

UNIVERSITY ADMISSION

**15,593 NSSCO
learners qualify for
university admission**
p. 05



QUALITY

**Quality
over
quantity**
p. 07



FINANCIAL INCLUSION

**Financial inclusion
in Namibia:
Access is not enough**
p. 14



THE

BR/EF

News Worth Knowing



Namibia collects N\$275.9bn in tax revenue over four years

TUESDAY 13 JANUARY 2026

MAIN STORY

Namibia collects N\$275.9bn in tax revenue over four years



Namibia collected a total of N\$275.86 billion in tax revenue over the past four financial years, with collections rising steadily over the period, according to data provided to The Brief by the Namibia Revenue Agency (NamRA).

Total tax revenue increased from N\$52.96 billion in the 2021/22 financial year to N\$88.56 billion in 2024/25.

The growth reflects improved economic activity, stronger compliance and higher collections from key tax categories, including income tax on individuals, company taxes, value added tax (VAT) and

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

international trade receipts.

NamRA said the revenue structure over the period remained heavily reliant on receipts from the Southern African Customs Union, personal income tax and VAT.

“Overall, the data reflects a revenue structure dominated by SACU receipts, individual income tax and VAT, three categories that remain central to sustaining Namibia’s fiscal position and enabling continued public sector financing,” said NamRA Manager for Strategic Communications and Stakeholder Engagements, Tonateni Shidhudhu.

SACU receipts contributed N\$81.33 billion over the four-year period, followed by income tax on individuals at N\$68.98 billion and VAT at N\$63.47 billion.

NamRA said this underscores the continued importance of domestic consumption and pay-as-you-earn collections to the country’s fiscal position.

Company taxes accounted for N\$39.32 billion, largely driven by non-mining corporations, while mining-related revenues fluctuated over the period. Other contributors included levies, such as fuel and environmental levies, which generated N\$7.46 billion, and international trade taxes excluding SACU, which contributed N\$7.12 billion.

NamRA urged taxpayers to remain compliant and to settle their obligations timeously.

“We continue to urge all taxpayers and traders to uphold full compliance with the law and to ensure that all obligations due to the State are settled in a timely manner,” Shidhudhu said. “Those with outstanding tax balances and experiencing financial strain are encouraged to make use of the ongoing Tax Amnesty Programme, which remains in effect until 31 October 2026.”



Hello Namibia

“
My household earns income from selling agricultural produce at the market.
 Namibia says yes no
 to participating in the NHIES Survey!
 Only selected households ”

APRIL 2025 - APRIL 2026

Namibia Statistics Agency
 PO Box 2133
 FGI House, Post Street Mall
 Windhoek, Namibia

Tel: +264 61 431 3200
 Fax: +264 61 431 3253
 Email: info@nsa.org.na
www.nsa.org.na

THE
BR/EF
News Worth Knowing

Year in Review 5 2025 Outlook 6



 [Click here to DOWNLOAD](#) 



15,593 NSSCO learners qualify for university admission

Namibia's 2025 Namibia Senior Secondary Certificate Ordinary Level (NSSCO) results show that 15,593 full-time learners, or 40.3%, achieved at least 25 points across five subjects, up from 14,102 learners, or 34.6%, in 2024.

The learners meet the minimum admission requirements for most universities in Namibia, excluding the University of Namibia.

According to the Ministry of Education, Innovation, Youth, Sport, Arts and Culture,

38,692 full-time candidates sat the NSSCO examinations in 2025, down from 40,757 the previous year. In contrast, part-time registrations increased to 42,819 from 39,002 in 2024, pointing to rising demand for second-chance education opportunities.

At subject level, 89.7% of full-time entries and 91.2% of part-time entries were graded, reflecting a modest improvement in full-time learner performance.

“Overall, the data indicate notable improvements across all three key performance indicators, pointing to

stronger learner achievement and improved progression outcomes for the 2025 cohort,” said minister Sanet Steenkamp.

The ministry also reported an increase in the share of learners meeting the minimum grade C requirement in at least three subjects, which qualifies them for NSSCAS entry. This rose from 29.5% in 2024 to 36% in 2025, signalling stronger overall academic performance.

Steenkamp said the top 20 full-time NSSCO achievers came from schools across the country, including Rukonga Vision School in Kavango East, Oshigambo High School in Oshikoto and Onawa Senior

Secondary School in Omusati. Regionally, Kavango East climbed from seventh place in 2024 to first in 2025, while Khomas improved from eighth to fourth.

“The changing rank order is a clear reminder that no region can afford complacency. Sustained effort and continuous improvement are required to maintain or advance performance,” she said.

At the NSSCAS Advanced Subsidiary level, 11,968 full-time candidates sat the examinations, an increase of 21.7% from 9,835 in 2024, while part-time candidates rose to 1,182 from 779. The ministry raised its benchmark to require learners to achieve grades in at least three subjects, a standard met by 70% of full-time candidates.

Subject-level grading at NSSCAS stood at 86.4% for full-time candidates and 76.3% for part-time candidates, indicating broadly stable performance.

The top 20 NSSCAS achievers were largely concentrated in Oshikoto and Omusati, particularly at Oshigambo High School and Onawa Senior Secondary School, while Kavango West led the national rankings at NSSCAS level.

“Overall, the volatility in rankings underlines the need for all regions to sustain focused academic support and avoid complacency in strengthening the quality of teaching and learning at NSSCAS level,” Steenkamp said.



Vacancy

Fund Administrator	(Permanent) x1
Fund Administrator	(Fixed term Contract for 6 months) x1
Assistant Fund Accountant	(Fixed term Contract for 6 months) x1

Interested candidates should visit our website:

<https://www.kuleni.com.na/vacancies/> or
<https://nieis.namibiaatwork.gov.na/>

NO E-MAIL OR HAND DELIVERED APPLICATIONS WILL BE ACCEPTED

FOR MORE INFORMATION

Enquiries regarding these vacancies should be addressed to:

Ms. Mirjam Mateus

Email: info@hitohr.com

Cellphone: +264 81 264 2171

CLOSING DATE: 20 JANUARY 2026 @16H30

Kuleni offers a competitive, total remuneration package with a standard range of benefits in line with the responsibilities, qualifications, and experience of the role.



www.kuleni.com.na



Quality over quantity: Redirect subsidised tertiary funds to strengthen primary and secondary education

By Gabriel Nghituwamata
Haulyamayi

Primary and secondary education in public schools has been “free” for some years now, yet the recent push for fully subsidised tertiary education raises an important question: Is this the most effective use of our limited resources for achieving overall quality education?

While expanding tertiary access is commendable, Namibia's education system faces deeper, more foundational issues at the primary and secondary levels.

Reports from UNICEF, the World Bank, and local analyses consistently highlight persistent challenges: overcrowded classrooms, low learning outcomes, high dropout rates, shortages of professionally qualified, skilled teachers (despite a surplus of newly graduated but often under-equipped teachers), inadequate infrastructure (such as laboratories, libraries, and basic facilities), inconsistent feeding school programs, and regional disparities in access—especially for vulnerable groups, children with disabilities, and those in remote areas. Despite high enrollment rates, many learners reach Grade 4 without basic literacy or numeracy skills, creating a serious learning crisis.

These foundational weaknesses undermine the entire education pipeline. Poor performance in primary and secondary schools means fewer students are adequately prepared for tertiary



While expanding tertiary access is commendable, Namibia's education system faces deeper, more foundational issues at the primary and secondary levels.

studies, leading to higher failure rates, prolonged studies, and inefficient use of resources at higher levels.

In many developing countries, including Namibia, mass access to tertiary education without strong foundational preparation can result in diluted quality, increased dropouts, and graduates who are not fully equipped for the job market.

A more strategic approach would involve redirecting a portion of the substantial subsidies now flowing toward blanket tertiary coverage back to primary and secondary education. Investing heavily in these earlier stages—through better teacher training, improved facilities, targeted resources for underserved regions, and programs to reduce dropouts—would build a stronger base. This would raise overall education quality, increase the number of truly capable students reaching tertiary level, and create a more meritocratic system.



Fly Namibia
our most recent edition!

We rise by lifting others.

Click below to read the latest issue of FlyNamibia Magazine – your onboard guide to travel inspiration, aviation and proudly Namibian stories.

[> READ ONLINE](#)

Tertiary education should be treated as a privilege earned through merit, reserved primarily for the very best performers. This merit-based model, common in many high-performing education systems globally, incentivizes excellence at all levels.

It encourages students to strive harder in primary and secondary schools, knowing that top results open doors to fully subsidized higher education. Such an approach increases quality over quantity: elite tertiary institutions can focus on advanced training, research, and producing highly skilled professionals in priority fields like engineering, energy, medicine, and technology, rather than accommodating underprepared masses.

Countries that prioritize merit-based access to tertiary education often see better returns on investment, with graduates contributing more effectively to economic growth, innovation, and social stability. In contrast, rapid mass expansion without adequate preparation can strain resources, lower standards, and fail to address root inequalities.

Namibia already allocates a significant portion of its budget to education (one of the highest in the region). Rather than spreading resources thinly across all

levels, we should adopt a tiered, performance-driven model:

Massive investment in primary and secondary: Focus on quality teachers, infrastructure upgrades, inclusive programs, and early interventions.

Targeted, merit-based tertiary subsidies: Full funding for top performers (based on Grade 12 results or entrance exams), with loans or partial support for others in high-priority fields.

Complementary measures: Need-based aid for disadvantaged students who demonstrate potential, alongside vocational training pathways for those not pursuing university.

This balanced strategy would align with our developmental goals, maximize limited fiscal resources, and ensure education truly serves as an equalizer. By building excellence from the ground up, we can create a skilled, competitive workforce while preserving tertiary education as a reward for merit and hard work—not a guaranteed entitlement.

The time has come to rethink our priorities. Let's invest first where it matters most: in the foundations of learning. Only then can Namibia truly achieve quality education for all.



FNB, Bank BIC and Bank Windhoek lead on banking affordability in December

First National Bank, Bank BIC and Bank Windhoek were the most affordable banks overall for basic banking services in Namibia in December 2025, according to the Bank of Namibia Banking Fees and Charges Comparison Report.

The assessment compared fees charged on Basic Bank Accounts (BBAs) by seven banks across the most commonly used transaction types during December 2025. These included card payments, cash withdrawals, electronic funds transfers, digital wallet services, cross-border Common Monetary Area transactions and exchange control application fees.

The central bank noted that all banks are required to offer BBAs that meet minimum standards under the Payment System Management Act, 2023.

For card payments at point-of-sale

terminals, FNB ranked as the most affordable, charging no fee per transaction. Bank BIC followed at N\$3.00, while Bank Windhoek charged N\$4.50. Letshego Bank Namibia charged N\$4.70, Standard Bank Namibia N\$5.00 and Nedbank Namibia N\$6.00, making Nedbank the most expensive in this category.

On cash withdrawals at own-bank ATMs, Bank BIC ranked first, allowing unlimited free withdrawals beyond the three free monthly withdrawals required by regulation. Bank Windhoek ranked second, charging N\$10.00 after the free withdrawals. FNB ranked third at N\$14.50 per N\$500 withdrawn. Standard Bank charged N\$2.70 per N\$100, subject to a minimum of N\$13.50, while Nedbank charged 3% of the withdrawal value.

Withdrawals at another bank's ATM are regulated and capped at N\$35.00. Bank

BIC, Bank Windhoek, FNB, Nedbank and Standard Bank all applied the standard regulated fee of N\$7.20 plus N\$13.70 per N\$500 withdrawn, capped at N\$35.00. Letshego ranked last, applying tiered fees that reached the cap at lower withdrawal values.

In-branch cash withdrawals were the most expensive transaction across all banks. Bank BIC was the most affordable at N\$7.50 per withdrawal, followed by Atlantico at N\$30.00.

Bank Windhoek, FNB, Letshego, Nedbank and Standard Bank charged significantly higher percentage-based or tiered fees.

Electronic funds transfer fees further separated the banks.

For intrabank debit orders, Bank BIC, Bank Windhoek and Standard Bank charged no fees, ranking joint first.

FNB charged N\$2.00, while Letshego, Atlantico and Nedbank charged between

N\$9.41 and N\$17.00.

For interbank debit orders, Bank BIC, Bank Windhoek and Standard Bank again charged no fees, compared with charges of up to N\$32.00 at Nedbank.

For third-party EFT payments via mobile banking applications, Bank BIC ranked first by offering the service free of charge.

FNB followed at N\$5.00, with Letshego charging N\$5.85. Bank Windhoek, Nedbank and Standard Bank charged between N\$13.00 and N\$15.50. On USSD-based EFT payments, Letshego and Nedbank charged N\$4.70, followed by FNB at N\$5.00.

Digital wallet services showed FNB and Bank BIC among the lowest-cost providers, particularly for smaller transaction values and value-added services.

Standard Bank offered free ATM cash-outs but charged higher fees for sending larger-value transfers.



**LAUNCH YOUR
BRAND INTO ORBIT
WITH PREMIUM
CORPORATE WEAR**

- 🔴 Corporate Lounge Shirts
- 🔴 Branded Golf Shirts
- 🔴 Formal & Casual Trousers
- 🔴 Workwear & Overalls
- 🔴 Corporate Dresses & Skirts
- 🔴 Branded Winter Jackets
- 🔴 Body Warmers & Fleece
- 🔴 Safety Boots & PPE Wear
- 🔴 Caps, Beanies & Accessories
- 🔴 Custom Embroidery & Branding

**CONTACT US TODAY
TO PLACE YOUR ORDER**



orbitalmedianam@gmail.com



+264 81 434 3154

DHL Namibia: A year of growth, optimism, and resilience

As 2025 draws to a close, Namibia's economy is showing renewed signs of life, with a surge of activity across several key industries. Mining remains a cornerstone of growth, while the emerging oil and gas sector is beginning to take shape, sparking excitement about the country's economic future.

Tourism, another vital contributor, has also seen a notable upswing as more visitors are drawn to Namibia's iconic landscapes and cultural experiences.

All eyes are now on foreign direct investment to unlock the potential of the country's offshore oil and gas discoveries. At the same time, Namibia's much-discussed Green Hydrogen initiatives are being watched closely, as the nation seeks to transform this promise into meaningful exports that could further diversify its economy.

Beyond business, DHL Namibia has placed strong emphasis on corporate social responsibility (CSR), with initiatives ranging from support for disadvantaged schools in Havana, on the outskirts of Windhoek, to funding an orphanage on the coast.

DHL has also invested in local sports, backing the DHL Suiderhof Rugby teams—two of which have reached their age-group finals.

The company's GoTrade program continues to empower small and medium-sized enterprises (SMEs), recognizing that job creation in Namibia's future will largely stem from the SME sector rather than government

or large corporates. During 2025 DHL Namibia also sponsored the Khomas100 gravel race becoming the official logistics partner of this internationally approved UCI event allowing local as well as international cyclist to qualify for the world championships in Europe.

In sustainability, DHL Namibia continues to lead. Its GoGreen program, the first of its kind in Namibia's logistics industry, underscores the company's commitment to decarbonization and environmentally responsible operations.

Operationally, 2025 has been a demanding year for DHL, however, we will continue to work with different partners and stakeholder to enable and facilitate trade across Namibia and the entire region.

The company continues to advocate for clear, growth-focused economic policies, emphasizing the critical role of the private sector in addressing the country's high unemployment rates, especially among young Namibians.

In the broader African context, Namibia stands out as a "sparkling diamond" with the potential to position itself as a unique investment and tourism destination.

Realizing this vision will require strong partnerships between government and the private sector.

DHL Namibia remains committed to being part of this journey - connecting people, powering trade, and improving lives as it moves confidently into 2026.



Namibia sends more money abroad than it receives in Q3

Namibia sent more money abroad than it received in international remittances during the third quarter of 2025, resulting in a net outflow of N\$151 million.

According to the Bank of Namibia Quarterly Bulletin, the outcome was driven by a sharp increase in payments abroad, which rose to N\$800 million.

The increase was largely attributed to higher personal remittances and wages paid to non-resident employees, particularly in the fishing and mining sectors.

“Namibia registered net outflows of international remittances during the third quarter of 2025. Net remittances declined by N\$262 million on a yearly basis and by N\$156 million quarter on quarter, resulting

SCAN HERE



THE **BR/EF**
News Worth Knowing

TO FOLLOW OUR
WHATSAPP CHANNEL

Finance



Business



for Daily Namibian News



Daily PDF version sent via email



@thebrieflive | @thebrieflive.nam | @TheBriefLive | @thebrieflive

Namibia registered net outflows of international remittances during the third quarter of 2025.

in a net outflow of N\$151 million,” the report said.

Money flowing into the country also increased compared with the same period last year, reaching N\$650 million. This was supported by personal transfers and capital transfers, including inheritances.

However, inflows declined compared with the previous quarter, mainly due to lower wages received by Namibians working abroad, particularly in the mining and transport sectors. Overall, the increase in inflows was insufficient to offset the rise in outflows.

The capital account also weakened during the quarter, as funds received for long-term investment declined. Capital transfer inflows fell to N\$509 million, largely due to reduced investment-related funding directed towards non-governmental organisations.

As a result, Namibia relied more heavily on borrowing

to cover its external financing gap. Net borrowing increased to N\$5.3 billion during the quarter, reflecting higher spending on imports and external payments than earnings from exports and income.

“The decline was due to lower capital transfers directed towards fixed investment extended to non-governmental organisations during the third quarter of 2025,” the report noted.

In the financial account, Namibia received less money from the rest of the world than in the same period last year. Net inflows declined to N\$3.8 billion, down from N\$7.0 billion a year earlier, mainly due to foreign investors withdrawing from portfolio investments. On a quarter-on-quarter basis, inflows improved slightly, supported by increased financial transactions by banks and other financial institutions.

CRAZY DISPLAY DEALS

STANDARD PULL-UP Banners
N\$1 000.00

EXECUTIVE PULL-UP Banners
N\$1 200.00

PULL-UP BANNER
Orbital

PVC BANNER WITH EYELETS

PVC BANNER with Eyelets
N\$250.00 per SOM

CANVAS FRAME

A3 - N\$250.00
A2 - N\$400.00
A1 - N\$500.00
A0 - N\$850.00

Custom Sizes Available
Prices Excludes VAT

Orbital
media

CALL US TODAY

+264 81 434 3154

Financial inclusion in Namibia: Access is not enough

By Johannes Kanuku

Financial inclusion has become a buzzword in Namibia, often celebrated in policy reports and bank statements. The assumption is simple: if people have a bank account or a mobile wallet, they are financially included. But does access alone translate to meaningful inclusion? A closer look, benchmarked against global standards, tells a different story.



Your bonus represents your hard work, your commitment, your resilience.

Global Standards: Beyond Opening an Account

Internationally, financial inclusion is measured across multiple dimensions. According to the World Bank, IMF, and the Alliance for Financial Inclusion (AFI), true inclusion encompasses four critical elements:

1. **Access** – the ability to open and maintain an account or wallet.
2. **Usage** – actively using financial services for payments, savings, and credit.
3. **Quality and Affordability** – services must be transparent, suitable, and cost-effective.
4. **Impact** – financial services must improve people's resilience, income stability, and participation in economic life.

Account ownership is merely the entry point; meaningful inclusion is measured by engagement and outcomes.

Without Depth

Namibia has made notable strides in expanding access. Bank account penetration is high, mobile money adoption is growing, and most social grants and salaries are distributed digitally. At first glance, it appears Namibia is a model of financial inclusion.

But a deeper analysis reveals cracks. Many accounts are dormant, used only to receive payments and cash them out. Mobile wallets often function as digital cash storage, with minimal engagement in savings, credit, or investment activities.

Credit access, often highlighted as a pillar of inclusion, is skewed toward consumption rather than productive investment. SMEs and informal businesses frequently face barriers such as collateral requirements, strict documentation, and risk profiling, leaving a large segment of the economy excluded from meaningful financial participation.

High fees, unsuitable products, and limited innovation for low-income and rural populations further constrain usage. In effect, financial services are

Namibia's Progress: Access

Until Namibian policymakers, financial institutions, and development partners address these deeper dimensions, financial inclusion will remain a metric of appearances rather than a driver of transformation.

technically accessible, but economically unempowering.

The Missing Dimension: Impact

Global financial inclusion frameworks emphasise outcomes. Are financial services improving livelihoods, building resilience, or creating opportunities for wealth generation? In Namibia, the evidence is mixed.

Income inequality remains high. The informal sector dominates, and small businesses continue to struggle for financing. While people are banked, most remain financially fragile and vulnerable to shocks. Access without tangible impact is, in reality, partial inclusion at best.

Rethinking Financial Inclusion in Namibia

It is time to move beyond celebrating access and focus on meaningful inclusion. True financial inclusion should ensure that every Namibian can save regularly and

securely, access affordable, productive credit, use digital and formal financial services effectively, improve economic resilience and household well-being. Without this shift, Namibia risks being a country where financial access exists on paper, but economic empowerment remains elusive.

Namibia has laid the foundation for financial inclusion, but access alone is not enough. Global standards make it clear: inclusion must be measured by usage, quality, and impact.

Until Namibian policymakers, financial institutions, and development partners address these deeper dimensions, financial inclusion will remain a metric of appearances rather than a driver of transformation.

Access is important, but inclusion is about empowerment. Until Namibians can use financial services to grow, save, and thrive, we cannot claim true financial inclusion.