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BRIEF

News Worth Knowing



Sun International bets on Namibia in Africa expansion drive

TUESDAY 02 JUNE 2026

MAIN STORY

Sun International bets on Namibia in Africa expansion drive

JSE-listed gaming and hospitality group Sun International is set to launch its online betting platform, SunBet, in Namibia as it expands its footprint across Africa's growing digital gaming market.

The launch will make Namibia the third African market for SunBet and forms part of the group's strategy to strengthen its position in the continent's online gaming and sports betting sector.

SunBet will operate on technology provided by Bede Gaming, which will power the platform's digital betting and gaming services.

SunBet Chief Executive Officer Simon Gregory said the Namibian launch represents a key milestone in the company's regional growth strategy.

“Our growth across the continent is driven by a deep understanding of local markets and a focus on delivering a high-quality entertainment experience. Namibia is an exciting step for us as we extend the SunBet brand to a new audience with a dynamic and innovative offering,” he said.

The expansion comes as online betting operators increasingly target African markets amid rising smartphone penetration, improved internet connectivity and growing demand for mobile-based entertainment.

SunBet's move into Namibia follows its



Crucial Dates

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

expansion into neighbouring markets, including Botswana, where the company said it has achieved strong growth in the online gaming segment.

According to the company, demand for mobile-first betting products and digital gaming services has been a key driver of growth across the region.

“We've invested in world-class technology and partnerships to ensure our offering remains fresh, exciting, and relevant. Our priority is to create a seamless, enjoyable experience across all devices, with something for every type of player,” Gregory said.

SunBet Namibia Country Manager Shafa Shaimemanya said the company intends to tailor its offering to local market conditions rather than applying a uniform regional strategy.

“There is no ‘one size fits all’ approach when it comes to Namibia. Our focus is on delivering an experience that resonates with local players while maintaining the quality and excitement that defines SunBet,” he said.

The Namibian launch adds another market to Sun International's growing digital gaming portfolio as the group seeks to diversify beyond its traditional casino, hotel and resort operations.

Sun International, which has a market

capitalisation of approximately R11.7 billion, owns and operates casinos, hotels and resorts across South Africa and Nigeria and provides management services within the hospitality and gaming industries.

The company's move into Namibia is expected to intensify competition in the country's online betting market as operators seek to capitalise on increasing consumer demand for digital gaming and sports betting platforms.

NOTICE OF THE 2026 NHP ANNUAL GENERAL MEETING

NHP members are invited to the 2026 NHP Annual General Meeting to be held on **Friday, 26 June 2026** at The Weinberg, 13 Jan Jonker Road, Klein Windhoek at **11:00 am**.

- New Trustees will be announced.
- If a member is unable to attend, please submit a proxy. The proxy submission deadline is on or before **12:00 pm on Tuesday, 9 June 2026**. Download the proxy form from our website at www.nhp.com.na.
- Notices of motions to be placed by principal members must reach the Principal Officer at principalofficer@nhp.na by no later than **Tuesday, 9 June 2026**.
- To register, please scan the QR code
- A Zoom link will be provided for online attendees.

Refreshments will be available and attendees will stand a chance to win prizes.

We look forward to welcoming our NHP members at the 2026 AGM.







Stanley Shanapinda to leave Telecom Namibia for top regional ICT role

Telecom Namibia Chief Executive Officer Stanley Shanapinda is set to leave the state-owned telecommunications company after being appointed Executive Secretary of the Communications Regulators' Association of Southern Africa (CRASA).

CRASA announced that Shanapinda will assume the regional role on 1 July 2026 following his appointment by the association's Special General Meeting held on 27 May after a competitive selection

process.

His appointment marks his departure from Telecom Namibia, where he has served as Chief Executive Officer since January 2021.

Shanapinda will take over leadership of the regional body responsible for coordinating and harmonising communications, ICT and postal regulation across Southern African Development Community (SADC) member states.

The regional organisation said Shanapinda

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brings more than 22 years of leadership experience in telecommunications, ICT regulation, policy development, digital transformation and corporate governance.

Before joining Telecom Namibia, he served as Chief Executive Officer of the Communications Regulatory Authority of Namibia (CRAN), where he played a key role in strengthening regulatory frameworks, expanding digital infrastructure and advancing regional ICT harmonisation initiatives.

He holds a PhD in Computer Science from the University of New South Wales in Australia, a Master of Management in ICT Policy and Regulation from the University of the Witwatersrand in South Africa, and law degrees from the University of Namibia.

CRASA said Shanapinda assumes the position at a pivotal time as countries across the SADC region accelerate digital transformation, expand broadband access and pursue greater harmonisation of ICT and postal regulatory frameworks.

He will be based at the CRASA Secretariat in Gaborone, Botswana.



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- Strong exposure to credit, sales and portfolio management, with sound understanding of risk, governance and regulatory requirements within the banking sector.
- Proven ability to engage and build credibility with senior government officials, executives and a broad range of internal and external stakeholders.

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Govt debt to local banks climbs to N\$52.4 billion

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The Namibian government increased its borrowing from local banks by N\$20.4 billion over the past year, pushing its total debt exposure to the domestic banking system to N\$52.4 billion in April 2026 and raising concerns about future inflationary pressures.

According to Simonis Storm Economist Almandro Jansen, government borrowing from the banking sector surged by 63.6% compared to a year earlier, making it the biggest driver of money supply growth in the economy.

The sharp increase means more money

has been injected into the financial system through government spending, helping boost liquidity in the economy but also increasing the risk of inflation if the trend continues.

"We reiterate our observation from the March publication that fiscal-driven monetary expansion of this magnitude has historically preceded inflation pressures in small open economies with fixed exchange rate arrangements," Jansen said.

"The fact that Namibian inflation has now accelerated to 3.1% from 2.1% in a single month suggests that this risk is beginning to materialise, although we attribute the April inflation spike primarily to the transport component rather than to fiscal-monetary transmission."

Although government borrowing declined by N\$2 billion from the March financial year-end peak of N\$54.4 billion, Jansen said the reduction was largely due to the receipt of Southern African Customs Union (SACU) revenue and the normalisation of government spending at the start of the new financial year.

"The monthly contraction from the March peak is consistent with the government's receipt of

SACU revenues and the normalisation of fiscal expenditure flows into the new financial year," he said.

VACANCIES

WB Supermarket BRANCH MANAGER

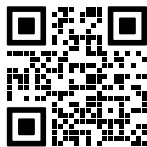


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- Good understanding of sales, costs, and profitability management
- Strong computer skills, especially Microsoft Excel
- Experience in Supermarket or Express-store management will be advantageous
- Grade 12 with good results in Mathematics and English
- A business or retail-related qualification will be advantageous
- Ability to perform well in a fast-paced, high-pressure environment
- Professional communication and customer engagement skills



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CLOSING DATE: 07 JUNE 2026

FIMA, vision April 2026 and the remaking of Namibian healthcare

By Willem Kanyondi

An analysis of three reforms reshaping Namibia's health system — and what they demand of the people who work in it.

For most of the post-independence era, Namibia ran two health systems that rarely spoke to each other. One was financed by the State and served roughly 85% of the population through public facilities.

The other was financed by medical aid funds and served the insured minority through private hospitals and practitioners.

The two were divided not only by funding, but by data, by standards, and — most consequentially — by the quality of care a citizen could expect depending on the card in their wallet.

In 2026, three forces have converged to dismantle that arrangement. They originate in different ministries and speak different professional languages — one financial, one clinical, one developmental — but they are pointed at the same target.

Read together, they signal that Namibia is simultaneously financialising and equalising its health system, and doing so faster than the sector is prepared for.

The financial rail: FIMA

On 1 May 2026, the Financial Institutions



The Ministry of Health and Social Services has framed it explicitly as a step toward Universal Health Coverage and as a frontal assault on the two-tier reality.

and Markets Act came into operation, alongside a modernised NAMFISA Act, retiring a regulatory architecture whose oldest component — the Pension Funds Act — dated to 1956.

FIMA consolidates fragmented, decades-old legislation into a single framework governing the entire non-banking financial sector: insurance, retirement funds, collective investment schemes, financial intermediaries and, critically for our industry, medical aid funds.

What matters here is not the consolidation itself but its centre of gravity. For the first time, consumer protection sits explicitly at the heart of financial regulation in Namibia

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— transparency, fair disclosure, and formal mechanisms for complaint and redress are now codified statutory requirements.

Medical aid funds and their administrators now operate under a supervisory regime built around governance and member protection, replacing a less rigorous era of oversight.

The early signals confirm the direction of travel: the controversial mandatory preservation of pension benefits was held back for further review, while provisions requiring funds to pay interest on late benefit payments proceeded.

The State is willing to soften where the public pushes back, but it is not retreating from the principle that members of these funds are consumers with enforceable rights.

For any provider that bills a medical aid fund, that principle eventually reaches the claim, the rejection, and the documentation that justifies both. The equity shock: Vision April 2026

While the Ministry of Finance was rebuilding the financial rails, the Presidency was redrawing the demand side. Under the directive issued by President Netumbo Nandi-Ndaitwah and now widely known as Vision April 2026, senior government officials — a first phase of 294 office bearers, including the President herself — are required to seek care within the public system rather than private facilities.

The number is small; the symbolism is not. The directive is a deliberate act of skin-in-the-game: those who set policy must now experience the system they fund.

The Ministry of Health and Social Services has framed it explicitly as a step toward Universal Health Coverage and as a frontal assault on the two-tier reality.

It has been backed with resourcing — more than 2,000 health posts funded, the majority already filled — and it is being rolled out in phases precisely because the readiness is not

yet there.

The Namibia Private Practitioners Forum has openly questioned that readiness, and they are not wrong to. But the trajectory is unambiguous: the public system is being rebuilt to absorb people who currently pay to avoid it.

The connective tissue: the MOHSS Strategic Plan and the UHC Policy

Neither reform makes full sense without the document that frames both. In October 2025 the MOHSS launched its Strategic Plan for 2025/26–2029/30 together with Namibia’s first endorsed Universal Health Coverage Policy, under the banner “World Class Health for All.” The Plan is candid about where the country stands: health-adjusted life expectancy has risen from 47 to 56 years, and the UHC service coverage index has climbed from 39% in 2000 to 63% by 2024 — real progress, but still well short of universal, and still scarred by maternal mortality, rural access gaps and a heavy tuberculosis burden.

The UHC Policy is the thread that ties FIMA to Vision April 2026. UHC, in the global definition, rests on three legs: equitable access, adequate quality, and financial-risk protection.

Vision April 2026 attacks the access and equity leg. FIMA — by regulating the funds that pool and protect health spending — addresses the financial-risk-protection leg.

Notably, NAMFISA, the regulator of medical aid funds, has been at the table in drafting the UHC framework. The financing regulator and the health policymaker are no longer working in separate rooms.

What this signals

Put the three together and the picture is coherent. The State is reasserting itself as the primary guarantor of care while simultaneously tightening its grip on the private financing mechanisms that have, until now, operated at the system’s margins.

What has changed in 2026 is that the regulatory and political preconditions are now being assembled in parallel rather than in sequence.

This is not nationalisation, and it is not the South African NHI route — at least not yet. It is something more characteristically Namibian: a phased, regulated convergence in which the public system is strengthened, the private financing layer is professionalised, and both are subordinated to a single declared objective of coverage for all.

The likely destination — a National Medical Benefit Fund or a broader social health insurance arrangement that pools public and private financing — has been discussed for over a decade.

What has changed in 2026 is that the regulatory and political preconditions are now being assembled in parallel rather than in sequence.

The implications

For private providers. The economics of the private-patient and PSEMAS mix will tighten. As the public system improves and absorbs more demand, and as funds operate under stricter solvency and governance scrutiny, the tolerance for billing error, weak clinical documentation and unjustified charges collapses.

Revenue integrity stops being a back-office function and becomes a survival capability.

The hospital that can defend every line of every claim with clean coding and complete documentation will be funded; the one that cannot will absorb the rejections itself.

For medical aid funds. FIMA reframes them as regulated, member-protective institutions

answerable to NAMFISA on governance, disclosure and conduct.

Expect more rigorous scrutiny of benefit design, claims adjudication and reserves — and expect funds to push that rigour downstream onto the providers they pay. The looser their regulatory environment was, the sharper the adjustment now.

For the system. The principal risk is sequencing. If the equity shock outpaces the readiness of the public facilities meant to absorb it, and if the financial protection layer is reformed faster than it is funded, the result is queues without quality and rules without resources. The phasing is an acknowledgment of this; whether the execution honours it is the open question of the next five years.

The bottom line 2026 is the year the money and the medicine stopped occupying separate worlds in Namibia.

FIMA, Vision April 2026 and the UHC Policy are not three news stories — they are one strategy, told in three institutional voices. The professionals who will matter most in what comes next are the ones who can hear all three at once.

****Willem Kanyondi is a nurse practitioner turned clinical auditor and CIMA candidate, specialising in healthcare revenue integrity and risk. He writes on the intersection of clinical operations, financial management and healthcare financing. He writes here in his personal capacity.***



Nedbank's Martha Murorua takes over as Bankers Association chair

The Bankers Association of Namibia (BAN) has appointed Nedbank Namibia Chief Executive Officer Martha Murorua as its new Chairperson.

Murorua succeeds Letshego Namibia Chief Executive Officer Ester Kali, who completed her one-year tenure as Chairperson.

Speaking at the handover ceremony on Tuesday, Murorua stressed the importance of collaboration between banks, regulators and other stakeholders in maintaining a stable, resilient and responsive financial system.

She said the banking sector must continue to play a central role in supporting economic participation by broadening access to finance and supporting the growth of small businesses.

“Our role as banks is clear: to mobilise

capital, unlock opportunities, and ensure that Namibians fully participate in their own economy. This includes financing small businesses, supporting ambition and growth in communities,” she said.

Murorua said Namibia's current economic environment, while challenging, presents significant opportunities for growth and transformation, particularly in emerging sectors such as green hydrogen, renewable energy, and oil and gas.

“Colleagues, as we address these challenges, we must also recognise the opportunities ahead. Namibia stands on the threshold of transformation through oil and gas, green hydrogen, and renewable energy. The question is not whether growth will come, but who will benefit from it,” she said.

Outgoing Chairperson Ester Kali described her tenure as both challenging and rewarding, noting that the banking

sector had navigated a difficult economic environment while maintaining stability and supporting customers.

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WB Supermarket SALES MANAGER



LOCATION:
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- Excellent analytical, reporting, and forecasting abilities
- Advanced MS Office skills, especially Excel
- Strong understanding of market trends and competitor analysis
- Relevant tertiary qualification in Retail, Business, Commerce, Logistics, or Marketing will be an added advantage

“Over the past year, we have been operating in an environment of uncertainty for households and businesses, with inflationary pressures and affordability challenges affecting many Namibians,” Kali said.

She said banks had also faced increasing regulatory demands and rising public expectations around transparency, innovation, digital transformation and service delivery.

“We also experienced growing public expectations regarding transparency, service delivery, digital transformation, and accessibility. In a rapidly changing world, stakeholders rightly expect banks to innovate while maintaining trust, stability, and security. This requires us to have difficult but constructive conversations about how best to strengthen confidence in the sector,” she said.

Despite the challenges, Kali said the banking industry had remained resilient and continued to strengthen stakeholder engagement, advance financial inclusion and support national development priorities.



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CLOSING DATE: 07 JUNE 2026

The architecture of empowerment: Why 50 years in Namibia has taught us to invest in people, not just projects

By Chris Movirongo

Development is never accidental. It is built through deliberate investment in people, communities, and the systems that allow societies to grow sustainably over time.

When the Rössing Foundation was established in 1978, Namibia faced deep developmental inequalities.

Access to education, vocational training, and economic opportunity remained limited for many communities, particularly in rural areas.

Yet even in those early years, the Foundation was guided by a simple but powerful belief: lasting national progress begins with empowering people.

Nearly five decades later, that belief continues to shape the Foundation's work.

The story of the Foundation is closely connected to Namibia's own journey toward resilience, inclusion, and sustainable development.

Over the years, the organisation has adapted alongside the country's changing needs while remaining committed to community empowerment, education, and long-term development impact.



When the Rössing Foundation was established in 1978, Namibia faced deep developmental inequalities.

In its earliest years, the Foundation focused heavily on adult literacy, English language instruction, and vocational skills training.

These programmes opened



opportunities for many Namibians seeking economic participation, self-reliance, and dignity through education and work. The strong response to these initiatives revealed a growing demand for accessible learning opportunities across the country.

As demand expanded, the Foundation recognised that development could not remain concentrated in urban centres alone.

Regional education hubs and mobile training units were introduced to reach underserved and remote communities.

Bringing learning directly into communities became an important step toward ensuring broader and more inclusive access to opportunity.

Over time, it also became increasingly clear that sustainable development required a more holistic approach.

Education alone could not thrive in communities facing food insecurity, drought, and limited livelihood opportunities.

This understanding led the Foundation to strengthen its involvement in agricultural development and rural empowerment initiatives.

Through institutions such as the Brakwater Agricultural Training Centre and the Okashana Agricultural Training Centre, communal farmers received practical training in crop production, livestock management, water-point maintenance, and sustainable agricultural practices.

These programmes contributed to improved food security while strengthening livelihoods and community resilience in rural Namibia.

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One of the Foundation’s most significant agricultural contributions emerged during the severe droughts of the early 1980s, when the drought-resistant Okashana No. 1 and No. 2 mahangu varieties were introduced.

Decades later, these climate-resilient crops continue to support households across northern Namibia, demonstrating how locally grounded innovation can create long-term impact far beyond the crisis it was initially designed to address.

Following Namibia’s independence in 1990, the country entered a new developmental era that required organisations to evolve alongside shifting national priorities.

For the Foundation, this period demanded resilience, adaptability, and stronger partnerships. Programmes increasingly focused on sustainability, livelihoods, environmental management, and long-term community empowerment.

The Foundation also played an important role in supporting Community-Based Natural Resource Management initiatives alongside government and conservation partners.

These efforts empowered communities to participate in the sustainable management of natural resources while strengthening economic opportunities linked

to conservation and environmental stewardship.

Namibia’s conservancy model has since gained international recognition as an example of balancing conservation with community development.

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As the global economy evolved, the Foundation increasingly recognised the growing importance of science, technology, and innovation in shaping future opportunities.

Strengthening education systems, particularly in Mathematics, Science, and

English, became a major focus area.

Through Mobile Science Laboratories, Maths and Science Centres, teacher development programmes, and learner support initiatives, the Foundation contributed toward improving educational access and outcomes for learners in underserved schools and rural communities.

These interventions aimed not only to strengthen academic performance but also to prepare young Namibians for a rapidly changing and increasingly digital world.

At the same time, the Foundation continued expanding its understanding of inclusive development. Sustainable progress cannot be achieved if vulnerable and marginalised groups remain excluded from opportunity.

In recent years, programmes supporting women-led cooperatives, small-scale miners, water infrastructure rehabilitation, youth scholarships, and assistive technologies for learners with disabilities have continued strengthening livelihoods and community resilience across Namibia.

What nearly fifty years has taught us most clearly is that sustainable development cannot be achieved in isolation. Partnerships remain fundamental to meaningful and lasting impact.

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government ministries, development agencies, educational institutions, conservation organisations, communities, and private sector partners has consistently strengthened the Foundation’s ability to respond to Namibia’s evolving developmental needs.

Today, Namibia continues to face complex challenges, including climate change, youth unemployment, economic inequality, and rapidly changing workforce demands.

These realities require adaptive and forward-looking approaches to development. Yet while the context may continue to evolve, one principle remains unchanged: empowered communities are the foundation of a stronger and more resilient Namibia.

As we approach nearly five decades of service, the Foundation’s legacy is not measured solely infrastructure, programmes, or milestones. It is reflected in people – the learners who became professionals, the communities that gained access to opportunity, and the individuals whose lives were transformed through education, training, partnerships, and support.

The work of

community development is never truly complete. It evolves alongside each new generation and each new challenge. For the Rössing Foundation, the commitment remains clear: to continue investing in people, strengthening communities, and contributing toward a future where every Namibian has the opportunity to learn, thrive, and participate meaningfully in the country’s development journey.

** Chris Movirongo is the Chief Executive Officer, Rössing Foundation*

VACANCY

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LOCATION: **GROOTFONTEIN and GROCER-NORTH**

CLOSING DATE: **07 JUNE**

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- Experience in stock control, shrinkage management, and branch operations
- Good understanding of sales, costs, and profitability management
- Strong computer skills, especially Microsoft Excel
- Experience in supermarket or express-store management will be advantageous
- Grade 12 with good results in Mathematics and English
- A business or retail-related qualification will be advantageous
- Ability to perform well in a fast-paced, high-pressure environment
- Professional communication and customer engagement skills



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The Namibian Inflection Point: A Southern African Sleeping Giant Awakens

For decades, the narrative of African energy has been dominated by the established giants of the West and the North. Yet, a shift is occurring in the continent's southwestern corner that demands global attention.

Namibia, a nation of fewer than three million people, is currently navigating an extraordinary economic inflection point.

The convergence of massive offshore oil discoveries, a burgeoning green hydrogen sector, and a resurgence in traditional mining is positioning the country not merely as a regional player, but as a critical node in the global energy transition.

The primary catalyst for this shift is the frantic pace of offshore exploration in the Orange Basin.

What began as steady, routine prospecting several years ago has yielded results that caught the global industry off guard. Namibia is no longer just a frontier basin with potential; it has become a theater for some of the most ambitious engineering projects on the planet. This is the definition of a frontier market in its purest form: a country with no prior history of oil production suddenly finding itself host to a swarm of global operators committed to massive capital expenditure.

TotalEnergies' Venus block serves as the flagship for this new era.

Set to become the deepest offshore production site in the world, it pushes the boundaries of existing technology, operating at depths that exceed even the most challenging projects in the Gulf of America.

This project is operating six kilometers beneath the surface—three kilometers of water followed by three kilometers of rock. With a final investment decision (FID) expected within the current calendar year, Namibia is on a four-to-five-year countdown to becoming a significant oil producer.

The sheer scale of the investment required is staggering.

Exploration wells in these conditions cost in the region of \$100 million each. While much of that capital flows offshore initially, the secondary effects are already visible on land. Before the first barrel of oil is ever pumped, Namibia is transforming into a major construction zone. The anticipated "multiplier effect" is already spurring developments in road infrastructure, logistics, and port facilities.

However, the Namibian story is not solely a story of fossil fuels.

While oil and gas provide the immediate momentum, the country is simultaneously carving out a space in the green hydrogen market. Though the global "world-changer" timeline for hydrogen has been tempered by shifting geopolitics, smaller proof-of-concept projects are already moving forward. These ventures leverage Namibia's natural advantages—perpetual sun, vast land, and strategic maritime access—to position the country as a future hub for green ammonia storage.

As global trade routes become increasingly volatile, particularly through the Strait of Hormuz, Namibia's position on the Atlantic coast offers a practical and stable alternative.

International shipping companies are already exploring the potential to fill hydrogen-powered vessels at Namibian ports, a move that would further integrate the country into the global logistics fabric. This interest is mirrored by regional heavyweights; Nigerian industrialist Aliko Dangote has expressed interest in utilising Namibian storage facilities to transport fuel into the broader Southern African region.

This diversification is bolstered by a revival in the extractive industries.

With at least two uranium mines slated for construction next year, alongside new gold and copper ventures, the demand for sophisticated logistics and engineering services is skyrocketing. This creates a chaotic but fertile ecosystem of opportunity, where the base opportunity sits in resources, but the true economic multiplier lies in the surrounding industry.

The challenge for Windhoek now lies in institutional and physical readiness.

The ports of Lüderitz and Walvis Bay, currently insufficient for the weight-bearing and complex requirements of major offshore construction, require rapid expansion. Furthermore, the government must ensure that the policy and legal frameworks remain attractive to international operators.

The success of the initial FIDs will serve as a litmus test for the global community; if the policy environment proves stable, it will trigger a wave of subsequent investments across other exploration blocks.

For the domestic banking sector, this represents a unique call to action.

The goal is to move beyond simply servicing international operators and instead focus on enabling a sustainable local ecosystem. This involves a delicate balancing



act: providing the sophisticated foreign exchange and dollar-based facilities required by global tier-one contractors, while simultaneously lowering the barriers to entry for local firms. Financial institutions must act as the bridge, ensuring that local companies have the funding and technical support required to meet the local content requirements that are becoming standard in these contracts. The stakes are high.

Despite its mineral wealth and political stability, Namibia grapples with high unemployment and a median age of just 21. For the million-plus Namibians under the age of 35, the oil and gas windfall is more than just a line item on a balance sheet; it is the most significant tool available to solve deep-seated societal issues.

If the transition is managed with the necessary urgency, the sleeping giant of the south will do more than just wake up.

It will provide a blueprint for how a small nation can leverage a sudden resource boom to build a diversified, future-proof economy. The transition from a frontier basin to a global energy hub is underway, and the world would be wise to watch closely.

About RMB Namibia

RMB Namibia is part of one of the largest financial services groups (by market capitalisation) in Africa – FirstRand Bank Limited. The bank became a fully-fledged Corporate and Investment Bank in 2014 – the result of discussions between the then FNB Namibia Holdings Limited Group and RMB to set up an RMB subsidiary in-country. From humble beginnings with only four full-time staff members, RMB Namibia has grown to a team with a wealth of knowledge and advises clients on a range of products and services ranging from transactional, trade and working capital solutions to foreign exchange and global markets instruments.

For more information contact:

Angelique Peake
FirstRand Namibia Group Head, Oil and Gas Strategy
A.Peake@rmb.com.na



Overdraft borrowing pushes Namibia credit growth to seven-month high

A sharp rise in short-term overdraft borrowing by businesses and households pushed Namibia's private sector credit growth to its highest level in seven months during April, signalling growing demand for liquidity rather than investment.

Private Sector Credit Extension (PSCE) accelerated to 4.8% year-on-year in April 2026 from 4.3% in March, marking the strongest expansion since the start of the year and the highest level since September 2025.

According to FNB Graduate Analyst Ndateelela Amukuhu, the increase was largely driven by a surge in overdraft lending across both corporates and households.

“Private Sector Credit Extension (PSCE) increased to 4.8% year-on-year (y/y) in April 2026, from 4.3% y/y in March 2026, marking the strongest expansion since the start of the year and the highest level seen since September last year. The pickup was largely driven by a surge in overdraft lending across both households and corporates,” she said.

Overdraft lending expanded by 11.4% year-on-year in April, a significant turnaround from the 2.0% contraction recorded in March.

The data suggests that businesses and consumers are increasingly relying on short-term credit facilities to manage cash flow pressures rather than taking on longer-term debt to finance growth and investment.

Corporate borrowing remained the main driver of overall credit growth, with corporate credit accelerating to 5.5% year-on-year during the month.

Mining companies were largely responsible



for the increase, driving corporate overdraft lending growth to 12.9% year-on-year.

However, the broader lending picture points to a cautious private sector.

While instalment sales and leasing credit remained robust at 27.7% year-on-year, other corporate loans and advances contracted by 1.0%, reflecting efforts by businesses in the commercial and services sectors to reduce debt levels.

Corporate mortgage lending also remained under pressure, with the category contracting by 1.0% year-on-year.

On the household side, credit growth edged

up to 4.2% year-on-year, supported primarily by increased overdraft utilisation.

Household overdraft borrowing rose by 5.4% year-on-year in April, compared to just 0.5% growth in March.

“Overall, while corporate credit is expected to remain the main driver of credit growth averaging around 4.0%, the composition suggests a cautious stance. The combination of rising short-term borrowing and weakening longer-term lending indicates that firms are prioritising liquidity and balance sheet consolidation over expansion, which is likely to keep overall credit growth contained in the near term,” Amukuhu said.

The housing market remained subdued,

with mortgage credit growth stagnating at 1.9% year-on-year.

Meanwhile, instalment and leasing credit slowed to 14.8% year-on-year, mirroring a sharp 16.7% decline in domestic passenger vehicle sales.

Amukuhu said consumer demand for credit is likely to remain constrained as households face rising living costs.

Namibia's annual inflation rate increased to 3.1% in April from 2.1% in March, driven largely by higher fuel prices linked to geopolitical tensions in the Middle East.

“That said, the inflation outlook remains highly sensitive to developments in the Middle East conflict. Any further escalation is likely to further lift transport costs and spill over into food prices, intensifying household expenditure pressures while also compressing business margins,” she said.

The Bank of Namibia kept the repo rate unchanged at 6.50% in April, but Amukuhu noted that a subsequent interest rate increase by the South African Reserve Bank widened the interest rate differential between the two countries to 50 basis points.

She said the central bank is therefore expected to maintain a cautious monetary policy stance to protect the currency peg and preserve financial stability.

VACANCIES

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LOCATION: **WINDHOEK**

CLOSING DATE: **07 JUNE**

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Do teachers deserve to be happy?

By Simeon Tuyoleni

Ask Namibian teachers when they are happiest and the answers come quickly. Almost none of them are about teaching.

Fridays. The end of term. A long weekend. The last day before December holidays. Pay day. These are the moments teachers name without hesitation, and they name them with a relief that is hard to miss. Children countdown to holidays too, but teachers do it louder and mean it more.

Outside the school gate something changes, though not as much as it should. They chose a profession built around children and their own children get whatever is left after everyone else's have taken everything. The marking bag follows them home. The lesson plans fill the weekend. The side business gets the hours that remain. They are physically present somewhere else but the job never fully lets go.

In March this year, the Omusati education director issued a directive ordering teachers to cease all income-



Outside the school gate something changes, though not as much as it should.

generating activities outside their employment or face audits under Section 26 of the Public Service Act. The official reason was conflict of commitment, fatigue and poor preparation. One teacher responded anonymously. She said her salary is swallowed by loans before it lands and her side business is not ambition, it is survival. Another pointed out that the school directors enforcing the rule run multiple businesses themselves. The system that takes everything from teachers during school hours now wants what they built outside of it.

This is partly why teachers do not speak openly. They feel watched, and they are right to feel that way. In January this year, NANTU in the Erongo region publicly

The graphic is a promotional banner for 'THE BR/EF'. It features a central QR code with the text 'SCAN HERE' to its left. Below the QR code are icons for 'Finance' (a bar chart) and 'Business' (a magnifying glass over a document). To the right of the QR code is a WhatsApp icon and the text 'TO FOLLOW OUR WHATSAPP CHANNEL'. The top right corner displays 'THE BR/EF' logo. At the bottom left, there are social media handles for Facebook (@TheBriefNam), Twitter (@TheBriefNam), and LinkedIn (@TheBriefNam). A small red icon with a white document symbol is also present.

condemned threats and intimidation directed at teachers and principals over poor academic performance. The message was clear. Perform or face consequences. Speak and someone will find a way to make you pay. One teacher said they are scared to talk. Another said colleagues were not even engaging in the conversation.

Earlier in May I wrote that the system has built good frameworks, but that following them perfectly and connecting with every child personally are two things that cannot both be done by one exhausted human being. One teacher replied with three words. We are machines. Not as a complaint. As a confirmation. And that reply is its own answer to the question this

article is asking. Machines do not have a favourite day of the week. They do not count down to December. They do not build a small business on the side just to feel like a person again. But teachers do all of those things, and that is exactly the point.

An experienced teacher who has been in Namibian classrooms since before independence remembers when there were fewer files, fewer frameworks, and a workforce that left school equipped with real skills. She is not being nostalgic. She is comparing. She watched the system grow heavier and produce less, with more emphasis on covering every development area and less focus on the two things that make everything else possible: reading and counting. Teachers see all of this. They live it every day. They know exactly where the problems are. But the people who could do something about it are not the ones standing in the classroom, and the ones standing in the classroom are not being asked.

One teacher who has watched this for years put it plainly. Teachers survive disrespect from learners and parents, pressure from above, and a pile of admin that serves no one. What she rarely sees is a supervisor walking into a school worried about poor performance or building a real plan to address it. What she does see is supervisors chasing teachers over missing lesson plans. In



Request For Proposals

RFP/SBN/001/05/2026 - Professional Programme Management Services

1. Information

Standard Bank Namibia invites experienced, qualified independent contractors and consulting firms to submit proposals for the provision of Project Head services for Retail Banking Transformation on a fixed-term outsourced basis.

2. Description of Role

The role will focus on leading the delivery of a Board-approved retail transformation programme, including coordinating cross-functional initiatives, ensuring effective execution, and monitoring performance and benefits realisation.

3. Key Responsibilities

- Drive disciplined execution of retail banking transformation initiatives.
- Monitor and report on transformation benefits and outcomes.
- Provide executive-level reporting, analysis, and strategic insights.
- Coordinate programme delivery across multiple business functions.

4. Experience Required

- Minimum of 10 years' experience in banking or financial services.
- Proven experience in delivering retail banking and/or payments-led transformation programmes.
- Experience engaging and operating at an Executive Committee and Board level.
- Strong understanding of regulatory requirements and governance practices.

Contract Nature: This is a fixed-term independent contractor engagement and does not constitute employment with Standard Bank Namibia.

Application Process: Interested suppliers and consultants may request the detailed RFP document and required submission forms by emailing:

✉ | SupplierSourcing@standardbank.com.na

- Closing Date: Friday, 05 June 2026 at 16:00

Note: Only shortlisted applicants will be contacted within two weeks after the closing date.

This Request for Proposal (RFP) does not constitute a commitment by Standard Bank Namibia to award any contract or engage any responding party.

her years of teaching, the people entrusted with running education have been more concerned with paperwork than with what is actually happening to learners.

There are moments that still come. The learner who returns years later and says the teacher changed something for them. The class that finally understands something they have been struggling with. The child who has been lost for weeks and then suddenly gets it. These moments are real and teachers hold onto them. The passion that brought most of them into the classroom is still there. The system has just buried it under everything else.

The numbers make it worse. In February this year NANTU accepted a five percent salary increase for 2026 and another five percent for 2027. No transport allowance increase. No housing allowance increase. At the same time PSEMAS medical aid contributions rose from April. Teachers say the salary increase was gone before they felt it, absorbed by deductions that went up in the same month it arrived. The union accepted the deal. Teachers were not consulted.

In April this year, bush allowances for teachers in remote areas were reduced or removed. The Ministry said roads and services had improved. Teachers at Ohahati Primary School in Oshikoto said their school still has no clean water, no proper road, and the nearest clinic is eleven kilometres away. They said they got the surprise of their lives when the money was gone. They were in debt within weeks. The hardship did not leave with the allowance. Only the allowance left.

Teachers spend most of their hours inside a classroom. That is also the one place many of them struggle to be. Some are broken down, running on empty, waiting for payday, counting the days to

the next long weekend. Others still find reasons to care, not because the conditions have improved, but because there are learners sitting in front of them who need someone to show up. And so they do.

We have a culture in Namibia of silencing teachers with a simple question. What are we paying you for. It is not really a question. It is a way of saying sit down, go to work, do what you are told. It reduces everything a teacher carries to a transaction. You get a salary, now deliver. But the person reading this article was shaped by a teacher. Not just taught. Shaped. In many cases a teacher spent more time with us than our own parents did. They saw us grow. They noticed things about us before we noticed them ourselves. The people we became passed through their hands first.

Tools like Asmbly are helping reduce some of the administrative load in Namibian classrooms, giving teachers back hours that used to disappear into paperwork. That matters. But a tool can only do so much. Until the culture around teaching changes, until teachers are genuinely respected, consulted, and supported, the relief will always be at the edges of a much deeper problem.

So when are teachers happy? The answer was in every paragraph above. It was in the Friday feeling, the side business, the retired teacher counting the days. It was not in the lesson. It was not in the classroom. And the system, rather than asking why, it started closing the doors that were left open.

**** Simeon Tuyoleni, a software engineer and founder of Asmbly, where we bring together the teachers, learners, and the system to improve the quality of education in Namibia and beyond.***




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Edelweiss launches direct Windhoek-Zurich flights

Swiss leisure airline Edelweiss has launched direct flights between Windhoek and Zurich, strengthening air connectivity between Namibia and Europe and expanding access to the wider Lufthansa Group network.

The inaugural flight, WK83, departed

Hosea Kutako International Airport on Monday evening with 253 passengers on board.

A ceremony was held before departure to mark the launch of the new route, attended by Edelweiss Chief Executive Officer Bernd Bauer, Swiss Ambassador to Namibia

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Mirko Manzoni and Lufthansa Group Account Manager for Namibia Renette Scholtz.

The new service will initially operate twice a week on Mondays and Fridays using the Airbus A350, the newest long-haul aircraft in the Edelweiss fleet. From mid-July until the end of October 2026, flights will increase to three times a week, operating on Mondays, Wednesdays and Fridays.

“Zurich is located in the heart of Europe and offers excellent connections to all major cities on the continent. Zurich Airport is one of the most modern airports

in Europe and impresses with short and comfortable transfer routes. As part of the SWISS hub system, our guests also benefit from optimal connections across the entire Lufthansa Group network,” Bauer said.

The airline said the Airbus A350 offers improved fuel efficiency, lower emissions and enhanced passenger comfort compared to older aircraft types.

Edelweiss also announced plans to introduce a new cabin product across its Airbus A350 fleet from 2027, including upgraded seats in all travel classes, an enhanced Premium Economy offering, redesigned interiors and onboard internet connectivity.

The launch further expands Lufthansa Group's presence in the Namibian market. In addition to the new Zurich service, Discover Airlines currently operates daily direct flights between Windhoek and Frankfurt, as well as three weekly flights to Munich.

The Lufthansa Group now offers a total of 13 weekly non-stop flights from Windhoek to its European hubs in Zurich, Frankfurt and Munich.

The new route is expected to support tourism, business travel and trade links between Namibia, Switzerland and the broader European market.

VACANCY

SALES MANAGER

LOCATION: **GOBABIS**

CLOSING DATE: **07 JUNE**

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SALES MANAGER

KEY REQUIREMENTS

- Minimum 5–8 years' experience in retail or business management
- At least 3 years' experience in upper middle-management level leadership
- Proven ability to develop and implement successful sales strategies
- Strong leadership, coaching, and team motivation skills
- Experience managing supermarket or express stores
- Strong customer service focus with experience engaging high LSM customers
- Excellent analytical, reporting, and forecasting abilities
- Advanced MS Office skills, especially Excel
- Strong understanding of market trends and competitor analysis
- Relevant tertiary qualification in Retail, Business, Commerce, Logistics, or Marketing will be an added advantage



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Shoprite gives Namibian community farmers direct access to consumers

The Shoprite Group says it has provided nearly 60 local gardeners and farming cooperatives with direct access to consumers through its annual Market Day initiative, helping small-scale farmers sell fresh produce, gain retail experience and strengthen their businesses.

Among the participants were members of Groot Aub Fresh Producers, a community gardening project that cultivates crops including beetroot, carrots, chillies,

herbs, spinach and peppers.

The initiative forms part of Shoprite's broader efforts to support local food production and strengthen food security across southern Africa.

Groot Aub Fresh Producers is one of more than 300 community gardens supported by the Shoprite Group through its Act For Change programme, which provides training, seedlings and infrastructure to community-based agricultural projects.

Shoprite Chief Sustainability

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Officer, Sanjeev Raghubir, said Market Day offers community growers more than just an opportunity to sell their produce.

He said participants also gain practical experience in customer service, pricing, product presentation, communication and record-keeping. "This year Market Day provided almost 60 local gardeners and co-operatives across the region with the opportunity to sell their fresh produce directly to the public, gain retail experience and strengthen the roots of small businesses that feed their communities. Customers stocked up on local peppers, spinach, parsley and many other vegetables and fruits, met the small-scale farmers and learned about their sustainable growing methods and, in some instances, even purchased seedlings for their own home gardens," he said.

Participants said the initiative has helped expand their customer base and improve income-generating opportunities.

Julia Haiping of Groot Aub Fresh Producers said Market Day has enabled community gardeners to connect with new customers while building confidence in the quality of their produce.

"Through this Shoprite Group project, we get connected to other communities, which helps us to sell our products quicker and generate income more easily. At Market Day, we gain a lot of trust and customers for our products, along with skills and knowledge. This all keeps us going, and we will never give up when it comes to food production," she said.

Shoprite recently reached a milestone of supporting 300 community food gardens across southern Africa.

The retailer said the programme is designed to strengthen local food systems, improve food security and empower small-scale farmers who play an important role in feeding their communities.

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