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THE

BRIEF

News Worth Knowing



Treasury bill auction attracts N\$3.2 billion in bids against N\$1.67 billion on offer

MONDAY 27 JULY 2026

MAIN STORY



Treasury bill auction attracts N\$3.2 billion in bids against N\$1.67 billion on offer

The Bank of Namibia's latest treasury bill auction attracted N\$3.2 billion in investor bids against N\$1.67 billion on offer, with demand exceeding supply across all four maturities.

The central bank, acting as the government's agent in issuing domestic debt, offered N\$1.665 billion in 91-day, 182-day, 273-day and 364-day treasury bills during the auction held on 23 July 2026.

The 182-day treasury bill attracted the strongest demand, receiving N\$842.93

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 central bank, acting as the government's agent in issuing domestic debt, offered N\$1.665 billion in 91-day, 182-day, 273-day and 364-day treasury bills during the auction held on 23 July 2026.

million in bids against N\$400 million on offer, resulting in a bid-to-cover ratio of 2.11. In total, the central bank received 109 bids across the four treasury bill maturities.

Demand for the 364-day treasury bill was also strong, with investors submitting N\$1.03 billion in bids for N\$495 million available, translating into a bid-to-cover ratio of 2.08.

The 91-day treasury bill attracted N\$698.06 million in bids against N\$370 million offered, while the 273-day instrument received N\$639.3 million in bids for N\$400 million, producing bid-to-cover ratios of 1.89 and 1.60, respectively.

The Bank of Namibia allocated the full N\$370 million offered under the 91-day treasury bill at a weighted average yield of 7.18095%, with accepted yields ranging between 7.17% and 7.20%.

The 182-day treasury bill cleared at a weighted average yield of 7.42081%, while the 273-day bill recorded a weighted average yield of 7.57735%.

The 364-day treasury bill was allotted at a weighted average yield of 7.57562%, with accepted



BID INVITATION

NamWater is inviting registered and reputable firms to submit bids for the following procurement.

Reference Number	Description	Non-Compulsory Pre-Bid meeting	Restriction: Section (29)(1)(b)	Non-refundable Document Levy	Last day for clarification request	Closing Date
G/ONB/NW-004/2027	Supply and Delivery of Two (2) 1400NB Butterfly Valves C/W Actuators for Calueque Pump Station	N/A	This bid is reserved for Namibian-registered entities as per Section 29(1)(b) of the Public Procurement Act No.15 of 2015 as amended.	N\$300.00	12 August 2026	25 August 2026
G/ONB/NW-005/2027	Supply and Delivery of Valves for Ondangwa South-East Pump Station	N/A	This bid is reserved for Namibian-registered entities as per Section 29(1)(b) of the Public Procurement Act No.15 of 2015 as amended.	N\$300.00	12 August 2026	25 August 2026
W/ONB/NW-006/2027	Rehabilitation of 4600m3 Ruacana Reservoir in the Cuvelai Area	N/A	This bid is reserved for Namibian-registered entities as per Section 29(1)(b) of the Public Procurement Act No.15 of 2015 as amended.	N\$300.00	12 August 2026	25 August 2026
G/ONB/NW-006/2027	Supply and Delivery of Ready-mix concrete, including transportation between Ogonjo and Oshakati for a period of 12 months	N/A	This bid is reserved for Namibian-registered entities as per Section 29(1)(b) of the Public Procurement Act No.15 of 2015 as amended.	N\$300.00	12 August 2026	25 August 2026

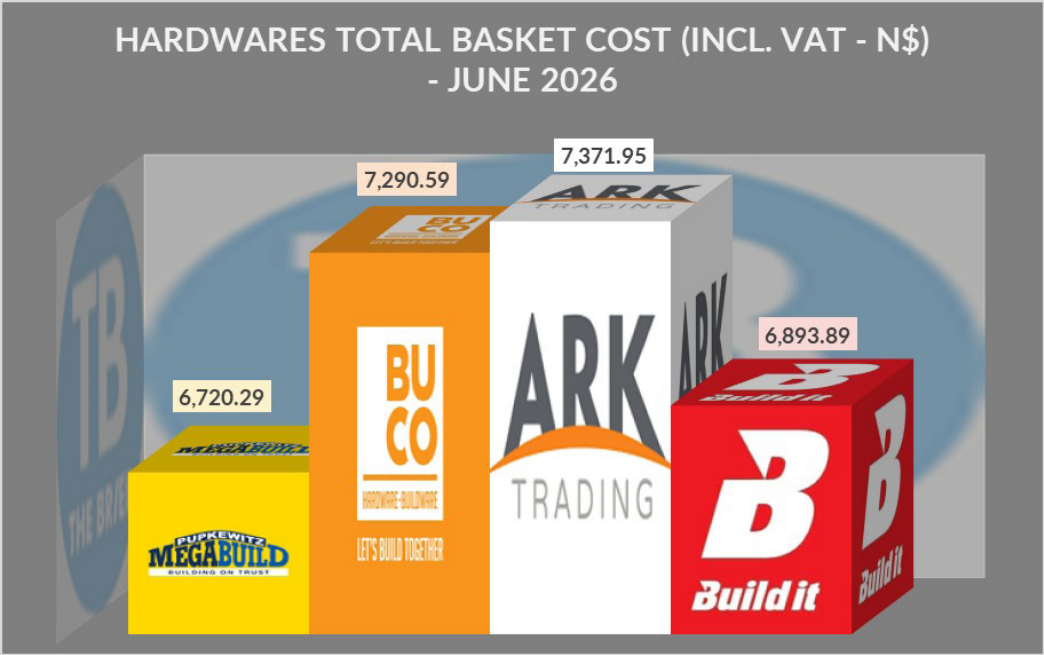
Bidding documents will be available as of **24 July 2026**. Free bidding documents can be downloaded from www.namwater.com.na.

All prospective bidders who wish to do business with NamWater will be subject to the Public Procurement Act No 15 of 2015 as amended, Public Procurement Regulations 2017 and other directives issued under it.

Documents should be delivered to:
The Quotation/Bid Box
Namibia Water Corporation Ltd.
176 Iscor Street, NamWater Head Office,
Aigams Building, Windhoek

Enquiries:
The Procurement Management Unit
Fax : (+264 61) 21 0741
Email : bids@namwater.com.na

NB: Please note that all enquiries should be made in writing.



Pupkewitz Megabuild retains position as the most affordable hardware Store in June

Pupkewitz Megabuild retained its position as the most affordable hardware retailer in June 2026, recording the lowest total basket cost of N\$7,255.28. Build It ranked second with a basket value of N\$7,480.20, followed by BUCO (N\$7,859.66) and Ark Trading (N\$7,881.59).

The price difference between the lowest and highest priced baskets amounted to N\$626.31, representing approximately 8.6% of the lowest basket value.

Overall Basket Comparison			
Total Basket (N\$)	Difference	from	
Lowest (N\$)			
Pupkewitz Megabuild	7,255.28	-	
Build It	7,480.20	224.92	

BUCO	7,859.66	604.38
Ark Trading	7,881.59	626.31

Price Highlights

Roofing and Structural Materials

- Roofing Galvanized IBR was cheapest at Ark Trading (N\$583.05), closely followed by Build It (N\$584.57). Pupkewitz Megabuild recorded the highest price at N\$640.00.
- Copper Tube 460 Class o was most affordable at Build It (N\$613.21), marginally lower than BUCO (N\$616.80).
- 7MPA Bricks were cheapest at Ark Trading (N\$2.70 each), while Build It charged the highest price of N\$3.06.
- Door Frame Steel was most affordable at Ark Trading (N\$509.65), followed by Pupkewitz Megabuild (N\$534.99). Build It

recorded the highest price at N\$586.30.

- Prices for Ohorongo Cement (32.5 and 42.5) varied only marginally across the four retailers, with differences of less than N\$5.00 per bag.

Windows and Doors

- Bronze Aluminium Windows were least expensive at Pupkewitz Megabuild (N\$858.99), while Ark Trading recorded the highest price at N\$1,054.96.
- Bronze Aluminium Sliding Doors were cheapest at Build It (N\$2,708.89), narrowly lower than Pupkewitz Megabuild (N\$2,729.00).
- Hardboard Interior Doors displayed significant price differences, with Build It (N\$269.16) offering the lowest price and Ark Trading (N\$458.25) the highest.

Masonry and Reinforcement

- Brickforce (150mm and 75mm) was cheapest at Ark Trading, while Build It recorded the highest prices for both products.
- Concrete lintels across all three sizes

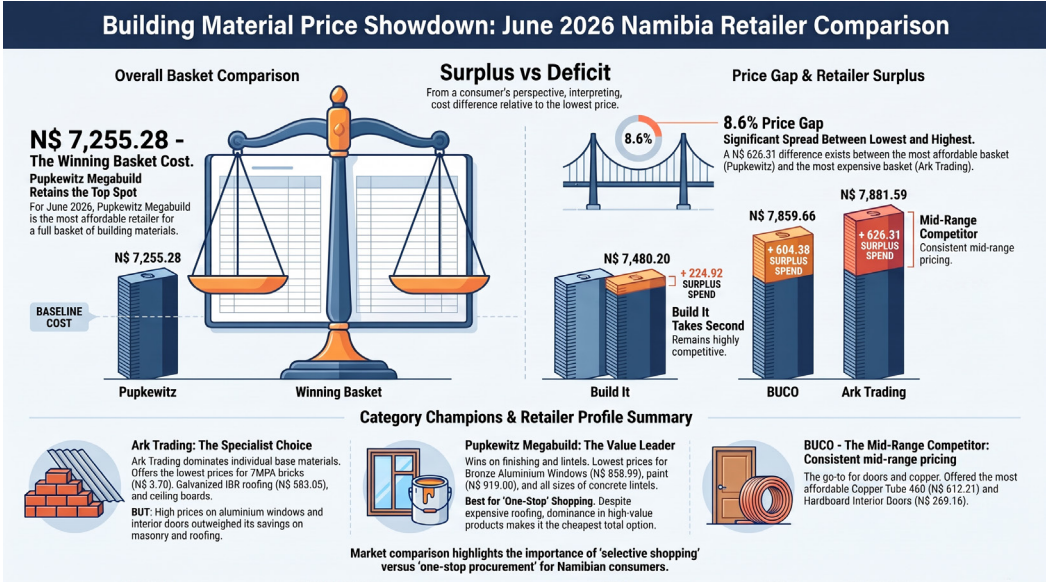
(0.9m, 1.2m and 1.8m) were lowest at Pupkewitz Megabuild, which offered the most competitive pricing for these products.

Interior Finishing

- Ceiling Boards were cheapest at Ark Trading (N\$149.16).
- Two-lever Locksets were lowest at Pupkewitz Megabuild (N\$78.99).
- Paint was most affordable at Pupkewitz Megabuild (N\$919.00), while Build It recorded the highest price at N\$1,057.11.

Store Performance
Pupkewitz Megabuild

- Recorded the lowest overall basket cost.
- Offered the lowest prices on several high-value items, including aluminium windows, concrete lintels, locksets, paint, and both grades of Ohorongo cement.
- Although roofing sheets were comparatively more expensive, competitive pricing across several high-value products contributed to the retailer recording the lowest overall basket cost.



Build It

- Recorded the second-lowest overall basket cost.
- Offered the lowest prices for copper tubing, aluminium sliding doors and hardboard interior doors.
- Higher prices for brickforce products and paint contributed to its overall basket value.

BUCO

- Recorded the third-lowest overall basket cost.
- Generally recorded mid-range prices across most product categories and did not offer the lowest price for any of the surveyed items.

Ark Trading

- Recorded the highest overall basket cost despite offering the lowest prices for roofing sheets, bricks, brickforce products and ceiling boards.
- Higher prices for aluminium windows, interior doors, cement and several other

products contributed to the highest basket value.

Conclusion & Consumer Takeaway

The June 2026 survey indicates that Pupkewitz Megabuild remained the most cost-effective retailer for consumers purchasing a broad basket of building materials, with an overall basket cost of N\$7,255.28.

Although Ark Trading offered the lowest prices on several individual products, including roofing sheets, bricks and steel door frames, its higher prices on several high-value items resulted in the highest overall basket cost.

Pricing for cement products remained relatively consistent across retailers, while larger price differences persisted for windows, doors, roofing materials and interior finishing products.

Overall, consumers purchasing a wide range of construction materials would benefit from comparing prices across retailers, as selective shopping could result in meaningful cost savings.

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Namibia doesn't have a payday problem – it has an income and cost-of-living problem



The proposal to split salaries into two monthly payments has captured public attention. But it risks treating the symptom instead of the disease.

The latest Namibia Financial Inclusion Survey paints a far more troubling picture than poor money management. It reveals a country where three out of every four adults cannot make their income last until the next payday.

The question is not whether people should be paid twice a month. The real question is: how can people survive when wages continue to lag behind the rising cost of living?

The numbers are alarming. More than 54% of Namibian adults earn N\$2,000 or less per month, while only 8.1% earn more than N\$11,000.

These figures point to an economy that is failing to create enough well-paying jobs capable of lifting people out of poverty.

Despite years of economic strategies, investment promotion campaigns and promises of inclusive growth, too many Namibians remain trapped in low-income work while the prices of food, transport, housing, electricity and municipal services continue to rise.

The reality is simple: when almost every dollar earned goes towards essential expenses,

salaries disappear within days of payday. Splitting a salary into two instalments does not increase purchasing power. It merely spreads financial pressure across the month.

A N\$2,000 salary divided into two payments of N\$1,000 does not make groceries cheaper. It does not reduce transport costs, lower rent, cut electricity bills or offset rising municipal tariffs. Arithmetic cannot solve an affordability crisis.

Government itself has acknowledged that thousands of lower-grade public servants are trapped in debt because their salaries are insufficient to meet basic living costs. Many have become dependent on micro-lenders and, in some cases, illegal loan sharks simply to survive.

That is not evidence of poor budgeting. It is evidence of an economy that is not generating enough quality jobs or wages that keep pace with inflation.

This should force a broader conversation about whether current economic policies are producing the kind of growth that benefits ordinary citizens. Economic growth means little if it does not translate into decent-paying employment and rising household incomes.

The public appears to understand this. Nearly 72% of respondents in The Brief's poll rejected the proposal to split salaries, recognising that the problem lies far deeper than payroll schedules.

Namibia's priority should not be changing payday. It should be reforming policies that stimulate labour-intensive investment, improve productivity, support higher-value industries, raise wages, reduce the cost of living and protect households from spiralling debt.

Namibia does not have a payday problem.

It has an income, jobs and cost-of-living crisis.

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.



NEW VACANCIES RELEASE

LOCATION: TWIN HILLS GOLD MINE SITE (KARIBIB)

POSITION	QUANTITY	JOB SPECIFICATION
SHORT TO MEDIUM-TERM MINE PLANNING ENGINEER (Permanent)	1	- Grade 12 - Degree in Mining Engineering 5-7 years mining experience of which 4 must be in Mine Planning. - Proficiency in mine planning software such as Deswik, MineSched, Vulcan, Surpac, Datamine, Hexagon MinePlan, or similar. - Excellent communication and interpersonal skills - Design mining phases, pushbacks, benches, ramps, haul roads, and extraction sequences. - Develop detailed mining schedules that align with production targets and equipment capacity. - Ensure mine plans comply with operational, geotechnical, environmental, and safety constraints. - Balance ore and waste movement to optimize pit development and stripping requirements. - Monitor actual production against planned targets. - Analyze production variances and identify root causes of deviations. - Optimize pit designs and mining sequences. - Design drill-and-blast layouts in collaboration with drill and blast engineers. - Develop production forecasts and mining budgets.
MANAGER: HEALTH, SAFETY, AND ENVIRONMENT (Permanent)	1	- Grade 12 with good English proficiency - Relevant Diploma or Degree - Minimum 10-15 years of HSE experience. - At least 8 years in a senior management role. - Experience within mining or heavy construction sectors. - Proven experience managing large-scale HSE programs. - Experience managing multinational workforces. - Experience working with regulators and external stakeholders. - Experience implementing ISO management systems. - Excellent communication and interpersonal skills - Lead safety improvement initiatives aimed at achieving zero harm. - Provide expert HSE guidance to management and operational teams. - Facilitate management safety inspections and leadership engagements. - Manage environmental impact assessments and rehabilitation programs. - Oversee environmental reporting and compliance submissions. - Drive environmental sustainability initiatives and resource conservation programs. - Support climate change mitigation and ESG objectives. - Develop and maintain enterprise-wide HSE risk management frameworks. - Lead investigations into accidents, incidents, occupational illnesses, and environmental occurrences. - Support emergency response and crisis management activities. - Manage internal and external HSE audits.
ADMINISTRATOR : PROCESSING PLANT (Permanent)	1	- Grade 12 with good English proficiency – both writing and reading - Diploma or Degree in office administration, secretarial studies, or business management 5-8 years of experience in administrative support, preferably in mining, construction, or industrial operations - A valid driving license is compulsory - Microsoft Suite with proficient knowledge of Excel - Excellent communication and interpersonal skills - Manage filing systems, correspondence, and document control. - Schedule meetings, prepare agendas, take minutes, and track action items. - Assist with preparation of daily, weekly, and monthly plant reports. - Support metallurgical and operational teams with data entry and reconciliation. - Compile audit, compliance, and housekeeping reports for management. - Act as the first point of contact for internal and external stakeholders. - Coordinate plant visits, draft visitor programs, and manage access control. - Support event planning, workshops, and training sessions. - Manage induction records, training schedules, and certification tracking.

HOW TO APPLY

Interested candidates should submit a resume, all supporting documents and a letter of motivation detailing relevant experience and potential starting date to recruitment@osinoresources.com by **7 August 2026**. Please clearly indicate position applied for in the subject matter line. If you have not heard anything from us two weeks after the due date, please consider your application unsuccessful. **NO HARD COPY CV'S WILL BE ACCEPTED AT OUR OFFICES.**

Osino Gold Exploration and Mining and Shanjin International are an equal opportunity employer, committed to fostering diversity and inclusion in the workplace. Preference given to suitably qualified Namibian citizens. People with disabilities are encouraged to apply.

BoN backs e-ID rollout to reduce census costs and improve policymaking

Windhoek – The Bank of Namibia (BoN) says the country's electronic identity (e-ID) programme could significantly reduce the cost of future censuses and surveys by enabling secure sharing of administrative data across government institutions.

Speaking at Statistics Awareness Day, BoN Governor Ebson Uanguta said Namibia should accelerate investment in administrative data systems and digital infrastructure to reduce its reliance on expensive traditional surveys while improving the quality and timeliness of official statistics.

He said integrating administrative records across government agencies would strengthen policymaking, improve public service delivery and provide more reliable information for businesses and investors.

"The ongoing electronic ID initiative presents an opportunity to establish a statistical system that will enable secure data matching across administrative databases of institutions while also maintaining strong privacy and data protection safeguards," Uanguta said.



"Every Namibian dollar invested in stronger administrative data today will yield substantial savings in future surveys and, in the long run, the national census."

Uanguta said reliable statistics are critical for monitoring inflation, assessing economic growth, safeguarding financial



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stability and formulating effective monetary policy.

"Without dependable data, even the best-intended policies and investments risk missing the mark," he said.

The Governor said Namibia has significantly strengthened its statistical system since independence, expanding from basic monetary and financial statistics to a comprehensive framework covering inflation, economic growth, balance of payments, external debt, employment and financial inclusion.

He also highlighted Namibia's subscription to the International Monetary Fund's Special Data Dissemination Standard (SDDS) in December 2022, making it one of only about seven African countries to achieve the benchmark. According to Uanguta, the standard has improved transparency, strengthened access to timely statistics and enhanced the country's credibility with international investors and capital markets.

Namibia Statistics Agency (NSA) Statistician General Alex Shimuafeni echoed the call for stronger investment in official statistics, saying quality data has become indispensable for policymaking, business planning and investment decisions.

He said official statistics

provide government with the evidence needed to monitor progress towards Vision 2030, national development plans, the African Union Agenda 2063 and the Sustainable Development Goals.

Shimuafeni said the 2023 Population and Housing Census, Namibia's first fully digital census, showed the country's population had exceeded three million, with 56.1% of citizens of working age.

He also pointed to economic data showing Namibia's real gross domestic product growth slowed to 1.7% in 2025 from 3.8% in 2024, while unemployment remained at 36.9%, underscoring the importance of reliable statistics in identifying areas requiring policy intervention.

Shimuafeni called for sustained investment in digital technologies, administrative data systems, skilled personnel and stronger coordination between institutions, while urging households, businesses and public institutions to participate fully in surveys and administrative data collection.

"Statistics are only as strong as the data we receive from every respondent. Every response helps improve the quality of national statistics. Every response helps decision-makers understand Namibia better," he said.



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Financial inclusion alone will not build the Namibia we want

Why inclusive economic growth must now become Namibia's national priority

**By Oliver Scheidt
and Lorenzo
Brussel**

The publication of the 2025 Namibia Financial Inclusion Survey deserves to be recognized as an important milestone in the country's economic development.

It provides evidence that Namibia has made measurable progress in extending access to formal financial services, digital payment platforms and banking infrastructure. More Namibians today are financially connected than at any point in the country's history.

This achievement should be welcomed.

Financial inclusion is widely recognised as a critical component of modern economic development. It enables households to save securely, make payments efficiently, access credit, insure against risk and participate more fully in the formal economy. Countries that have successfully expanded financial inclusion have generally experienced stronger financial resilience among households and greater participation in formal economic activity.

However, the survey also presents a far more important message—one that extends well beyond banking.

It asks a fundamental question about the nature of economic development in Namibia: Can greater financial inclusion alone deliver broad-based prosperity?

The evidence suggests that it cannot.



While financial inclusion has increased from 78 per cent in 2017 to 86 per cent in 2025, a significant proportion of Namibian households continue to experience severe financial vulnerability.

According to the survey, 54.1 per cent of income earners survive on N\$2,000 or less per month, while only around one-quarter report that their salaries or wages last until the next payday.

These figures reveal an important distinction that policymakers, businesses and development practitioners should not overlook.

Access to financial services is not the same as financial security.

A household may possess a bank account, use mobile money, receive wages electronically and have access to formal financial products. Yet if income remains insufficient to meet basic living costs, those financial services cannot by themselves create economic wellbeing.

Indeed, one of the survey's most revealing findings is that 43.2 per cent of adults who remain outside the banking system report that they simply do not earn enough money to save.

This is not primarily a financial sector problem. It is an income problem. It is an employment problem. Ultimately, it is an economic growth problem.

The survey reinforces this conclusion. Nearly half of all borrowing is used to

purchase food rather than productive assets, while more than two-thirds of adults remain uninsured because insurance premiums are unaffordable. These findings reflect households managing immediate survival rather than building wealth.

In their Nobel Prize-winning work, Poor Economics, Abhijit Banerjee and Esther Duflo demonstrate that financial instruments—including savings products, microfinance and access to credit—can improve household welfare.

However, they also caution against viewing financial inclusion as a substitute for economic development itself. A bank account cannot create a job, and a loan cannot create customers where economic demand does not exist.

Namibia possesses many of the structural characteristics associated with long-term economic success, including political stability, strong institutions, prudent macroeconomic management and a sophisticated financial sector. It also stands before major opportunities in mining, agriculture, tourism, logistics, renewable energy, green hydrogen and the emerging oil and gas industry.

Economic growth, however, ultimately depends upon productive investment. Investment creates employment, transfers technology, develops skills and expands productive capacity.

Governments establish the conditions for growth through sound policy, infrastructure and stable institutions. Businesses generate the overwhelming majority of jobs.

Namibia's next development phase should therefore focus not only on expanding financial access but also on strengthening the productive economy. Policies that encourage enterprise

development, improve competitiveness, reduce unnecessary regulatory burdens and attract responsible investment will ultimately improve household welfare far more sustainably than financial inclusion measures alone.

Housing illustrates this relationship clearly. Individuals purchase homes when they have secure employment and confidence in their future. Developers invest when demand exists.

Construction companies employ workers, suppliers expand and municipalities benefit from increased economic activity. Housing is therefore both a reflection of prosperity and a driver of further growth.

The Namibia Financial Inclusion Survey should be viewed not merely as a banking report but as an assessment of Namibia's wider economic condition. Financial inclusion creates opportunity. Economic growth enables citizens to seize that opportunity.

Ultimately, Namibia's success should not be measured solely by the number of people who possess bank accounts. It should be measured by the number who secure meaningful employment, build successful businesses, own homes, accumulate assets and believe that their future can be built in Namibia.

Financial inclusion remains an essential pillar of development. It is not the destination. It is the bridge. The destination is an economy that generates opportunity, rewards enterprise and delivers inclusive and sustainable prosperity.

*** Oliver Scheidt, Chief Executive Officer, The Strategic Economy and Lorenzo Brussel, Director, LGL Investments**



Namibia steps up tourism, investment drive in Botswana

The Namibia Tourism Board (NTB) has intensified efforts to attract tourists and investors from Botswana through a series of high-level engagements in Gaborone aimed at strengthening bilateral trade, tourism and investment.

The initiative, undertaken in partnership with the Namibian High Commission to Botswana and the Namibia Investment Promotion and Development Board (NIPDB), forms part of Namibia's strategy to position itself as a

leading regional tourism and investment destination while boosting intra-African travel and trade.

The engagements follow the "Unlocking Investment Opportunities in Namibia" business forum, which brought together business leaders, investors and government officials to showcase Namibia's investment climate, tourism opportunities, tax incentives and trade prospects.

Representatives from the Ministry of International Relations and Trade,

NIPDB, the Namibia Tourism Board, the Namibia Revenue Agency (NamRA), the Business and Intellectual Property Authority (BIPA) and the Walvis Bay Corridor Group participated in the forum.

The programme also includes a Destination Namibia Update for members of the diplomatic corps accredited to Botswana, highlighting Namibia's tourism attractions, conservation achievements, cultural heritage, luxury travel experiences and expanding air connectivity.

Namibia Tourism Board Chief Executive Officer Sebulon Chicalu said Botswana remains a strategic regional partner for Namibia's tourism industry.

"Botswana remains an important regional partner for Namibia. Through engagements such as these, we continue to strengthen tourism and business relationships that create mutual opportunities for growth, encourage cross-border travel, and position Southern Africa as a competitive multi-destination region," Chicalu said.

The programme concludes with a Business-to-Business (B2B) Tourism Stakeholder Engagement, where tourism operators from Namibia and Botswana

will explore opportunities for joint marketing, product development, cross-border travel packages and long-term commercial partnerships.

The Namibia Tourism Board said the engagements are expected to deepen bilateral cooperation, expand tourism trade, promote investment opportunities and increase visitor flows between the two neighbouring countries while advancing regional integration.

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EXPRESSION OF INTEREST (EOI)

ENQUIRY NO. E031-ND-2026 - CLEANING SERVICES

Scope of Services

Namdeb Diamond Corporation (Pty) Ltd hereby invites reputable, qualified and bona fide service providers, that meet the below listed qualifying criteria, to express their interest to provide professional Cleaning Services at various facilities located within the Town of Oranjemund and the Southern Coastal Mines mining license area.

Minimum Qualification Requirements

- 1) Company profile, incl. a minimum of 3 contactable references.
- 2) Proof of legal registration within Namibia.
- 3) Demonstrable industry experience in one of the following categories:
 - **Category A** - General cleaning: Minimum three (3) years experience providing cleaning services to schools, guesthouses, residential property and/or commercial facilities.
 - **Category B** - Hospital Cleaning: Minimum three (3) years experience providing cleaning services within hospitals or healthcare environments.
 - **Category C** - On-Mine Cleaning: Minimum five (5) years experience providing cleaning services within a mining license area or mining operation.
 - **Category D** - Comprehensive Cleaning Services: Minimum five (5) years experience delivering integrated cleaning services, including hospital, commercial and mining facility cleaning.

Registration Process

Interested parties may register to participate in this enquiry by submitting the above to Namdeb's Supply Chain Help Desk via email **before or on 06th August 2026**, at the below listed details:

Contact: Elizabeth Markowitz,
Email: Elizabeth.Markowitz@namdeb.com
Tel.: +264 (63) 238 502

Tender Enquiry documents will only be shared with entities that meet the above qualification requirements.

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NAMDEB
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The plover and the crocodile: What Namibia should ask of every partnership

By Zenzi Awases

There's an old image from the natural world worth borrowing for this moment: the plover and the crocodile. The crocodile is by far the larger, more powerful animal. It could end the relationship in an instant.

And yet it opens its jaws and lets the small bird pick clean the debris caught in its teeth.

The crocodile gets health it cannot give itself and the plover gets a meal it could find nowhere else.

Neither pretends the other is equal in size or strength. The relationship works because each is honest about what it needs and what it gives, and because it visibly, measurably benefits both.

That is the standard I want to hold up as Namibia deepens two of its most significant external relationships at once: the strategic partnership with the European Union, now approaching its fourth year, and the newly elevated "community with a shared future" agreed with China during President Nandi-Ndaitwah's state visit this month.

Both are worth having and both can work for Namibians.

The question isn't which partner is more virtuous, it's whether either relationship is currently built the way the plover and the crocodile build theirs: openly, reciprocally, with the smaller party's benefit as visible as the larger one's.

The two relationships move at different



“

Progress that costs the next generation its stewardship of the land is not progress at all; it is simply debt, deferred.

speeds.

The EU partnership, signed at COP27 in 2022, is the more institutionally developed: six pillars, a formal roadmap, financing that has grown from an initial €500 million EIB commitment toward a €1 billion Team Europe package.

China's approach moves faster and more directly: the state visit produced a wide-ranging new agenda across industry, mining, agriculture and technology, on top of bilateral trade that reached a record N\$40.64 billion in 2025 and continued Chinese capital moving into strategic sectors like uranium and water infrastructure.

With the EU, the test is whether its stated commitment to local beneficiation becomes actual processing capacity on Namibian soil.

European manufacturers still largely source processed material from China rather than investing in African beneficiation directly, which is the very gap the partnership was meant to close.

With China, the test is whether investment in extraction is matched by equivalent investment in Namibian industrial capacity, skills and ownership, not just the infrastructure that makes extraction itself more efficient.

Neither test is a verdict. Both are simply what a fair partnership should be able to answer without hesitation.

This is exactly where ESG belongs; not as a European import to accept or resist, but as Namibia's own definition of what "for the people" means in practice.

Environmental, social and governance (ESG) standards, properly understood, are what keeps a partnership a partnership rather than extraction with better branding.

They are how Namibia ensures that whichever crocodile it opens its jaws to, the arrangement leaves Namibian workers safer, communities better off, and Namibian land and water intact for the next generation.

That standard should be asked of every partner equally, in the same language, whether the delegation lands in Brussels or Beijing.

Progress that costs the next generation its stewardship of the land is not progress at all; it is simply debt, deferred.

This is the standard Namibia should carry into every room it enters, ours to

hold ourselves to as much as anyone else.

What I would ask of leaders on both sides is to hold every relationship to the plover and crocodile standard rather than the extractive one.

That means Namibia naming plainly what it needs: processing capacity, skills transfer, ownership stakes, environmental protection, a fair share of the value created from what leaves our ground, and being equally plain about what it brings: mineral wealth, political stability, good faith.

It means judging every agreement by whether it produces mutual benefit, not by how warmly the joint statement reads.

This isn't about choosing sides. It's about Namibia entering every partnership, knowing exactly what it is asking for, and refusing to settle for less.

*** Zenzi Awases is a Namibian geologist, sustainability consultant, and Founder of Empowermine Consulting Services, a boutique advisory firm dedicated to sustainable mining, gender equity, and responsible sourcing across Africa. She is the President of the Association of Women in Mining in Africa (AWIMA) and Co-Founder and Chairperson of the Women in Mining Association of Namibia (WiMAN).**

The banner is a light blue-grey rectangle with a background of faint, stylized icons representing various industries and concepts. On the left, the text "SCAN HERE" is in large, bold, blue capital letters. Below it is a red Adobe PDF icon with the text "Daily PDF version sent via email". Further down are social media icons for Facebook, LinkedIn, and Twitter, each followed by the handle "@thebrieflive". In the center, a large black and white QR code is framed by a thin black border. Above the QR code is a blue circular icon with a white bar chart and the word "Finance" in blue. Below the QR code is a blue circular icon with a white bar chart and the word "Business" in blue. To the right of the QR code, a blue circular icon with a white speech bubble and the text "for Daily Namibian News" is visible. On the far right, the text "THE BRIEF" is in large, bold, blue capital letters, with "News Worth Knowing" in smaller text below it. Below this, the text "TO FOLLOW OUR WHATSAPP CHANNEL" is in large, bold, blue capital letters. A thin blue line curves from the top right, around the QR code, and down to the bottom right, connecting the "Finance" and "Business" icons to the WhatsApp channel information.



FNB, NamRA and BIPA target SME compliance gap

FNB Namibia has partnered with the Namibia Revenue Agency (NamRA) and the Business and Intellectual Property Authority (BIPA) to help close compliance gaps among small and medium enterprises (SMEs), with the institutions warning that poor financial management and weak regulatory compliance continue to limit business growth and access to finance.

The initiative, held in Ongwediva under FNB Namibia's SME Financial Literacy Day, brought together entrepreneurs, regulators and financial experts to provide guidance on tax compliance, business registration, credit management, cash flow and governance.

FNB Namibia Head of SME Nesdha De Jongh said entrepreneurs must strengthen

their financial management and compliance practices to improve their long-term sustainability.

"Business owners are operating in an environment where understanding your credit profile, maintaining good governance and meeting regulatory requirements have become increasingly important. Financial literacy gives entrepreneurs the confidence to make better decisions, identify opportunities and build businesses that are better prepared for future growth," she said.

NamRA Acting Manager for Northern Regional Operations Simson Shivolo said tax compliance should be viewed as a business enabler rather than merely a legal obligation. He said businesses that maintain accurate financial records, submit tax

returns on time and keep their registration details up to date are better positioned to secure finance, pursue new opportunities and expand their operations.

"Businesses that maintain accurate records, submit returns on time and keep their registration information up to date are better placed to access opportunities, grow with confidence and contribute to Namibia's economic development. We encourage businesses to make use of digital platforms such as ITAS to simplify their tax obligations," Shivolo said.

BIPA Senior Business Registration Officer Elsie Shikindo said formalising businesses remains critical for SMEs seeking investment, finance and participation in public procurement.

"Registering a business creates opportunities to access finance, attract investors, participate in tenders and establish credibility in the marketplace. As businesses grow and innovate, protecting intellectual property and remaining compliant become equally important," she said.

Oshana Governor Hofni Lipinge said improving compliance and financial literacy would strengthen the resilience of Namibia's SME sector and support regional economic development.

"SMEs are central to development because they create livelihoods, stimulate innovation and contribute to economic growth. Financial

literacy, compliance and creditworthiness are not optional extras for entrepreneurs. They are business survival skills that help enterprises become credible, financeable and ready for larger opportunities," he said.

The programme forms part of FNB Namibia's broader efforts to extend financial education and business support services to entrepreneurs outside the country's main urban centres while promoting stronger compliance and sustainable business growth.



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Farmers launch N\$50 million fund to avert FMD outbreak

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Namibia's four recognised farmers' unions have launched a joint campaign to raise N\$50 million to strengthen the country's preparedness and response to Foot-and-Mouth Disease (FMD).

The initiative, launched earlier this year by Minister of Agriculture, Fisheries, Water and Land Reform Inge Zaamwani, is intended to complement government funding and the work of the Directorate of Veterinary Services in preventing and responding to FMD outbreaks.

Speaking at the launch, Namibia National Farmers Union (NNFU) representative Adolf Muremi said the fund will finance projects focused on disease preparedness, prevention, awareness,

communication and emergency response in line with Namibia's national FMD strategy.

More than N\$12 million has already been pledged by farmers' unions, agribusinesses, financial institutions and industry partners, with organisers targeting N\$50 million.

"The fund has an independent board of directors, operates independent bank accounts, is independently audited and maintains clear reporting and accountability mechanisms, supporting projects aligned with national priorities and approved planning processes," Muremi said.

"The response from the private sector has already been extremely encouraging. More than N\$12 million has been pledged, and the aim is to raise N\$50 million to support government FMD prevention and preparedness efforts."

Namibia Emerging Commercial Farmers Union (NECFU) representative Ndahafa Nghifindaka said the country's four recognised farmers' unions had united behind a common cause to protect Namibia's livestock industry.

"Foot-and-Mouth Disease does not distinguish between communal and commercial farmers, regions or production systems. When animal disease threatens Namibia's livestock sector, it threatens all of us," she said.

Nghifindaka warned that an outbreak in Namibia's disease-free zone could have severe consequences for livestock producers, export markets and the wider

economy. "The response demonstrates that stakeholders recognise the seriousness of the FMD threat and are willing to invest in prevention rather than bear the far greater cost of a future outbreak," she said.

Namibia Agricultural Union (NAU) representative Thinus Pretorius said protecting the national herd requires close cooperation between government, veterinary authorities, organised agriculture, the private sector and livestock producers.

As part of the campaign, farmers are also being encouraged to strengthen on-farm biosecurity, comply with animal identification and movement regulations, and immediately report suspected cases of Foot-and-Mouth Disease.

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Property Hub NAMIBIA



APxHouse appoints Pieter Mostert Architects as estate architect for Woodlands @ Herboths

APxHouse has appointed Pieter Mostert Architects as the exclusive estate architect for its Woodlands @ Herboths development, with the firm set to oversee the architectural design and approval of all homes within the nature

estate east of Windhoek.

The agreement covers the estate's 31 freehold erven and gives Pieter Mostert Architects responsibility for developing and maintaining a unified architectural style through the estate's Home Owners

Association design approval process.

APxHouse said the collaboration is aimed at protecting the long-term value of properties while allowing buyers to customise their homes within the estate's architectural guidelines.

The Woodlands @ Herboth's development spans about 160 hectares and comprises 31 freehold erven ranging in size from three to eight hectares. The estate is designed as a low-density residential development with conservation corridors that allow wildlife to move freely across the property.

According to APxHouse, each home will be built to operate off-grid using a hybrid solar system included in the property purchase, supported by bulk water supplied by NamWater and on-site wastewater treatment systems.

The development is located about 20 minutes from Windhoek along the upgraded Dr Hage Geingob Freeway on the route to Hosea Kutako International Airport.

APxHouse CEO Le-Hugo van Rooyen said the appointment supports the developer's vision of creating a distinctive estate while

preserving property values.

"Woodlands @ Herboth's was never meant to be a conventional development. This collaboration gives the estate a single architectural footprint that protects the value of every home while leaving owners free to build the home they have always imagined," he said.

Pieter Mostert, founder of Pieter Mostert Architects, said homes within the estate would be designed to respond to the landscape, climate and surrounding environment through the use of durable materials and climate-responsive architecture.

He said the firm's approach is intended to integrate homes with the natural landscape while promoting long-term sustainability.

APxHouse said market demand for this type of lifestyle development has already been demonstrated at the neighbouring Herboth's Blick estate, where all erven have been sold.

The developer said its land bank covers 4,092 hectares with capacity for more than 25,000 mixed-use erven, of which more than 600 have already been serviced.



Business

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BOARDS AND EXCOS



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