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THE

BRIEF

News Worth Knowing

FIMA takes effect as pension preservation rule is put on hold



TUESDAY 05 MAY 2026

MAIN STORY

FIMA takes effect as pension preservation rule is put on hold

The Financial Institutions and Markets Act came into force on 1 May 2026, but the regulation requiring 75% compulsory preservation of retirement benefits has been put on hold.

The rollout of FIMA and the new NAMFISA Act excludes the preservation rule, which will be reviewed by the Minister of Finance before any decision is taken on its implementation.

Chief Executive Officer Kenneth Matomola said the provision is not currently operational.

“Accordingly, the Namfisa Act as well as the Financial Institutions and Markets Act have been in force since 1 May 2026. It is important that I also hasten to mention that the regulation dealing with the preservation of pension benefits has been put on hold and is therefore not operational, as it requires further review and reworking. Once the necessary revisions have been completed, the Minister will reconsider the regulation and determine whether it should be brought into operation. For now, preservation is off the table and not in effect,” he said.

Matomola said there are no changes to how retirement benefits are currently paid out, despite FIMA coming into effect.

The existing framework remains in place, with pension fund members still able



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**

The existing framework remains in place, with pension fund members still able to access one-third of their savings as a lump sum, while provident fund members continue to receive full lump sum payouts under the Income Tax Act of 1981.

to access one-third of their savings as a lump sum, while provident fund members continue to receive full lump sum payouts under the Income Tax Act of 1981.

He said the introduction of FIMA marks a shift from a compliance-based to a risk-based supervisory model.

“Under the old framework, the rules required compliance-based supervision. However, under FIMA and the new NAMFISA Act, we have transitioned to a risk-based supervisory approach. This allows us to allocate resources where they are most needed, recognising that resources are limited. In this way, FIMA strikes a balance between strong regulatory oversight and market development. It also creates space for and encourages innovation within the financial sector,” he said.

Matomola said the focus is on strengthening the financial system while ensuring protection of

consumer savings and supporting broader market development.



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Meatco to exit Katima Mulilo Abattoir as ZAMCO agreement expires

Meatco will exit operations at the Katima Mulilo Abattoir by 30 June following the expiry of its agreement with Zambezi Meat Company (ZAMCO). The company said the Memorandum

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of Agreement between Meatco NCA and Zambezi Meat Company, which came into effect on 10 April 2021, expired on 15 April 2026.

The meat processor said a transitional exit plan is now being implemented from 16 April to 30 June to ensure a structured handover of operations.

Meatco said it will progressively scale down operations at the abattoir during the transition period, including inventory verification, cessation of cattle procurement and a gradual reduction of stock levels.

The company said it will honour all obligations to producers and suppliers associated with the facility in line with agreed terms and conditions.

Interim Chief Executive Officer

Albertus Aochamub said the transition is being executed in a controlled manner.

“This transition is being executed with discipline and clear intent. Our immediate focus is to protect producer value, maintain market confidence, and ensure operational continuity across the business. As Meatco advances its turnaround strategy, we are sharpening our operational footprint and directing resources toward areas that deliver the greatest impact for the Namibian livestock sector. We remain fully committed to our mandate as a market stabiliser and to expanding sustainable market access for our producers,” he said.

Meatco said further stakeholder engagements will be communicated in due course as the transition progresses.



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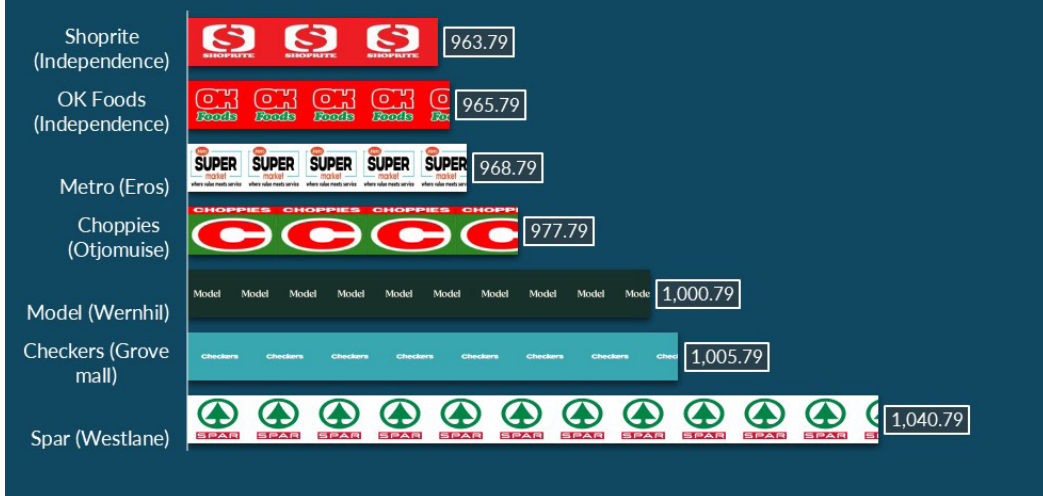
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RETAILERS TOTAL BASKET COST (N\$) - APRIL 2026



Shoprite (Independence) takes the most affordable basket in April 2026

Shoprite (Independence) edges into first place in April 2026 with a basket total of N\$ 963.79, overtaking Checkers which led the retailer segment in March.

Checkers (Grove Mall) slips to second last position this month at N\$ 1,005.79, a notable reversal from its N\$ 950.79 March total.

The full standings are tighter than last month at the top, but the spread between cheapest and most expensive remains wide at N\$ 77.00 (Shoprite vs Spar), down slightly from March's N\$ 91.00 gap.

April 2026 Store Standings

Store	Wins	Apr 2026	Mar 2026	Change	Position movement
1 Shoprite (Independence)	8/21	N\$ 963.79	N\$ 972.79	N\$ 9.00	▲3
2 OK Foods (Independence)	4/21	N\$ 965.79	N\$ 971.79	N\$ 6.00	▲1
3 Metro (Eros)	5/21	N\$ 968.79	N\$ 959.79	+N\$ 9.00	▼1
4 Choppies (Otjomuise)	4/21	N\$ 977.79	N\$ 973.79	+N\$ 4.00	▲1
5 Model (Wernhil)	3/21	N\$ 1000.79	N\$ 995.79	+N\$ 5.00	▲1
6 Checkers (Grove Mall)	4/21	N\$ 1005.79	N\$ 950.79	+N\$ 55.00	▼5
7 Spar (Westlane)	2/21	N\$ 1040.79	N\$ 1041.79	N\$ 1.00	–

Shoprite leads on staples and proteins this month. Shoprite recorded the cheapest prices on rice (N\$ 33.99/2kg), cooking oil (N\$ 68.99, tied with Choppies), dishwashing liquid (N\$ 29.99), pilchards (N\$ 29.99, tied with Model), and potatoes (N\$ 18.99, the lowest in the survey by N\$ 1.00 over Choppies). Its protein pricing is also competitive, with chicken at N\$ 99.99 a mid-range option and mince at N\$ 108.99.

Checkers drops sharply from first to last. Checkers (Grove Mall) led the retailer segment in March at N\$ 950.79 and now sits at N\$ 1,005.79, a N\$ 55.00 basket increase in a single month. The main drivers appear to be fresh produce (tomatoes at N\$ 46.99/kg, the most expensive in the survey by N\$ 9.00 over Spar) and toilet paper (N\$ 84.99, N\$ 25.00 more than OK Foods). Checkers retains its advantage on mince

(N\$ 89.99, the cheapest in the survey by N\$ 8.00 over OK Foods) and white bread (N\$ 11.99, cheapest). But the fresh produce and household essentials pricing has pulled its total up considerably.

OK Foods offers the best fresh produce value. OK Foods posted the lowest prices for onions (N\$ 19.99/kg) and the second-cheapest potatoes (N\$ 21.99). Its toilet paper is the cheapest in the survey at N\$ 59.99. These wins keep OK Foods competitive overall at N\$ 965.79 despite not leading on many individual staple items.

Choppies wins on butter and is competitive on proteins. Choppies offers the cheapest Rama Butter (N\$ 27.99) and is joint cheapest on cooking oil (N\$ 68.99) and chicken (N\$ 92.99, tied with Metro). Its overall basket of N\$ 977.79 places it mid-table, but for households whose spending is concentrated on proteins and cooking essentials, it offers meaningful item-level value.

Metro holds mid-table with specific category wins. Metro (Eros) sits at N\$ 968.79, just N\$ 5.00 above Shoprite. It is joint cheapest on chicken (N\$ 92.99) and competitive on corned meat (N\$ 31.99, cheapest in the survey) and bread (N\$ 13.99). Its basket increase from March (N\$ 959.79) is modest at N\$ 9.00, reflecting stable pricing across most categories.

Spar remains the most expensive. Spar (Westlane) has held the highest basket total in both March and April, N\$ 1,041.79 and N\$ 1,040.79, respectively. Its N\$ 1.00 month-on-month improvement is negligible. Spar's pricing is consistently at or near the top across most categories, with maize meal (N\$ 73.99), pasta (N\$ 95.99), and potatoes (N\$ 34.99) all among the most expensive in the survey. Spar does offer the cheapest washing powder (\$ 62.99, tied

with Checkers), a single bright spot in an otherwise expensive basket.

Fresh produce is where the biggest swings happen. Tomato prices range from N\$ 29.99/kg (Shoprite) to N\$ 46.99/kg (Checkers), a N\$ 17.00/kg gap across the same item. Onion prices run from N\$ 19.99 (OK Foods) to N\$ 34.99 (Checkers), a N\$ 15.00 range. These are the highest-variance items in the entire survey and have the most direct impact on what shoppers actually pay at the till for a typical weekly shop that includes fresh vegetables.

Conclusion & Consumer Takeaway

April 2026 brings a meaningful change at the top of the retailer segment. Shoprite (Independence) takes the most affordable basket at N\$ 963.79, with OK Foods (N\$ 965.79) and Metro (N\$ 968.79) clustered tightly behind it — a N\$ 5.00 spread across the three cheapest stores, which for most shoppers is negligible. Checkers' reversal from first to last is the most significant story of the month, driven by higher fresh produce and household essential prices rather than any change in its staple or protein competitiveness.

For consumers doing a full weekly shop, the choice between Shoprite, OK Foods, and Metro will come down largely to location and convenience — the price difference is too small to justify a dedicated trip. Where meaningful savings exist is on specific high-variance items: buying tomatoes at Shoprite instead of Checkers saves N\$ 17.00/kg; buying toilet paper at OK Foods instead of Checkers saves N\$ 25.00 per pack; sourcing mince from Checkers saves N\$ 18.00–N\$ 30.00 per kilogram versus Model or Metro respectively. Category-aware shopping across two nearby stores continues to offer the most practical route to meaningful savings in the Windhoek retail market.



AfDB forecasts 3.7% growth for Namibia in 2026

Namibia's economy is projected to grow by 3.7% in 2026, supported by a rebound in mining, manufacturing and electricity production, according to the African Development Bank.

The bank said the recovery follows a slowdown in 2025, when growth is expected to ease to 2.6% due to weaker mining exports and subdued consumption and investment.

"Growth is expected to slow to 2.6% in 2025, reflecting challenges in mining exports and weak consumption and investment, before rebounding to 3.7% in

2026, supported by a recovery in mining, manufacturing and electricity production, as well as consumption," the bank said.

The outlook comes after Namibia's growth decelerated to 3.7% in 2024, weighed down by weaker global diamond demand, reduced exploration and an agricultural downturn.

Despite the expected recovery, the bank cautioned that fiscal and external pressures will persist.

Namibia recorded a fiscal deficit of 2.6% in 2024, which is projected to widen to 3.4% in 2025 due to drought-related spending

and lower SACU receipts, before narrowing to 2.5% in 2026.

Inflation is expected to remain contained over the forecast period, following a decline in 2025 before edging higher in 2026.

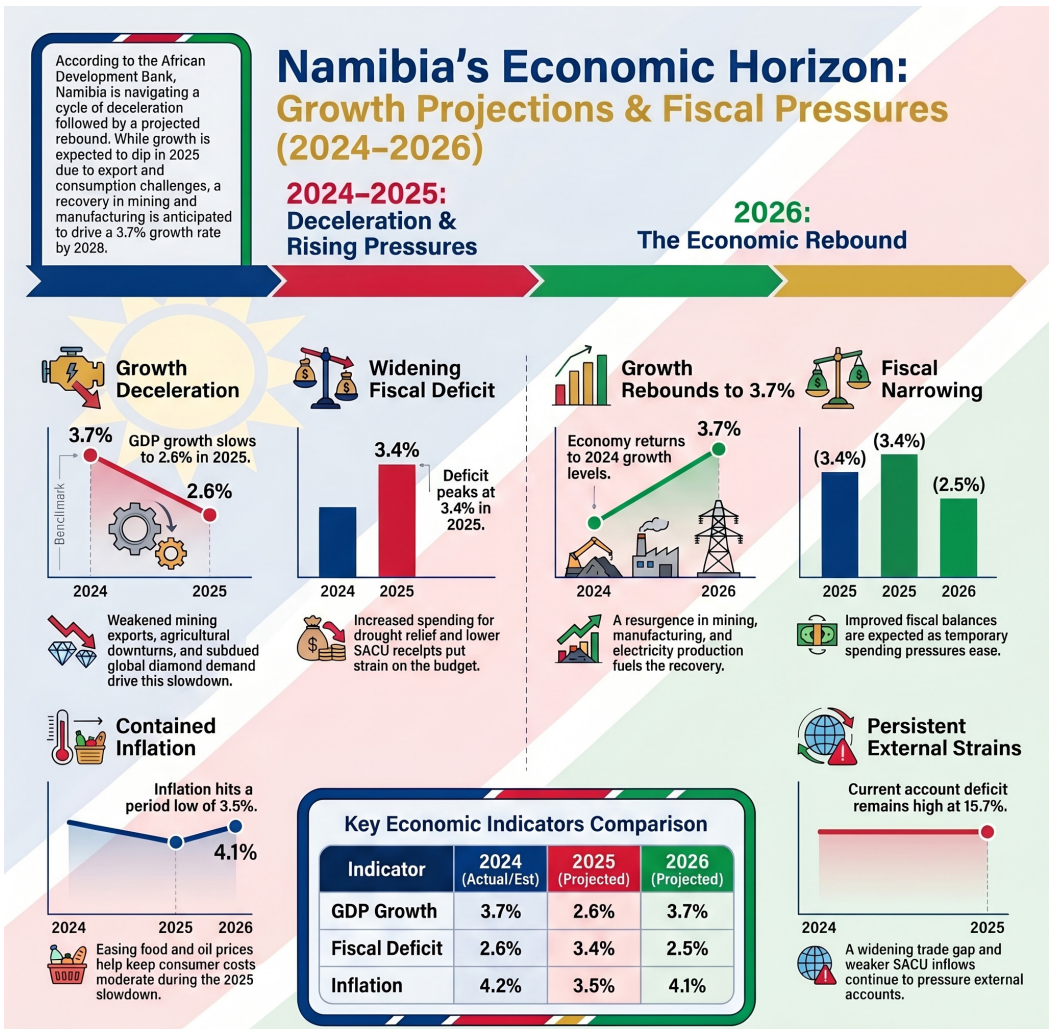
“Namibia recorded inflation of 4.2% in 2024 due to easing food and oil prices. Inflation is projected to remain moderate at 3.5% in 2025 and 4.1% in 2026,” the bank said.

External balances remain under pressure, with deficits driven by weaker SACU inflows

and a widening trade gap.

“Namibia’s current account deficit rose to 16.5% in 2024. It is expected to ease to 15.1% in 2025 before widening slightly to 15.7% in 2026, reflecting weaker SACU inflows and a widening trade deficit,” the bank said.

The African Development Bank said Namibia’s overall outlook reflects a recovery in growth alongside continued strain in fiscal balances and the external account.



NSA appoints Israel Tjizake as Deputy Statistician-General

The Namibia Statistics Agency has appointed Israel Tjizake as its new Deputy Statistician-General, effective 1 May 2026.

Tjizake succeeds Otilie Mwazi, who retired on 31 March 2026.

In his new role, Tjizake will support the Statistician-General in overseeing the agency's core operations, including data collection, processing, analysis and dissemination.

He is also expected to play a key role in advancing innovation in data production, strengthening alignment with national and international statistical standards, and driving the modernisation of statistical systems.

"The Namibia Statistics Agency is pleased to announce the appointment of Mr Israel Tjizake as the new Deputy Statistician-General, effective 1 May 2026," said Statistician-General Alex Shimuafeni.

Tjizake brings more than 25 years of postgraduate professional experience in development practice, spanning government, the United Nations and academia.

He has provided technical support to both government institutions and non-governmental organisations, with a focus on demography, statistics and results-based policy development.

His expertise includes policy analysis, programme design in population and social development, as well as organisational change, leadership and team building.

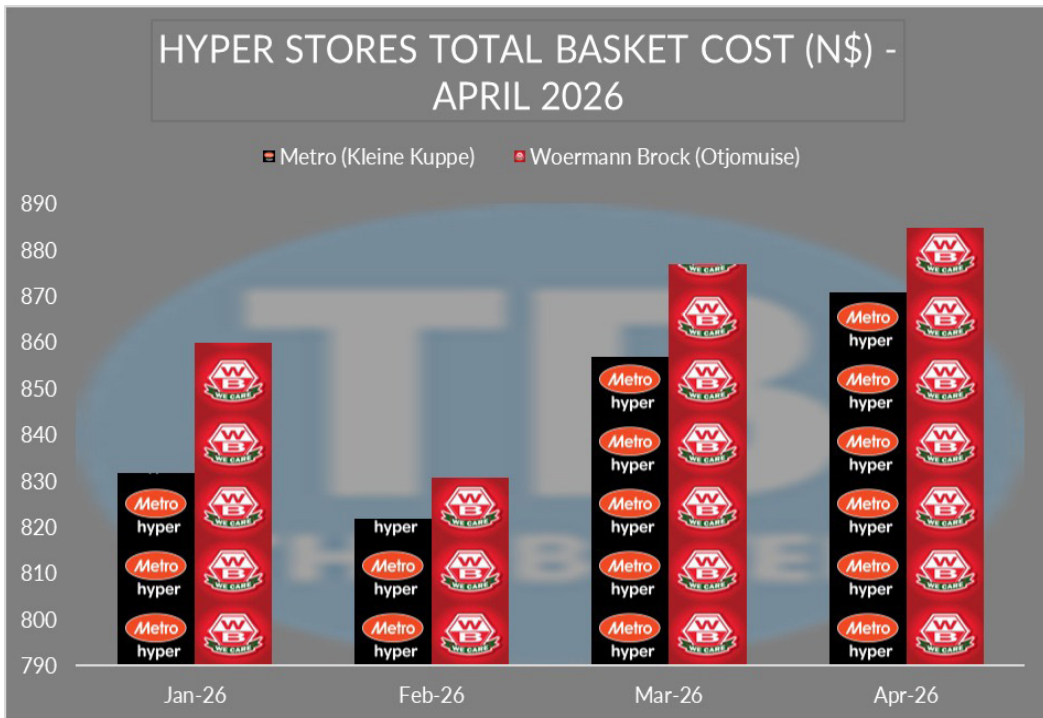
He has also led and coordinated mid-term reviews, evaluation studies and strategic planning processes, and has extensive



experience in planning and managing large-scale surveys, including housing and population censuses.

Tjizake holds a Master's degree in Population Studies and Human Resources, along with qualifications in Geographic Information Systems and Economics.

He also holds a Bachelor of Science degree in Mathematics, Statistics and Economics, has completed coursework towards a Master's in Public Health, and holds several professional certifications in results-based management, project management and GIS.



Metro (Kleine Kuppe) retains its position as the most affordable hyper store in April 2026

Metro (Kleine Kuppe) retains its position as the more affordable hyper store in April 2026, with a total basket of N\$ 870.81 against Woermann Brock's N\$ 884.81 a difference of N\$ 14.00.

The gap has narrowed from N\$ 20.00 in March, suggesting Woermann Brock has been closing ground on several items. Metro won 12 of the 19 items surveyed; Woermann Brock on 5, with 2 items priced identically at both stores.

April 2026 Standings

	Store	Item Wins	Apr-26	Mar-26	Change
1st	Metro (Kleine Kuppe)	12/19	N\$ 870.81	N\$ 856.81	+N\$ 14.00
2nd	Woermann Brock (Otjomuise)	5/19	N\$ 884.81	N\$ 876.81	+N\$ 8.00

Metro leads on staples and proteins.

Metro priced lower on the majority of core food items, white bread (N\$ 12.99 vs N\$ 14.99), cooking oil (N\$ 68.99), sugar (N\$ 54.99), chicken (N\$ 76.99 vs N\$ 86.99), rice (N\$ 32.99), pasta (N\$ 72.99), butter (N\$ 26.99), and eggs (N\$ 56.99 vs N\$ 64.99). The egg price gap of N\$ 8.00 on an 18-pack and the chicken gap of N\$ 10.00 on 1.5kg are among the more meaningful item-level differences in the survey, particularly for households that shop for proteins weekly.

Woermann Brock wins where it counts on fresh produce and cold essentials.

Woermann Brock came in cheaper on

maize meal (N\$ 62.99 vs N\$ 67.99 — a N\$ 5.00 difference on a 5kg bag), milk (N\$ 21.99 vs N\$ 22.99), toilet paper (N\$ 121.99 vs N\$ 132.99 — an N\$ 11.00 saving on a 9-roll pack), potatoes (N\$ 22.99 vs N\$ 25.99), and tomatoes (N\$ 34.99 vs N\$ 41.99).

The tomato and toilet paper savings are the most impactful. Woermann wins this month, and together they account for most of what keeps the overall basket gap as narrow as N\$ 14.00.

The gap is narrowing. In March, the overall basket difference was N\$ 20.00 in Metro's favour.

In April it has come down to N\$ 14.00, a six-dollar shift driven primarily by Woermann Brock's improved pricing on maize meal, tomatoes, and toilet paper.

Price parity on hygiene.

Aquafresh Toothpaste (100ml) and Sunlight Bar Soap are priced identically at both stores — N\$ 21.99 and N\$ 14.99 respectively, indicating strong brand-level price control on fast-moving consumer

goods in this category.

Conclusion & Consumer Takeaway

Metro (Kleine Kuppe) retains its position as the most affordable hyper store in April 2026, continuing its price leadership since the beginning of the year, although its price advantage over Woermann Brock has narrowed to N\$ 14.00 from N\$ 20.00 in March.

For a full basket covering staples, proteins, and household essentials, Metro remains the more cost-effective one-stop option, leading on the majority of items surveyed.

However, Woermann Brock presents targeted value on key items. It offers notable savings on toilet paper, tomatoes, and maize meal, making it a strong alternative for households that purchase these items frequently.

As a result, while Metro is the better overall choice, selectively purchasing certain goods from Woermann Brock can lead to additional savings.



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Bellatrix launches regional seed fund targeting high-growth startups

Bellatrix Investment Managers will on Wednesday launch the Ndjaba Seed Fund, targeting early-stage businesses across Southern Africa as part of efforts to close a persistent funding gap.

The fund is aimed at startups that have moved beyond the idea stage but lack the capital needed to validate and scale their operations.

Managing Director Jesaya Hano-Oshike said the initiative is designed to address limited access to early-stage funding in the region.

“Southern Africa has a strong pipeline of entrepreneurs with the potential to build impactful businesses. However, access to early-stage capital remains limited. The Ndjaba Seed Fund is designed to bridge this gap by providing both funding and the support needed to scale,” he said.

Although based in Namibia, the fund will invest across Southern Africa, backing businesses with the potential to grow and expand into multiple markets.

The fund targets the so-called “missing middle”, where businesses are too advanced for grants but not yet able to access traditional financing.

Bellatrix said the fund will combine funding with technical support, networks and investor readiness programmes to improve the chances of success for early-stage ventures.

The name Ndjaba, meaning elephant in Oshiwambo, reflects the fund’s aim to grow small businesses into large, resilient enterprises.

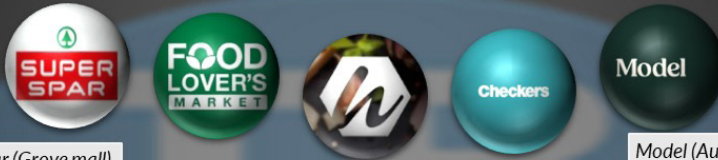
The launch comes as early-stage investing gains traction as a driver of economic



diversification and job creation across the region.

Bellatrix Investment Managers has previously supported hundreds of small and medium-sized enterprises through its funding and support programmes.

PREMIUM STORES TOTAL BASKET COST (N\$) - APRIL 2026



Superspar (Grove mall),
1,645.79

Foodlovers (Hilltop),
1,601.79

Woermann Fresh (Klein
Windhoek), 1,508.79

Checkers (Maerua
mall), 1,530.79

Model (Auas Valley),
1,638.79

Woermann Fresh (Klein Windhoek) claims the most affordable basket in April 2026 – Premium Stores

Woermann Fresh (Klein Windhoek) emerges as the most affordable premium store in April 2026 with a total basket of N\$ 1,508.79, displacing Checkers from the top position it held in March. Checkers (Maerua Mall) follows at N\$ 1,530.79 a gap of just N\$ 22.

At the upper end, Superspar (Grove Mall) recorded the highest basket at N\$ 1,645.79, with Model (Auas Valley) close behind at N\$ 1,638.79. The spread between the cheapest and most expensive basket stands at N\$ 137.00 significantly narrower than March's N\$ 211.09 gap, indicating stronger price competition across the premium segment this month.

April 2026 Store Standings

Store	Item Wins	April 2026	March 2026	Change
1st Woermann Fresh (Klein Windhoek)	6 / 21	N\$ 1508.79	N\$ 1547.79	N\$ 39.00
2nd Checkers (Maerua)	8 / 21	N\$ 1530.79	N\$ 1539.70	N\$ 8.91
3rd Food Lovers (Hilltop)	7 / 21	N\$ 1601.79	N\$ 1750.79	N\$ 149.00
4th Model (Auas Valley)	1 / 21	N\$ 1638.79	N\$ 1622.79	+N\$ 16.00
5th Superspar (Grove)	5 / 21	N\$ 1645.79	N\$ 1636.79	+N\$ 9.00

Category Insights

- **Fresh Produce:** Food Lovers Market is the clear leader in tomatoes, onions, and cucumbers, reinforcing its positioning as a fresh produce store.
- **Protein & Meat:** Checkers offers the best value on chicken breasts, while Superspar provides the cheapest sirloin steak in the market at N\$ 119.99/kg.
- **Dairy & Household Goods:** Woermann Fresh dominates pricing efficiency in cheese, butter, toilet paper, and cleaning products.
- **Staples:** Checkers consistently leads in rice, bread, milk, and olive oil, strengthening its value basket profile.

This Month's Basket Feature: Steak Night

It is Friday evening and you are planning a simple steak dinner (sirloin with butter, olive oil, and a side of lettuce, tomatoes,

and cucumber). Just six ingredients, the question is: which store are you buying them from?

At Superspar (Grove Mall), sirloin is priced at N\$ 119.99/kg, the cheapest in the market in April by a wide margin. Combined with the other ingredients, the full steak dinner basket totals N\$ 631.94.

At the other end, Model (Auas Valley) prices sirloin at N\$ 248.99/kg, pushing the same basket to N\$ 678.94 a difference of N\$, largely driven by the cost of the steak alone.

Checkers and Food Lovers Market fall in between. While both are competitive on butter and olive oil, their higher sirloin prices (above N\$ 214/kg) affect the overall basket cost. Woermann Fresh offers the cheapest butter and olive oil in the survey, but its sirloin price keeps it from being the most cost-effective option for this specific meal.

Bottom line: for a steak-focused basket, Superspar offers the best value, with sirloin pricing being the decisive factor.

#	Store	Dinner Cost	vs Cheapest	Sirloin Price
1	Checkers (Maerua Mall)	N\$ 610.94	–	N\$ 214.99/kg
2	Woermann Fresh (Klein WH)	N\$ 616.94	+N\$ 6.00	N\$ 202.99/kg
3	Superspar (Grove Mall)	N\$ 631.94	+N\$ 21.00	N\$ 119.99/kg
4	Food Lovers Market (Hilltop)	N\$ 654.94	+N\$ 44.00	N\$ 216.99/kg
5	Model (Auas Valley)	N\$ 678.94	+N\$ 68.00	N\$ 248.99/kg

Conclusion & Consumer Takeaway

April 2026 sees a shift at the top of the premium segment, with Woermann Fresh (Klein Windhoek) recording the lowest basket at N\$ 1,508.79, just N\$ 22 below Checkers.

This narrow gap suggests that factors such as convenience or promotions could easily influence where consumers choose to shop, with both stores offering clear value relative to Superspar and Model.

The key takeaway this month is the benefit of category-level shopping. Woermann Fresh leads on household essentials, delivering notable savings on several items, while Checkers offers the best value for chicken.

Superspar, however, stands out with the cheapest sirloin at N\$ 119.99/kg, making it worthwhile for meat-specific purchases.

Fresh produce, particularly tomatoes, continues to show significant price variation across stores, reinforcing the importance of quick price comparisons before buying.

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Late adoption in career growth

By Chaze Nalisa-Jagger

Not everyone moves at the same pace in their career, even though it can often feel that way. Some people discover new paths later, build critical skills after their peers, or step into leadership long after others seem established.

This experience, often described as late adoption, can feel like falling behind, but it is more common than it appears, and it does not define your potential. With the right approach, it can become a turning point rather than a limitation.

Earlier in the month I wrote two pieces, *The Long-Standing Debate of Experience versus Qualifications in Career Growth* and *The Quiet Doubt Behind High Performance and Growth* which focused on imposter syndrome.

I realize my theme for last few weeks has been career growth and the different forces that shape it. Broadly speaking, career progression can be influenced by external validation in the form of qualifications and credentials, internal doubt in the form of imposter syndrome, and a sense of being behind in timing compared to others.

Together these three topics form a connected view of career growth where external validation shapes opportunity, internal doubt shapes confidence, and late adoption shapes perceived timing compared to others.

What Late Adoption Looks Like

Late adoption is not always obvious from the outside. It can take subtle and varied forms.



When something works, there is little immediate pressure to change, even if the environment is evolving.

A professional may stay in one role for years and only later realize they need new technical skills to stay relevant. Someone might delay pursuing leadership, despite having the experience to step up.

A person going through a career transition may enter a new field in their thirties, forties, or beyond. An employee might avoid emerging tools or trends until they become unavoidable.

Internally, it often feels like being behind the curve. This refers to being behind the expectations curve in career development, where learning, adaptation and progression happen faster for others.

It can relate to the learning curve in skills and knowledge, the industry progression curve shaped by changing tools and trends, or the overall career growth curve that defines how quickly people advance. In practical terms, it often feels like being behind others in progress.

What Causes Late Adoption and How to Address It

Comfort zones and stability can create inertia. When something works, there is little

immediate pressure to change, even if the environment is evolving. A useful response is to introduce controlled discomfort.

This could mean taking on short term projects outside your usual scope or setting regular learning goals that push you beyond routine tasks.

Fear of starting over is another major factor. Becoming a beginner again can feel like losing status or competence.

One way to address this is to reframe learning as progression rather than regression.

Breaking new skills into small milestones helps maintain a sense of capability while you build competence step by step.

Limited exposure can delay awareness of opportunities. Without access to mentors, networks, or information, it is easy to miss important shifts. Actively expanding your circle can counter this.

Attending industry events, joining professional communities, or seeking out informational conversations can quickly close knowledge gaps.

Perfectionism and overthinking often lead to long periods of preparation without action. Waiting until you feel fully ready can prevent any real progress. Setting clear deadlines for action, even when you feel unprepared, helps create momentum. Treat early attempts as experiments rather than final outcomes.

External responsibilities, such as financial pressure, family obligations, or health

concerns, can slow down career movement. In these cases, the solution is not speed but sustainability.

Designing a gradual plan with realistic time commitments allows progress without overwhelming other priorities.

Identity lock in can make change feel like a loss. When people define themselves too narrowly, shifting direction becomes psychologically difficult.

Expanding your self concept can help. Instead of attaching identity to a single role, focus on broader traits such as problem solving, leadership, or creativity, which can apply across different paths.

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One of the biggest risks of late adoption is not the delay itself, but the demotivation that can follow. This can come from constant comparison with peers who seem ahead, or from feeling like progress is too slow to matter. Some people interpret delay as failure rather than timing, while others believe opportunities have already passed.

If this mindset continues, it can lead to avoidance, disengagement, or settling for less than one's potential.

How to Overcome Demotivation

Breaking out of late adoption requires both mindset shifts and consistent action.

Redefine the timeline. There is no universal schedule for success. Many careers accelerate later rather than earlier. Focusing on direction instead of timing helps restore a sense of control. Start before you feel ready. Action reduces uncertainty, and confidence often follows action rather than the other way around.

Use small strategic steps. Taking a short course, volunteering for a stretch project, or learning directly from someone in a role you want can build steady momentum.

Reframe your experience as an asset. The skills you already have can support your transition and shorten your learning curve.

Limit unhelpful comparisons. Measuring progress against your past self creates a more accurate and motivating benchmark.

Seek targeted support. Mentors, peers, and communities can provide guidance, accountability, and reassurance.

Build identity through action. Acting in alignment with your goals, even in small ways, helps shift how you see yourself and what you believe is possible.

A Note to Graduates

To those graduating and stepping into a new chapter, it may feel like everything depends on getting it right from the start. It does not. Careers are rarely linear, and timing is not a measure of worth. You may move quickly in some seasons, and slowly in others, and sometimes you may go through a career transition that leads you into



The **Communications Regulatory Authority of Namibia (CRAN)** herewith invites our stakeholders and the public to a consultative public hearing on the **Notice of Intention to amend the Regulations Prescribing Licence Fees and Regulatory Levies: Communication Act (No. 8 of 2009)** published in Government Gazette No. 8894, under General Notice No. 265, dated 24 April 2026.

EVENT DETAILS:

Date : Tuesday, 05 May 2026
Time : 14h00 - 17h00
Venue : Droombos Vineyard Country Hotel

Participants are required to pre-register before the hearing via the link <https://qr.codes/MOuteQ> or by scanning the QR code.

We look forward to your valued contribution.



SCAN TO RSVP

a completely new field.

What matters is your willingness to keep learning, to stay open to change, and to act even when the path is not fully clear. You are not behind if you take a different route. You are building a path that is your own.

Moving Forward with Intention

Late adoption is not a permanent disadvantage.

It is a situation that can be reshaped through awareness and deliberate action. Progress may begin later than expected, but it can still accelerate meaningfully.

What matters most is not when change begins, but whether it continues. Consistent effort, even at a modest pace, has a way of closing gaps faster than it first appears.

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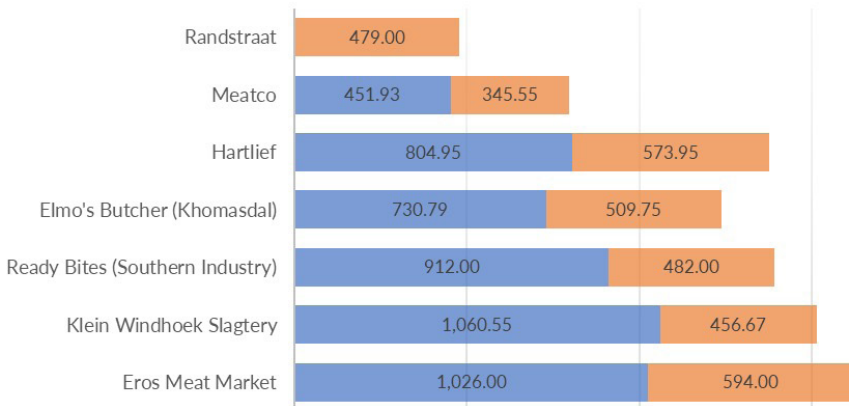
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BUTCHERIES TOTAL BASKET COST (N\$) - APRIL 2026

■ A-Grade ■ Economic



Meatco continues to lead prices in the April meat survey

Meatco is the clear price leader in both A-Grade and Economic categories, offering the lowest cumulative basket price across all surveyed butcheries in April. In the Economic segment, Klein Windhoek Slaughterery ranks second, driven primarily by an exceptionally competitive boerewors price.

A-Grade Findings:

- Meatco has the lowest total basket price at N\$ 451.93, which is about 57% cheaper than Klein Windhoek Slaughterery (N\$ 1,060.55), the most expensive butchery in this category.
- Elmo's Butcher (Khomasdal) is the second most affordable at N\$ 730.79, offering particularly good value on T-Bone (N\$ 121.99) and Oxtail (N\$ 142.95).
- Ready Bites offers the cheapest Sirloin Steak (N\$ 140.00) and Lean Mince (N\$ 89.00) among the non-Meatco butcheries, making it competitive for those specific cuts.
- Klein Windhoek Slaughterery is the most expensive butchery overall (N\$ 1,060.55), with particularly high prices on Sirloin (N\$ 281.64) and Rump (N\$ 264.89).
- Eros Meat Market sits in the mid-range

A-GRADE CUTS

Product (p/kg)	Eros Meat	Klein Windhoek	Slaughterery	Elmo's	Hartlief	Meatco
	Market	Windhoek	Ready Bites	(Southern	(Khomasdal)	
			Butchery	Industry)		
T-Bone Steak	N\$ 205.00	N\$ 202.74	N\$ 252.00	N\$ 121.99	N\$ 199.99	N\$ 79.13
Lean Mince	N\$ 135.00	N\$ 126.39	N\$ 89.00	N\$ 102.95	N\$ 114.99	N\$ 78.80
Rump Steak	N\$ 225.00	N\$ 264.89	N\$ 249.00	N\$ 172.95	N\$ 189.99	N\$ 100.00
Sirloin Steak	N\$ 236.00	N\$ 281.64	N\$ 140.00	N\$ 189.95	N\$ 139.99	N\$ 104.00
Oxtail	N\$ 225.00	N\$ 184.89	N\$ 182.00	N\$ 142.95	N\$ 159.99	N\$ 90.00
TOTAL (5 items)	N\$ 1026.00	N\$ 1060.55	N\$ 912.00	N\$ 730.79	N\$ 804.95	N\$ 451.93

at N\$ 1,026.00, competitive but not the cheapest for any individual A-Grade cut.

at N\$ 119.99/kg being notably the highest price for that cut across all stores.

ECONOMIC CUTS

Product (p/kg)	Eros Meat	Klein	Slagtery	Elmo's	Hartlief	Meatco	Randstraat
	Market	Windhoek	Ready Bites	Butchery			
			(Southern)	(Khomasdal)			
	Industry						
Liver	N\$ 87.00	N\$ 67.89	N\$ 86.00	N\$ 79.95	N\$ 82.99	N\$ 41.50	N\$ 84.00
Beef Stew	N\$ 100.00	N\$ 92.89	N\$ 95.00	N\$ 92.95	N\$ 119.99	N\$ 72.50	N\$ 88.00
Ground Beef							
Mince	N\$ 135.00	N\$ 117.89	N\$ 89.00	N\$ 104.95	N\$ 114.99	N\$ 78.80	N\$ 100.00
Homemade							
Boerewors	N\$ 145.00	N\$ 68.00	N\$ 111.00	N\$ 109.95	N\$ 125.99	N\$ 82.25	N\$ 110.00
Brisket	N\$ 127.00	N\$ 110.00	N\$ 121.00	N\$ 121.95	N\$ 129.99	N\$ 70.50	N\$ 97.00
TOTAL (6 items)	N\$ 594.00	N\$ 456.67	N\$ 482.00	N\$ 509.75	N\$ 573.95	N\$ 345.55	N\$ 479.00

- Eros Meat Market is the second most expensive in Economic cuts (N\$ 594.00 basket total).

Conclusion & Consumer Takeaway

Overall, Meatco emerges as the most cost-effective option for both A-grade and economic cuts, offering the best overall value across the surveyed categories.

For more price-sensitive purchases, particularly specific items, consumers may benefit from selectively sourcing products from different butcheries such as Boerewors from Klein Windhoek Slagtery and liver or ground mince from Ready Bites to maximize savings.

This mixed-purchasing approach highlights the potential for meaningful cost reductions compared to relying on a single supplier.

Economic Cuts Findings:

- Meatco again dominates with the cheapest total basket at N\$ 345.55, approximately 40% less than Hartlief (N\$ 573.95), the most expensive in this segment.

- Klein Windhoek Slagtery ranks second (N\$ 456.67), strongly driven by its boerewors price of N\$ 68.00/kg, by far the cheapest boerewors across all butcheries.

- Ready Bites ranks among the most affordable alternatives after Meatco, offering competitively low prices for ground beef mince (N\$ 89.00/kg) and liver (N\$ 66.00/kg).

- Randstraat (N\$ 479.00) and Elmo's (N\$ 509.75) occupy the middle ground, offering reasonable value but no clear standout cut-level advantages.

- Hartlief is the most expensive Economic butchery (N\$ 573.95), with Beef Stew

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Ngurare orders Neckartal Phase 2 rollout, demands visible progress by Q2



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TENDER
TENDER: ST26_003

Borehole Drilling

Sinomine Tsumeb Smelter (Pty) Ltd. invites registered, competent and experienced individuals or companies to tender for the provision of Borehole Drilling Services.

Details of the Tender

Tender availability:	From Tuesday, 5 th May 2026 Tender documents can be obtained by e-mailing procurement.sts@sinomine.na
Cost per set:	No levy
Closing date for submission:	Friday, 29th May 2026

Submission requirements are defined in the tender documents and the closing date for submission is final, no extensions will be granted. Technical information, bid clarifications and any enquiries pertaining to this tender can be requested at procurement.sts@sinomine.na

All tender proposals must be submitted via e-mail to:
procurement.sts@sinomine.na

No other method of submission will be accepted

Sinomine Tsumeb Smelter employs an equal opportunity policy. Tenders will be awarded through a competitive bidding process which is transparent and open to all individuals or companies that meets the set criteria. Any person(s) or company that qualify as per the tender's evaluation criteria, may bid.

Prime Minister Elijah Ngurare has ordered that long-delayed plans to roll out irrigation at the Neckartal Dam move into implementation within months, warning that visible progress must be made by the second quarter of the year.

“Phase 2 of Neckartal Dam is long overdue. The line minister will ensure that by the second quarter of this year, through a credible PPP process with adjacent landowners, dust must be seen,” Ngurare said.

The directive places renewed pressure on the Ministry of Agriculture, Water and Land Reform to finally unlock the

The project is expected to open up about 5,000 hectares of irrigated land, with multiple development models under consideration.

irrigation component of the project, years after the dam itself was completed.

Government has long indicated that the second phase will be delivered through public-private partnerships, with the ministry confirming as far back as 2021 that it had engaged the Finance Ministry's PPP Unit to structure the process.

However, progress has remained slow despite the scale of the opportunity. In 2023, the ministry said a further N\$2 billion would be required to complete Phase 2.

The project is expected to open up about 5,000 hectares of irrigated land, with multiple development models under consideration.

These include replicating the green scheme approach with large-scale commercial operations supported by medium-sized farms, or subdividing the land into five blocks of 1,000 hectares.

Planning for the irrigation scheme dates back more than a decade. A 2010 feasibility study identified a mix of crops including dates, grapes, grains, horticulture and lucerne, with farm units ranging between 50 and 100 hectares depending

on crop type.

The dam itself was completed in 2019 at a cost exceeding N\$5.7 billion. With a storage capacity of about 857 million cubic metres, it is Namibia's largest water reservoir, built to anchor agricultural expansion in the country's south.

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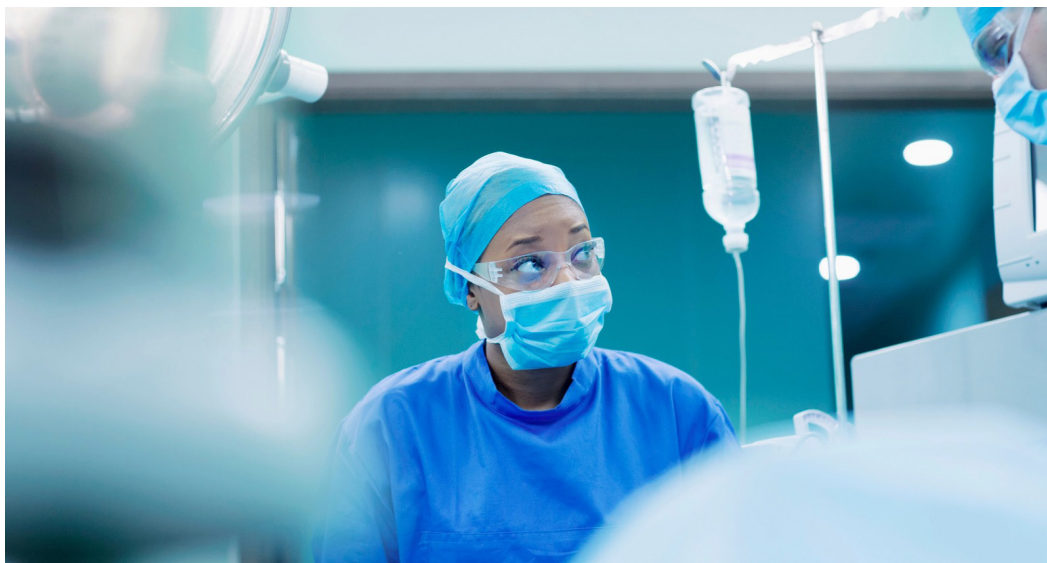
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Long waiting times, specialist shortages push PSEMAS patients to private hospitals

PSEMAS beneficiaries continue to opt for private healthcare due to long waiting times and limited access to specialists in public health facilities, a new survey has found.

The findings, released by the Ministry of Health and Social Services, are based on responses from 2,949 members surveyed between 3 and 11 March.

Nearly 60% of respondents cited shorter waiting times and the availability of specialists as the main reasons for choosing private providers, while access to diagnostic services was also identified as a key factor.

Despite this shift, public hospitals remain central to service delivery. More than 40% of respondents said they prefer Windhoek Central Hospital, highlighting continued reliance on major state facilities.

The survey points to infrastructure as the biggest barrier to improving confidence in the

public system. About 44.3% of respondents said better infrastructure and medical equipment would increase their confidence, while 27.8% called for more specialists.

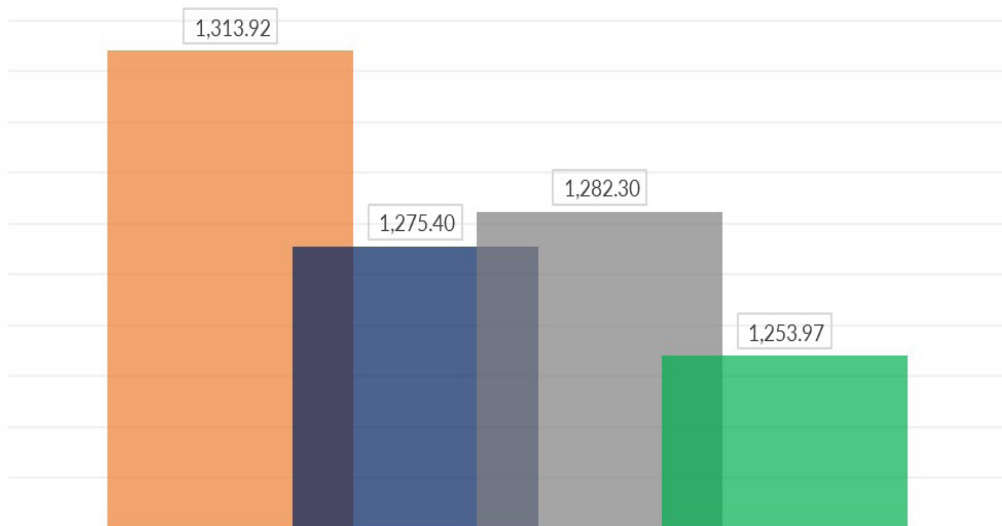
Respondents also raised concerns about accountability and service standards, calling for stronger monitoring and clearer timelines for service delivery. Waiting times remain a key pressure point. More than half of those surveyed said they expect to be attended to within 30 minutes, while 37.8% indicated they would accept waiting times of up to one hour. The survey also reflects growing openness to digital health solutions, with 43% of respondents willing to use such services for non-critical care, although a significant portion remains uncertain.

The Ministry said the findings will be used to guide reforms, improve service delivery and address systemic gaps in public healthcare.



WHOLESALE TOTAL BASKET COST (N\$) - APRIL 2026

■ Metro ■ Windhoek C & C ■ Wecke & Voigts ■ NAMICA



Long waiting times, specialist shortages push PSEMAS patients to private hospitals

NAMICA remains the most affordable wholesaler in April 2026 with a basket total of N\$ 1,253.97, maintaining its position since February, followed by Windhoek C&C at N\$ 1,275.40, Wecke & Voigts at N\$ 1,282.30, and Metro at N\$ 1,313.92. Wecke & Voigts recorded the biggest month-on-month improvement, dropping from most expensive (March) to third cheapest (April).

The overall price spread between the cheapest and most expensive basket stood at N\$ 59.95, narrower than March's N\$ 73.47 gap, suggesting prices are converging across wholesalers.

Product	Qty	Metro	Windhoek C&C	Wecke & Voigts	NAMICA
Cooking Oil	5L	N\$ 212.99	N\$ 169.95	N\$ 187.70	N\$ 179.99
Top Score Maize Meal	10kg	N\$ 119.99	N\$ 115.50	N\$ 115.70	N\$ 113.00
Marathon Sugar	10kg	N\$ 189.99	N\$ 189.95	N\$ 188.40	N\$ 185.00
Chicken (Real Good/Kadila)	4kg	N\$ 219.99	N\$ 218.95	N\$ 220.50	N\$ 210.00
Tastic Rice	10kg	N\$ 169.99	N\$ 178.95	N\$ 181.00	N\$ 179.99
Macaroni Pasta (Polana)	5kg	N\$ 129.99	N\$ 133.95	N\$ 132.00	N\$ 124.99
Long Life Milk (Nammlilk)	1L 6-pk	N\$ 127.99	N\$ 126.20	N\$ 120.00	N\$ 124.00
Wheat Flour (Bakpro/Bokomo)	10kg	N\$ 142.99	N\$ 141.95	N\$ 137.00	N\$ 137.00
TOTAL BASKET (8 items)		N\$ 1313.92	N\$ 1275.40	N\$ 1282.30	N\$ 1253.97

Item-Level Findings:

- NAMICA offers the cheapest prices on five of the eight items: Top Score Maize Meal (N\$ 113.00), Sugar (N\$ 185.00), Chicken (N\$ 210.00), Macaroni Pasta

(N\$ 124.99), and ties on Wheat Flour (N\$ 137.00) with Wecke & Voigts.

- Metro is the cheapest for Tastic Rice at N\$ 169.99/10kg, which is N\$ 11.01 cheaper than the next best (Windhoek C&C at N\$ 178.95).

- Wecke & Voigts offers the cheapest Long Life Milk (N\$ 120.00 for 6-pack) and ties for cheapest Wheat Flour (N\$ 137.00 alongside NAMICA).

- Windhoek C&C is cheapest on Cooking Oil (N\$ 169.95/5L) N\$ 10.04 less than NAMICA and N\$ 43.04 less than Metro.

- Metro is the most expensive overall (N\$ 1,313.92), particularly costly for Cooking Oil (N\$ 212.99).

- Wecke & Voigts was previously the most expensive in March but has made meaningful price improvements, particularly on pasta and flour, dropping to third place in April.

Wecke & Voigts recorded the most significant month-on-month improvement, with its basket dropping by N\$ 32.10 (-2.5%).

This is the most notable shift of the month and warrants tracking in May to determine whether it reflects a sustained pricing strategy or a short-term promotional movement. Windhoek C&C also improved, down N\$ 9.87. NAMICA's basket edged up by N\$ 13.04 (+1.0%), while Metro increased modestly by N\$ 8.00.

	Metro	Windhoek C&C	Wecke & Voigts	NAMICA
March 2026 Basket Total	N\$ 1305.92	N\$ 1285.27	N\$ 1314.40	N\$ 1240.93
April 2026 Basket Total	N\$ 1313.92	N\$ 1275.40	N\$ 1282.30	N\$ 1253.97
Month-on-Month Change	+N\$ 8.00	N\$ -9.87	N\$ -32.10	+N\$ 13.04
April 2026 Rank	4th	2nd	3rd	1st

Conclusion & Consumer Takeaway

NAMICA remains the most cost-effective wholesaler for bulk grocery purchases in April 2026, sustaining its position from the previous month across the majority of staple items. While there are opportunities for marginal savings through splitting purchases across wholesalers, the relatively small price differences particularly between NAMICA, Windhoek C&C, and Wecke & Voigts mean that most buyers will benefit more from the convenience of purchasing from a single wholesaler than from managing multiple stops.

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