic Rice (2kg) at N$39.99, White Sugar (2.5kg) at N$54.99, while a 2-litre bottle of cooking oil retailed at N$69.99.



Fresh meat products included 1.5kg whole chicken at N$86.99 and mince at N$129.99 per kilogram.

Household essentials included, 2-ply toilet paper (9 rolls) priced at N$75.99, Sunlight Washing Powder (2kg) at N$65.99, and Sunlight Dishwashing Liquid (750ml) at N$32.99.

Fresh produce prices stood at N$21.99/kg for onions, N$29.99/kg for potatoes, and N$32.99/kg for tomatoes.

Conclusion & Consumer Takeaway

Overall, the July Metro grocery basket provides a snapshot of the cost of purchasing a selection of everyday household essentials and food items, with the total basket costing just under N$1,000.

Disclaimer:

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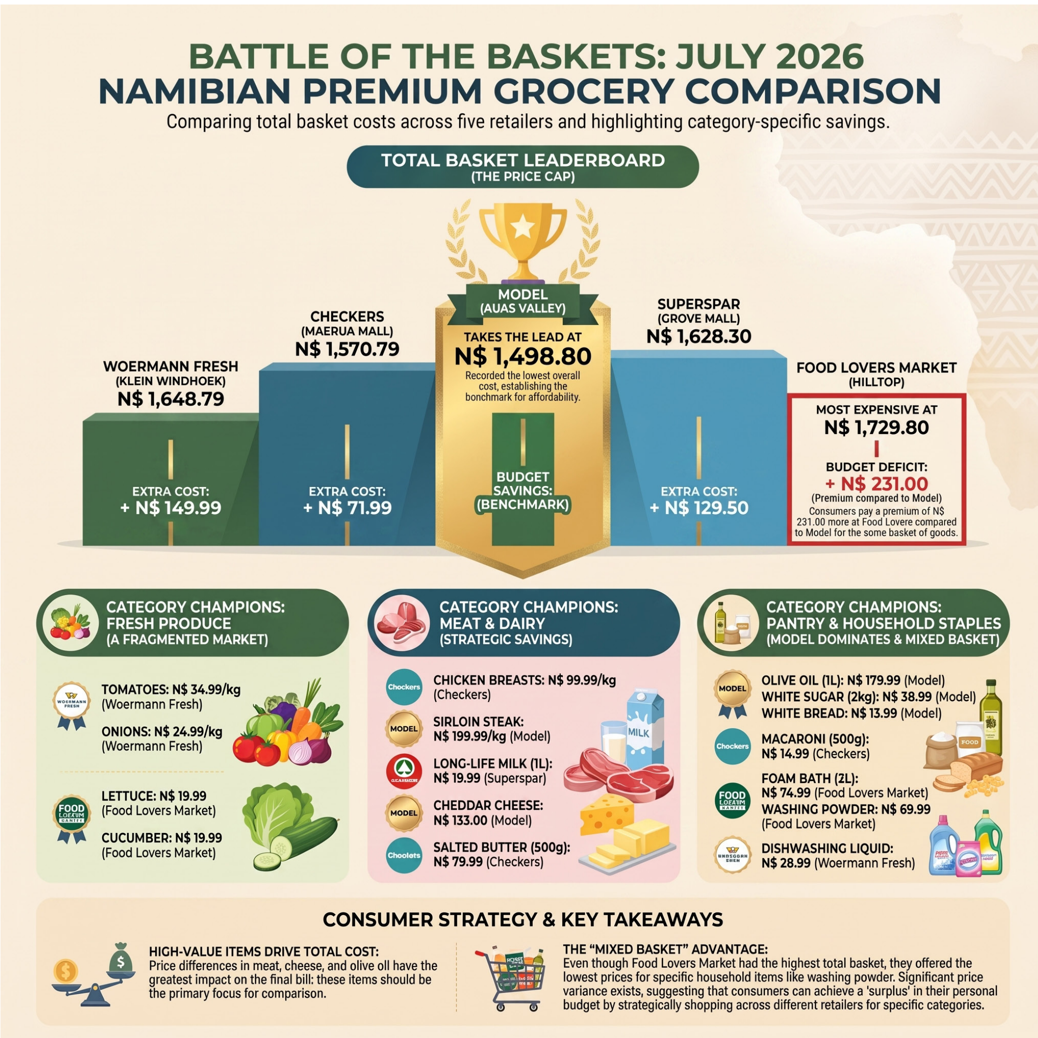


The week that was: Markets, policy and Namibia's growth moment

By Dr Johannes Gawaxab

"Markets may increasingly have to price uncertainty rather than rely on carefully signposted policy moves—a consequential change for emerging and developing economies exposed to volatile capital flows, currencies and borrowing costs.

Global risk assets enjoyed a strong week: technology stocks rallied, oil prices retreated and bond yields reflected shifting expectations about inflation and monetary policy.

A weaker-than-expected US employment report reinforced signs of a cooling labour market, although persistent supply-side frictions continue to complicate the picture.

Hopes of de-escalation in the Middle East further supported markets and eased pressure on energy prices.

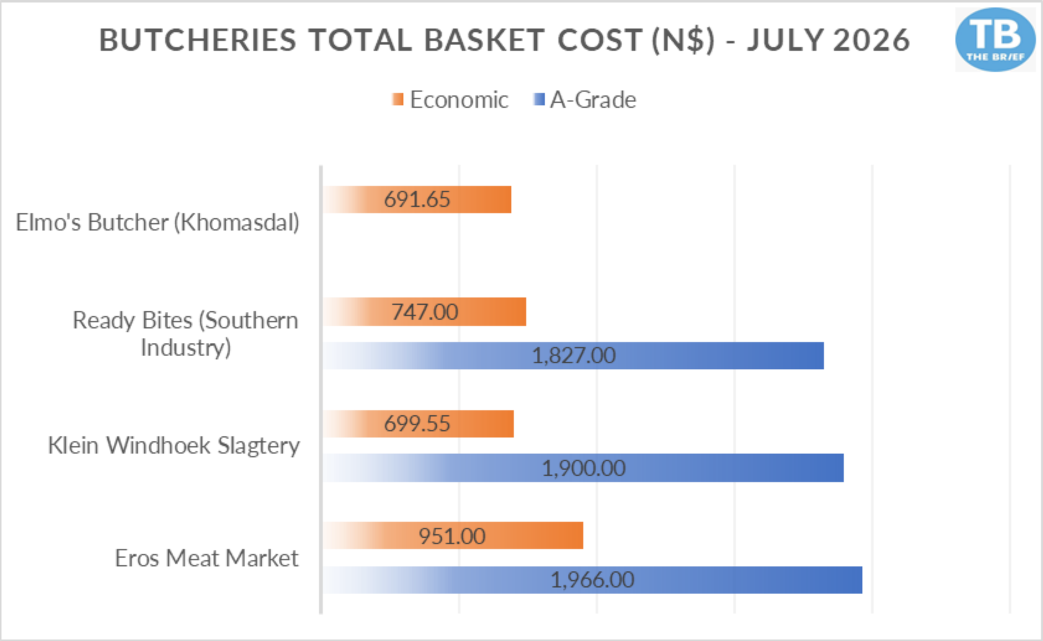
A deeper structural shift is also emerging at the Federal Reserve: the era of predictable, hand-holding forward guidance appears to be ending.

Markets may increasingly have to price uncertainty rather than rely on carefully signposted policy moves—a consequential change for emerging and developing economies exposed to volatile capital flows, currencies and borrowing costs.

In Namibia, President Netumbo Nandi-Ndaitwah's call for SOE leaders to implement reforms and contribute more meaningfully to economic growth stood out. Leadership can set direction and demand accountability; the real test now is execution. Together with the anticipated final investment decision on the Orange Basin's Venus project, this could provide precisely the institutional and investment momentum Namibia's growth story needs.

The Namibia dollar also strengthened against the US dollar, reflecting its link to the rand amid broader dollar weakness, concerns over US fiscal deficits and changing geopolitical risk.

The wider lesson is clear: global conditions may create the opportunity, but domestic reforms, institutional capability and disciplined execution ultimately determine whether developing economies convert momentum into durable prosperity.



Windhoek Butcheries price comparison – July 2026

A-Grade Basket

The A-Grade meat basket compared the prices of nine premium meat products across Eros Meat Market, Klein Windhoek Slagtery and Ready Bites (Southern Industry).

Ready Bites (Southern Industry) recorded the lowest overall basket cost at N$1,827.00, followed by Klein Windhoek Slagtery at N$1,900.00, while Eros Meat Market was the most expensive at N$1,966.00.

1. Ready Bites (Southern Industry) – N$1,827.00
2. Klein Windhoek Slagtery – N$1,900.00
3. Eros Meat Market – N$1,966.00

Key Observations

Ready Bites offered the lowest prices for several products, including Lean Mince (N$90.00/kg), A-Grade Sirloin Steak (N$153.00/kg) which contributed to its lower overall basket cost. However, it recorded the highest prices for A-Grade T-Bone (N$251.00/kg) and A-Grade Beef Fillet (N$390.00/kg).

Klein Windhoek Slagtery recorded the lowest prices for A-Grade Lamb Whole Carcass (N$126.44/kg), A Grade Silverside (N$143.63/kg), Oxtail (N$183.89/kg) and A-Grade Beef Fillet (N$298.89/kg).

Eros Meat Market offered the lowest price for A-Grade Rump Steak (N$225.00/

Eros Meat Market recorded the highest prices in most economic meat categories, with its basket costing approximately 37% more than the cheapest basket.

kg), A Grade T-Bone (N$205/kg) and was tied with Ready Bites for the lowest A-Grade Rib-Eye price (N$215.00/kg).

Economic Basket

The Economic meat basket compared seven commonly purchased meat products across four butcheries. Elmo's Butchery (Khomasdal) recorded the lowest basket cost at N$691.65, narrowly ahead of Klein Windhoek Slagtery at N$699.55. Ready Bites (Southern Industry) followed with a basket cost of N$747.00, while Eros Meat Market recorded the highest total at N$951.00.

1. Elmo's Butchery (Khomasdal) – N$691.65
2. Klein Windhoek Slagtery – N$699.55
3. Ready Bites (Southern Industry) – N$747.00
4. Eros Meat Market – N$951.00

Key observations

Elmo's Butchery offered the lowest prices for Beef Stew (N$89.95), Brisket (N$95.95/kg), Budget Beef Cuts (N$96.95/kg), and Pork Loin Chops (N$114.95/kg), making it the most affordable option for consumers purchasing budget-friendly meat products.

Klein Windhoek Slagtery was the cheapest for Liver (N$68.89/kg) and Homemade Boerewors (N$66/kg), placing it a close second overall.

Ready Bites provided the lowest price for Ground Beef Mince (N$89.00/kg), but relatively higher prices on several other products resulted in a higher total basket cost.

Eros Meat Market recorded the highest prices in most economic meat categories, with its basket costing approximately 37% more than the cheapest basket.

Conclusion & Consumer Takeaway

Overall, the July survey indicates that Ready Bites (Southern Industry) offered the best value for premium A-Grade meat products, while Elmo's Butchery (Khomasdal) was the most affordable for economic meat cuts.

The results demonstrate that no single butchery offered the lowest prices across every product, reinforcing the importance of comparing prices when purchasing meat. Consumers who shop strategically based on individual product prices rather than retailer loyalty can achieve meaningful savings on their monthly grocery expenditure.

Disclaimer:

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Wecke & Voigts offers the cheapest wholesale grocery basket in July 2026

Wecke & Voigts emerged as the most affordable wholesaler in July, recording the lowest overall basket cost for the first time this year at N$1,252.92.

NAMICA followed as the second most affordable wholesaler, with a basket cost of N$1,290.93, while Windhoek Cash & Carry ranked third at N$1,297.89.

Metro recorded the highest overall basket cost among the four wholesalers, with the basket totaling N$1,341.92.

* Wecke & Voigts offered the cheapest overall basket in July, supported by competitive pricing on key staple products. The wholesaler recorded the lowest prices for Top Score Maize Meal (10kg) at N$115.74 and Tastic Rice (10kg) at N$147.88, while also sharing the lowest price for Vetkoek Wheat Flour (10kg) with NAMICA at N$136.99.

* NAMICA ranked second overall, the wholesaler offered the cheapest prices for White Sugar (10kg) at N$186.99, Chicken (4kg) at N$204.99 and Macaroni Pasta (5kg) at N$122.99, while also sharing the lowest price for Vetkoek Wheat Flour (10kg). However, a higher price for Long Life Full Cream Milk (6-pack) contributed to its second-place ranking overall.

* Windhoek Cash & Carry offered the lowest price for Cooking Oil (5L) at N$160.95, although comparatively higher prices across several of the remaining products resulted in it recording the third-lowest basket cost.

* Metro recorded the lowest price for Long Life Full Cream Milk (6-pack) at N$129.99, but higher prices across most of the remaining products resulted in it recording the highest overall basket cost.

Conclusion & Consumer Takeaway

> Overall, the July survey indicates that Wecke & Voigts offered the most competitive prices across the selected basket of wholesale grocery items.

Overall, the July survey indicates that Wecke & Voigts offered the most competitive prices across the selected basket of wholesale grocery items. However, no single wholesaler recorded the lowest price across all product categories, highlighting the value of comparing prices when purchasing groceries in bulk.

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