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GIPF pays out N$6.8 billion in benefits as assets rise to N$183 billion

THURSDAY 05 FEBRUARY 2026

MAIN STORY

GIPF pays out N$6.8 billion in benefits as assets rise to N$183 billion

Government Institutions Pension Fund paid out N$6.8 billion in benefits to members and dependants during the financial year ended 31 March 2025, according to its latest Integrated Annual Report.

Speaking at the launch of the Fund's 2025 Integrated Annual Report on Thursday, Martin Inkumbi said the results demonstrate the Fund's ability to secure the retirement future of its members while contributing to national development through responsible, long-term investment.

He said the Fund's scale, investment performance and solvency position it to deliver sustained value to members,

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 18 February 2026
  * 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**

employers and the broader economy.

During the year under review, GIPF received N$5.3 billion in member and employer contributions. Total benefit payments exceeded contributions, resulting in a benefits-to-contribution ratio of 128.6%. Despite this, the Fund remained fully funded, supported by strong investment performance and prudent financial management.

As at 31 March 2025, GIPF's total assets stood at N$183 billion, up from about N$167 billion a year earlier. The Fund recorded a solvency ratio of 119.69%, indicating that assets comfortably exceed long-term liabilities.

Investment returns for the year amounted to 10.6%, generating net investment income of N$17 billion.

Board of Trustees chairperson Penda Ithindi said the reporting period demonstrated resilience, with the Fund navigating volatile markets and external shocks while continuing to meet its mandate.

He said the results reflected the strength of GIPF's investment strategy and governance framework.

GIPF currently provides guaranteed pension and related benefits to 105,593 active members and 53,504 annuitants, drawn from 44 participating employers, including civil servants and employees of state-owned entities across all 14 regions.

The report highlights a diversified investment portfolio across listed, unlisted and treasury assets, balancing growth with capital preservation. The Fund maintained exposure to both domestic and international markets to manage risk while capturing global opportunities.

Domestic investment remained a key feature of the strategy. While the statutory domestic asset requirement stands at 45%, GIPF exceeded this threshold, with 50.6% of assets under management invested locally.

This represents about N$92 billion invested in Namibia, supporting housing, infrastructure, government bonds, corporate bonds and alternative investments.

During the year, the Fund commenced the rollout of its Integrated Pension Administration System, aimed at improving operational efficiency, reducing turnaround times and enhancing service delivery nationwide.

Ithindi also noted the launch of the Pension Backed Home Loan Scheme, which allows members to leverage pension savings to access housing finance. The Fund allocated N$900 million to support the scheme, with loans priced at the Bank of Namibia repo rate plus 2.5%, which is estimated to be about two percentage points below average commercial mortgage rates.

He said the scheme, which commenced on 12 January 2026, represents one of the most visible examples of member-focused reforms initiated by the Board.

Local potato output to rise as 2,000 tonnes targeted under subsidy programme

Local potato supply is expected to increase by an estimated 2,000 tonnes as the Namibian Agronomic Board advances the implementation of its Potato Value Chain Development Subsidy Scheme for the 2025/26 financial year, following the rollout of the programme's first phase in September 2025.

The scheme forms part of the Board's five-year crop value chain development strategy and aims to stimulate sustainable commercial potato production through subsidised inputs, farmer capacity building, mentorship and market facilitation.

Applications for the programme were issued in October

2025 and later extended to 30 November 2025 to broaden participation. This resulted in 101 applications from producers across all seven production zones, covering a total of 129 hectares.

Following a comprehensive assessment process, 40 farmers were approved to participate in the scheme, with 41 hectares confirmed for planting in February 2026, the Board said.

Small-scale farmers accounted for about 90% of the applications, reflecting strong uptake among emerging producers in the horticulture sector.

"All beneficiaries will be supported with subsidised inputs, free training, mentorship and market linkages," the Board said.

The approved hectares are expected to yield around 2,000 tonnes of potatoes, with harvesting projected for July and August. This is expected to contribute to increased local supply, reduced imports, improved food security and job creation.

The Board said it will continue to work closely with approved farmers throughout the implementation period to provide ongoing support.

Namibia's potato industry continues to struggle to meet domestic demand, with annual consumption exceeding 40,000 tonnes.

Local production for the formal market is estimated at about 8,534 tonnes, forcing the country to rely heavily on imports to meet consumer demand.

The Board said informal markets account for roughly 41% of locally produced potatoes, highlighting the significant role of unregulated trade in the national supply chain.

During the 2024/25 financial year, potato imports reached 22,751 tonnes, underscoring Namibia's dependence on foreign suppliers.

"Namibia produces only a fraction of the potatoes it consumes, creating a strong reliance on imported supplies to meet local demand," the Board said.

The sector continues to face structural constraints, including the absence of local seed potato production, which forces farmers to import all seed potatoes, increasing costs and delaying planting schedules.

In addition, limited post-harvest washing and packaging capacity restricts access to formal retail markets, while domestic processing of value-added potato products, such as frozen chips and crisps, remains absent.

The Board said these challenges continue to keep Namibia dependent on imports to supply both retail and fast-food markets.

Impact Property Fund listing signals new depth for Namibia's capital market

By Erastus Kalenga Hamunjela

"For local investors, the listing introduces opportunity and responsibility.

The recent listing of Impact Property Fund Ltd on the Namibia Securities Exchange (NSX) introduces a structure that is still unfamiliar to many local investors, but it could play an important role in deepening Namibia's capital markets.

The fund has listed as a Capital Pool Company (CPC) on the NSX Development Capital Board, offering a different route for companies to access public capital and for investors to participate in earlier-stage opportunities.

A Capital Pool Company is not a traditional operating business at the time of listing. Instead, it is a listed entity that raises capital with the sole purpose of acquiring an existing private company or portfolio of assets.

At listing, a CPC holds cash and has no commercial operations of its own. The objective is to identify and complete a qualifying acquisition, effectively allowing a private business to become publicly listed through a reverse takeover rather than a conventional IPO.

This approach lowers the cost, complexity, and time associated with going public. For smaller or mid-sized businesses, especially in markets like Namibia where IPO activity is limited, the CPC structure offers a practical alternative to accessing long-term capital while still operating within a regulated exchange environment.

For local investors, the listing introduces opportunity and responsibility. On the positive side, CPCs provide access to asset classes and businesses that would otherwise remain private.

Once listed, these entities are subject to NSX rules on disclosure, governance, and reporting, which increases transparency compared to unlisted investments. Investors also benefit from liquidity, as shares can be traded on the exchange rather than being locked into private arrangements.

However, investing in a CPC also requires patience. Until a qualifying acquisition is completed, investors are effectively backing the experience, discipline, and judgement of the management team. Capital is typically held in escrow, and returns depend on the successful execution of an acquisition strategy within a defined timeframe. This makes CPCs more suitable for long-term investors rather than short-term traders seeking immediate income.

Impact Property Fund Ltd, trading under the ticker IFP, listed on the Namibian Stock Exchange on 30 January 2026 with an initial anticipated market capitalisation of approximately N$2 million.

The fund is chaired by Kallie van der Merwe and is supported by the Safland Property

Group, a well-established local platform with experience in retail, hospitality, and mixed-use developments across Namibia. The fund's strategy focuses on acquiring property-backed and service-enabled assets with existing income streams, rather than speculative development projects.

Following the initial listing, the fund has targeted 26 March 2026 for a capital raise to facilitate its first phase of acquisitions, representing a key milestone for the company's transition from a cash shell to an operating entity.

The targeted sectors include hospitality and tourism, retail in regional towns, logistics and warehousing linked to mining and oil and gas activity, urban accommodation, and selected public-sector property portfolios.

The emphasis is on assets that are already operating, generating revenue, and positioned in areas where demand exceeds supply. Over time, these assets are intended to be consolidated, scaled, and professionally managed within a listed structure.

Beyond the individual listing, the introduction of a CPC has broader implications for the NSX. The local exchange has long faced challenges related to limited primary listings and thin liquidity on the domestic board.

A large portion of overall market capitalisation is driven by dual-listed shares that trade primarily on the JSE. New primary listings, particularly those focused on Namibian assets, help diversify the exchange and expand the range of locally accessible investments.

For institutional investors such as pension funds and insurers, new primary listings are especially important. Regulatory requirements compel these institutions to allocate a portion of assets locally, and a wider pool of credible Namibian listings improves their ability to meet those obligations while managing risk. This institutional participation can, over time, support liquidity and price discovery on the local exchange.

The CPC framework also has the potential to act as a catalyst for future listings. If executed successfully, it may encourage other private Namibian businesses to consider public participation through a similar route. This would strengthen capital formation, improve transparency across sectors, and reduce reliance on offshore listings for growth funding.

While the listing of Impact Property Fund does not solve all structural challenges facing the NSX, it represents a constructive step toward building a more diverse and resilient exchange. For investors, it offers exposure to real-economy assets within Namibia, combined with the discipline of a regulated market environment. As with all investments, understanding the structure, risks, and time horizon is essential.

Listings like this signal that the NSX is evolving, slowly but deliberately, toward offering a broader range of investment opportunities aligned with Namibia's economic development and long-term capital needs.

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Erastus Kalenga Hamunjela is a Namibian investment researcher and financial markets commentator with a strong focus on capital markets, investment literacy, and data driven financial education.

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Standard Bank Namibia appoints Helena Mboti as Group Economist

Standard Bank Namibia has appointed Helena Mboti as its new Group Economist.

The bank said Mboti brings about a decade of experience across central banking and commercial banking, offering expertise in macroeconomic policy, financial markets and balance-sheet risk.

Mboti previously worked at the central bank, where she served as an Economist in the Research Department before moving to the Financial Stability Department as an Analyst.

Her work covered monetary and financial statistics, macroprudential analysis, systemic risk assessment and financial stability monitoring.

The bank said this experience provided her with direct exposure to monetary policy formulation and the assessment of risks across Namibia's financial system.

She has also held Economist roles within the FirstRand Namibia Group, working across FNB, RMB, Ashburton and Pointbreak.

In those roles, she supported group-wide macroeconomic analysis and policy interpretation, translating global and regional economic developments into insights to guide senior management decision-making.

In her new role, Mboti will lead Standard Bank Namibia's economic research agenda, delivering forward-looking macroeconomic analysis, risk assessments and research-led insights to support strategic planning and stakeholder engagement.

The bank said her appointment is expected to enhance economic intelligence across the institution and strengthen its engagement with public and private sector stakeholders.

Fish, fruit and meat drive Namibia's N$418m average food trade surplus

Namibia recorded an average trade surplus of N$418 million on food items between December 2024 and December 2025, according to the latest trade bulletin released by the Namibia Statistics Agency.

The period was characterised by sustained positive trade balances, with the surplus peaking at N$792 million in July 2025. Additional highs were recorded in December 2024 at N$621 million and in June 2025 at N$618 million. No trade deficits in food items were recorded during the period under review.

In December 2025, Namibia was a net exporter of food, posting a trade surplus of N$870 million. In contrast, the country was a net importer of beverages during the same month, recording a trade deficit of N$203 million.

"The month under review saw the country recording a trade surplus on food items valued at N$870 million. The surplus was mainly attributed to exports of fish and fruits and nuts, which amounted to N$940 million and N$808 million, respectively," the NSA said.

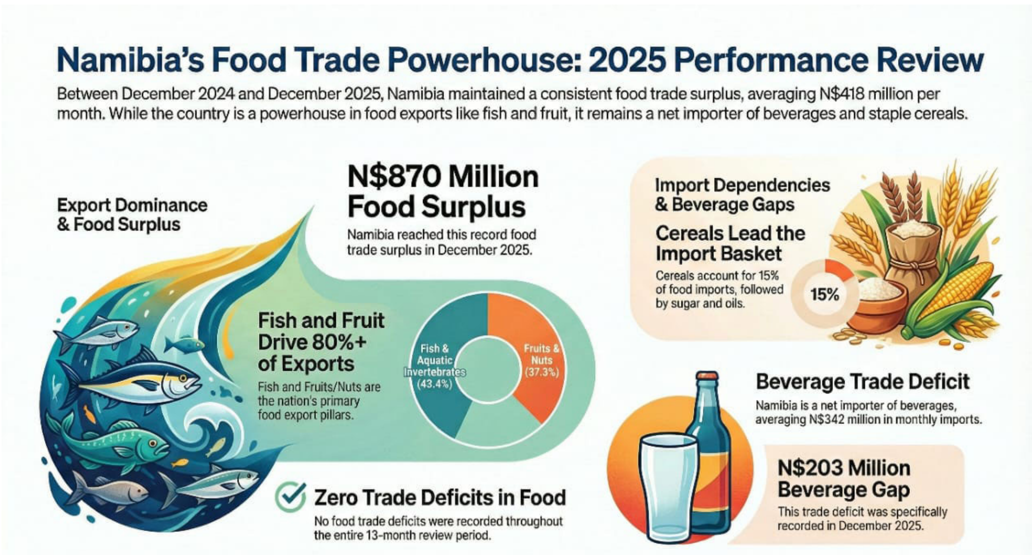
Data for December 2025 show that fish and other aquatic invertebrates contributed the largest share of food exports at 43.4%, followed by fruits and nuts at 37.3%. Meat and edible meat offal ranked third, accounting for 12.4% of food exports.

The top five food export categories collectively accounted for 96.3% of total food exports during the month.

On the import side, cereals dominated the food import basket with a 15.0% share. Sugar and sugar confectionery and animal or vegetable fats and oils followed, accounting for 11.8% and 10.6% of imports, respectively. The top five imported food items together accounted for 54.9% of total food imports in December 2025.

Meanwhile, imports of beverages averaged N$342 million between December 2024 and December 2025, with October 2025 recording the highest monthly import value of N$677 million.

"During the same period, beverage exports averaged N$96 million, with November 2025 recording the highest export value at N$179 million, while the lowest value of N$51 million was recorded in September 2025," the NSA said.



Bouncing back After a constructive dismissal - Reclaiming confidence, credibility and career direction- Part 1

By Ipupa Fadeyi

A constructive dismissal can feel like an unexpected emotional earthquake. One day you are committed to your role, giving your best, believing in the value of your contribution. The next, you find yourself walking away not because you wanted to, but because staying became untenable.

> **"Employees must give themselves permission to grieve the experience without internalising it as failure.**

For many employees, the aftermath is heavy. There is confusion, self-doubt and often a quiet grief for a role that could have been meaningful under different circumstances. For employers, constructive dismissal cases are rarely comfortable either. They often signal a breakdown in trust, communication, or leadership alignment that no organisation intends but must confront honestly.

Yet constructive dismissal does not have to define the end of a career. With clarity, intention and emotional maturity, it can become a turning point rather than a professional scar.

First, separate your identity from the experience

One of the hardest but most important steps after a constructive dismissal is this. What happened to you is not who you are.

Many capable, ethical, high performing professionals have found themselves in environments where values clashed, leadership failed, or boundaries were repeatedly crossed. Leaving such an environment is not weakness. Often, it is evidence of self-respect and professional integrity.

Employees must give themselves permission to grieve the experience without internalising it as failure. Employers, on the other hand, should recognise that an employee who leaves under such circumstances is not automatically problematic. Often, they are individuals who place a high value on fairness, structure and dignity at work.

Reflect honestly, but without self punishment

Before rushing back into the job market, reflection is essential.

Ask yourself practical questions. What exactly made the situation intolerable? Were there early warning signs you ignored? Were there moments where communication could have been clearer on either side? What will you no longer tolerate in your next role?

This reflection is not about blame. It is about growth.

For employers reading this, constructive dismissals offer similar learning opportunities. They invite leaders to ask whether systems, management styles, or organisational culture unintentionally silence concerns until resignation feels like the only option.

Reframe the story professionally

One of the biggest fears employees face is how to explain a constructive dismissal to future employers.

The truth is that most hiring managers are not looking for drama. They are looking for maturity.

You do not need to overshare or relive the pain. A calm, factual explanation works best. For example, you might say that the role evolved in ways that conflicted with agreed expectations, or that the work environment changed in a manner that no longer aligned with your professional values. What matters most is tone. Speak without bitterness. Focus on what you learned and what you are now seeking.

Employers tend to listen closely not to the incident itself, but to how a candidate speaks about it. Emotional intelligence travels further than defensiveness.

Rebuild confidence through competence

A constructive dismissal can quietly erode confidence. Even the most seasoned professionals may start questioning their judgement or worth. The antidote is action grounded in competence.

Update your CV with clarity and confidence. Invest time in upskilling if needed. Reconnect with your professional network. Seek mentorship or coaching to regain perspective. Volunteer or consult if appropriate, as contribution restores confidence faster than isolation.

Confidence is not rebuilt by pretending nothing happened. It is rebuilt by remembering what you are capable of and putting it back into practice.

Be intentional about your next environment

One of the gifts hidden inside a painful exit is discernment.

Employees who have experienced constructive dismissal often become more intentional about culture, leadership style and values alignment. Use interviews not only to be assessed, but to assess. Ask about decision making, feedback culture, conflict resolution and leadership accountability.

Employers who create space for these conversations send a powerful signal. They show they are not afraid of self-examination and that psychological safety matters.

Healthy workplaces are not those without conflict, but those where conflict can be addressed without fear.

Allow the experience to mature you, not harden you

Perhaps the most important choice after a constructive dismissal is whether it will make you guarded or grounded.

Cynicism may feel protective, but it limits growth. Wisdom, on the other hand, integrates the lesson without closing the heart.

Many professionals look back years later and realise that leaving was necessary to realign with their purpose, values, or leadership calling. Many employers also evolve after difficult exits, building stronger policies and more humane cultures as a result.

A shared responsibility

Constructive dismissal sits at the intersection of employee wellbeing and employer accountability. It reminds us that work is not only transactional, it is relational.

For employees, bouncing back is about reclaiming voice, confidence and direction. For employers, it is about listening earlier, leading better and understanding that how people leave often speaks as loudly as how they are hired.

Careers are long. One chapter, however painful, does not determine the entire story.

What matters is what you choose to build next

**** Ipupa is the founder of IpupaK Grow You, a leadership platform where she serves as a personal and career growth mentor, translating boardroom insight into practical, career shaping guidance for young professionals and emerging leaders***

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OTESA appoints Hendrina Kapolo and Charmaine Tjirare to senior management roles

OTESA has appointed Hendrina Kapolo as Procurement and Tendering Manager and Charmaine Tjirare as Training and Development Manager, the organisation said.

Kapolo brings more than 17 years of experience in procurement, compliance, finance and supply chain management, largely within industrial and mining environments.

OTESA said her appointment is expected to strengthen procurement governance, tendering processes, compliance and value-for-money practices across its operations.

Tjirare joins the organisation with extensive experience in education and tertiary governance.

OTESA said she will lead skills development and training initiatives aimed at improving technical competence and supporting long-term talent development in line with the organisation's mandate.

OTESA Chief Executive Officer Elmo Kaiyamo said the appointments align with the organisation's strategic priorities.

"These appointments reflect the direction OTESA is taking as we strengthen our operational and governance capacity," Kaiyamo said.

He said procurement and tendering, as well as training and development, are critical to the organisation's sustainability and long-term impact.

OTESA said the appointments form part of broader efforts to strengthen internal systems, leadership capacity and workforce capability in support of effective service delivery.

Conservancies generate N$142 million a year for Namibia's rural communities

Namibia's community conservancies generate about N$142 million annually for rural communities, according to the Parliamentary Standing Committee on Natural Resources.

In its final report to the 8th National Assembly, the committee said the income is largely attributable to Namibia's Community-Based Natural Resource Management (CBNRM) programme, which was launched in 1996 to link conservation with community participation.

The programme has grown to 86 registered conservancies, providing income, employment and social benefits across communal land.

The committee reported that conservancies employ more than 5,600 Namibians, mainly through tourism operations, wildlife management and related support services.

Revenue is generated through community-owned lodges, joint-venture tourism concessions and sustainable wildlife utilisation, with funds reinvested into households, local infrastructure and community development projects.

According to the report, conservation

efforts on communal land have resulted in a 23 percent increase in wildlife populations, demonstrating the effectiveness of devolved natural resource management.

"These outcomes have strengthened Namibia's position as a global leader in conservation that balances ecological protection with socio-economic development," the committee said.

Regional conservation initiatives have also contributed to these gains, particularly within the Kavango-Zambezi Transfrontier Conservation Area, Africa's largest transboundary conservation area.

The committee said that since 2020, elephant populations in the region have increased by 14 percent, eight new community lodges have been established along migration corridors, and rhinos have been reintroduced to the Zambezi Region.

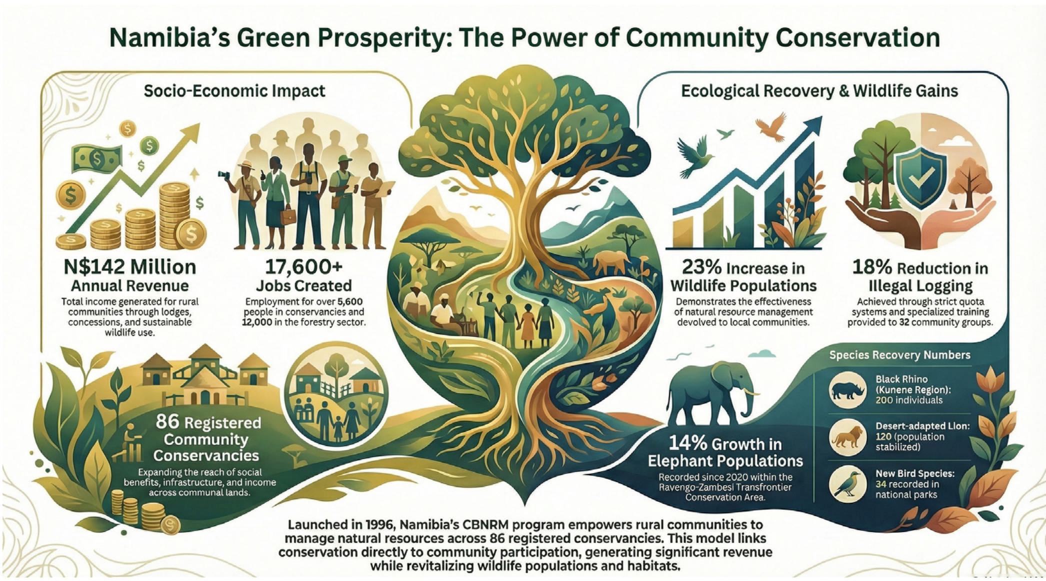
Species-specific conservation programmes have recorded further progress, with black rhino numbers in the Kunene Region rising to 200, while the desert-adapted lion population has stabilised at about 120.

The report also noted improvements in habitat management, with 34 new bird species recorded in national parks.

Forestry resources were reported to cover about 8.5 million hectares. The committee said that 1,245 forestry permits have been issued under strict quotas, while training provided to 32 community groups has contributed to an 18 percent reduction in illegal logging.

Forestry activities employ more than 12,000 people, while the sustainable harvesting of products such as devil's claw generates around N$15 million annually. Eight new wood-processing plants have been established to support local value addition.

The committee cautioned that while conservancies and conservation-linked industries remain a critical pillar of rural livelihoods, continued benefits will depend on sustained investment, policy certainty and adequate funding to address human-wildlife conflict and climate-related pressures.



When customer care fails, business reputation suffers

By Elizabeth Malakia

> "Staff must be equipped to engage professionally with clients.

In today's highly competitive business environment, customer care is no longer a soft skill, it is a strategic imperative. Like many countries around the world, Namibia continues to grapple with the consequences of poor customer service.

Across both public and private institutions, complaints from customers and clients about mistreatment, indifference, and unprofessional conduct by frontline service personnel have become increasingly common.

These everyday experiences, often dismissed as minor issues, are quietly eroding trust and damaging business reputations.

Effective customer care is rooted in clear, respectful, and timely communication. Communication failures whether between employees, departments, or customers often lead to dissatisfaction and conflict.

While challenges such as language barriers, high workloads, or stress may exist, businesses cannot afford to let these issues compromise service quality. Therefore, proactive and empathetic communication remains essential to resolving concerns before they escalate.

In addition, employees are the face of every organization and play a critical role in shaping public perception. In a corporate setting, strong communication skills are just as important as technical competence.

Staff must be equipped to engage professionally with clients, manage complaints constructively, and collaborate effectively with colleagues as poor internal communication can negatively impact operations, leading to service delays and inconsistent customer experiences.

Furthermore, in the modern business environment, a company's reputation is one of its most valuable assets. With the widespread use of digital platforms and social media, organizations are now under constant public scrutiny.

A single negative customer experience, if poorly handled, can quickly escalate into reputational damage that affects customer trust and long-term profitability.

Moreover, the rise of online reviews and social media commentary has further heightened the importance of customer care. Today's consumers openly share their experiences, positive or negative, with a global audience.

For businesses, this means that every interaction matters. A negative review can deter potential clients, while positive feedback can strengthen brand credibility

> A single negative customer experience, if poorly handled, can quickly escalate into reputational damage that affects customer trust and long-term profitability.

and competitive advantage.

To remain successful, organizations must invest in communication training, customer service development, and a culture that values transparency and accountability.

Employers and employees alike share the responsibility of maintaining professional standards in every interaction. In an increasingly competitive corporate landscape, effective communication is no longer optional it is a strategic necessity.

Companies that prioritize customer care not only protect their reputation but also build lasting relationships that drive sustainable growth.

**** Elizabeth Malakia is a Communications Intern at Tulip Media Consultancy and the views expressed here are her own.***

Ndonga Linena targets N$47.5m turnover as output rises

The Ndonga Linena Green Scheme in the Kavango East Region is positioning itself for one of its strongest seasons yet, with projected revenue of N$47.5 million for the 2025/26 agricultural year, driven by increased output and the adoption of modern farming technology.

Farm manager Janno Rentel told the Parliamentary Standing Committee on Natural Resources that the use of soil sensors, automated irrigation systems and advanced crop monitoring tools has enabled the scheme to track soil conditions and crop performance in real time.

He said this has improved water efficiency, increased yields and allowed for faster responses to production challenges.

Looking ahead to the 2025/26 season, Rentel said the scheme plans to plant 420 hectares of maize, targeting yields of nine tonnes per hectare. This is expected to produce about 3,780 tonnes of maize valued at N$26.08 million.

A further 420 hectares will be planted with wheat, with a target yield of six

> Looking ahead to the 2025/26 season, Rentel said the scheme plans to plant 420 hectares of maize, targeting yields of nine tonnes per hectare.

tonnes per hectare, translating into 2,520 tonnes worth N$21.42 million. Combined projected turnover for the season stands at N$47.5 million.

Rentel said the scheme recorded strong production results during the 2025 season. Commercial farmers planted 350 hectares of maize, with expected output of 2,600 tonnes valued at N$17.94 million. To date, 1,900 tonnes have been harvested, 500 tonnes placed in storage, and 750 tonnes remain in the field.

Small-scale farmers planted 150 hectares of maize, harvesting 627 tonnes, which were delivered to the Agro-Marketing and Trade Agency.

Winter cropping also performed well, with 110 hectares of wheat producing 660 tonnes valued at N$5.61 million. In addition, small-scale farmers are producing green maize, watermelons and butternuts, contributing to household incomes and local food security.

The scheme covers a total of 1,000 hectares, comprising 420 hectares under commercial farming, 80 hectares allocated to medium-scale farmers, and 174 hectares for small-scale producers.

Its core objectives include food security, farmer empowerment and sustainable agricultural production, with support from the Ministry of Agriculture.

However, small-scale farmers raised several concerns during the committee's visit. These included electricity costs exceeding N$1 million per month, high input prices, limited market access and inadequate consultation with the Ministry.

Farmers also cited restrictive AgriBank loan conditions, delays in planting services and management challenges that have contributed to production losses.

The report said farmers called for subsidies, more affordable financing, improved consultation and greater investment in agro-processing to secure markets.

Despite these challenges, the scheme was described as technologically advanced, with modern irrigation systems, soil monitoring and structured training programmes that have improved yields and operational efficiency.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