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THE

BRIEF

News Worth Knowing



Namibia eyes 24,000 horticulture jobs under import reduction drive

THURSDAY 07 MAY 2026

MAIN STORY

Namibia eyes 24,000 horticulture jobs under import reduction drive

Namibian Agronomic Board is targeting the creation of 24,000 jobs by 2030 through a new fruit production scheme aimed at reducing imports, expanding local processing and strengthening Namibia's horticulture sector.

The board has introduced the Fruit Value Chain Development Scheme (FVCDS), which forms part of broader efforts to increase local agricultural production and cut dependence on imported produce.

NAB Manager for Horticulture Development Emilie Abraham said the scheme was developed following calls from industry stakeholders for greater support to local producers.

"Stakeholders have been looking for these schemes, they've been advising the board, and we realised that let us actually come up with this scheme so that we can subsidise and make production cheaper for most of the key products that we consume," she said.

The initiative aligns with Namibia's Sixth National Development Plan (NDP6) and government targets to reduce imports by at least 80%.

Under the plan, 100 hectares will be planted annually, with total production expected to reach 400 hectares by 2030.

"When we talk about 100 hectares planted, we basically can translate or confidently translate it into 6,000 jobs because we are looking at at least a standard of six jobs



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**

Under the plan, 100 hectares will be planted annually, with total production expected to reach 400 hectares by 2030.

created per hectare. And already by 2030, we are looking at 24,000 jobs to be created,” Abraham said.

The board said the programme is also aimed at strengthening food security, increasing value addition and retaining more economic activity within Namibia.

“When you are importing more, you are basically exporting your job value addition,” Abraham said.

She added that the scheme would also support the growth of small businesses involved in food processing and agro-manufacturing.

“Value addition will also be considered because, obviously, when you are producing a product, it’s not only A grade, you also have the B grade, the C grade. And when you do have your C grade and B grade, obviously, then you encourage a lot of value chain actors, such as, for example, MSMEs, that want to do processing,” she said.

According to Abraham, the scheme could also help unlock local production of processed food products such as frozen chips and juice by improving access to locally

produced raw materials.

“We need to make it easier for our people and strengthen our value chain as well, from the farm to the town,” she said.



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Namibia fuel prices rise by up to N\$4.63 per litre as govt absorbs N\$1.3bn shock

Namibia will increase fuel prices by up to N\$4.63 per litre from midnight on 8 May 2026, as government moves to contain mounting under-recoveries caused by rising global oil prices, geopolitical tensions in the Middle East and escalating fuel import costs.

Announcing the latest fuel price review in Windhoek on Thursday, Minister of Industries, Mines and Energy Modestus Amutse said petrol prices in Walvis Bay will increase by N\$1.40 per litre, while both diesel 50ppm and diesel 10ppm will rise by N\$4.63 per litre.

The new Walvis Bay pump prices will therefore increase to N\$23.48 per litre for petrol 95, N\$28.26 per litre for diesel 50ppm and N\$28.36 per litre for diesel 10ppm. Prices across the rest of the country will be

adjusted according to transport differentials.

The ministry said the increases follow sustained pressure from international crude oil prices, rising freight and insurance costs, fuel procurement premiums and exchange rate fluctuations between the Namibia dollar and the US dollar.

As of 30 April 2026, provisional under-recoveries stood at N\$2.81 per litre for petrol, N\$9.74 per litre for diesel 50ppm and N\$9.68 per litre for diesel 10ppm.

Government said Namibia continues to maintain adequate fuel stocks and that there is currently no immediate risk of shortages.

“The fuel supply chain remains operational and stable, with sufficient stockholding levels maintained by Oil Marketing



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Companies to meet national demand,” Amutse said.

Government also announced that it will absorb about N\$1.3 billion through the National Energy Fund (NEF) to cushion consumers and offset under-recoveries and supplier premiums for April and May 2026.

This includes N\$805 million to offset April under-recoveries and associated fuel premiums, as well as an additional projected N\$490 million for May.

According to the ministry, fuel procurement premiums charged by international suppliers currently range between N\$0.50 and N\$2.00 per litre above normal landed fuel costs into Walvis Bay, adding an estimated N\$300 million burden over the two-month period.

To reduce the impact on consumers, government has also temporarily reduced or suspended selected statutory fuel levies by up to 50% for three months from 1 April 2026.

The intervention currently amounts to about N\$2.03 per litre under the fuel pricing structure.

Government further confirmed that it will continue subsidising fuel transportation costs to rural and remote areas through the Fuel Equalisation Fund, at an estimated cost of N\$13 million per month.

Authorities also warned against panic buying and fuel hoarding following increased demand at service stations after the previous fuel price adjustment implemented in April.

The ministry said Namibia currently has sufficient fuel stocks for the next three months and urged motorists to continue purchasing fuel according to normal consumption patterns.

As part of temporary demand management measures, service stations have been instructed for the next three months to only refuel directly into vehicle tanks, with the filling of drums, cans and other containers prohibited unless customers hold a Consumer Installation Certificate. Government warned that anyone violating the directive could face enforcement action under the Petroleum Products and Energy Act.

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Capricorn Private Wealth appoints Elize Smith as new head

Capricorn Private Wealth has appointed Elize Smith as its new Head, effective 1 May 2026, as the business seeks to strengthen growth and expand its private wealth offering.

Smith brings more than 35 years of experience in the banking and financial services industry and will oversee the company's strategy focused on profitability and client-centred wealth management services.

She began her career at Standard Bank Namibia, where she held several senior positions, including becoming the first Business Banking Manager for the Coastal Area before later serving as Branch Manager of the Swakopmund branch.

Smith later worked as Financial Manager at Siemens South Africa before joining Bank Windhoek as an Account Executive.

Since joining First National Bank Namibia in 2011, she has played a key role in establishing and leading the bank's Private Clients and Private Wealth divisions.

According to Capricorn Private Wealth, the divisions recorded significant growth under her leadership, driven by a customer-focused strategy and service delivery approach.

Bank Windhoek Executive Officer of Business Banking and Acting Executive Officer of Retail Banking Services Leon Koch said Smith's appointment strengthens the company's private wealth strategy.

"Her appointment reinforces our commitment to delivering a boutique, client-focused experience while driving sustainable profitability and strategic growth across Capricorn Private Wealth,"



he said.

In her new role, Smith will focus on profitability, client experience, strategic growth initiatives and strengthening the company's position within Namibia's private wealth banking sector.

Smith has also received several Chief Executive Officer Awards during her career and completed Management Development and Senior Management Development programmes at the University of Stellenbosch.

Capricorn Private Wealth is a joint offering of Bank Windhoek and Capricorn Asset Management, both part of the Capricorn Group.

Who should fund Namibia's development: Banks, DFIs, or ourselves?

By Arinze Okafor CFA,CAIA

The debate on access to finance in Namibia has resurfaced with intensity, following recent commentary by Roman Grynberg. It is a sensitive subject and rightly so because it reflects lived experiences across the SME landscape.

But if we are serious about moving forward, we must engage this issue with honesty, balance, and shared accountability.

Let us begin with a reality we often ignore as commercial banks are not designed to take developmental risk. Their core mandate is to protect depositor funds. Every loan advanced is backed by someone's savings, salary, or pension.

Expecting banks to behave like venture capitalists is not only unrealistic, it is dangerous, and yet, Namibia is not a textbook economy.

We are a country shaped by historical inequality, uneven access to capital, and a growing base of entrepreneurs without inherited assets, formal track records, or deep financial buffers. This context matters. It means that while banking principles may be sound, their outcomes are not always developmentally aligned.

Government, to its credit, has recognised this gap. Instruments such as the envisaged national venture capital fund, national youth fund and the credit guarantee schemes, covering up to 60% of collateral are material interventions.

This is not symbolic; it is a real attempt



Let us begin with a reality we often ignore as commercial banks are not designed to take developmental risk.

to unlock lending. However, this is where the conversation and our thinking must mature.

Beyond collateral and financial ratios, we must begin to place greater emphasis on the “jockey” the entrepreneur behind the business. Discipline, execution, integrity, and resilience are not soft considerations; they are central to credit outcomes.

If we are to unlock capital meaningfully across all providers of capital, we must evolve how we assess risk and not just through balance sheets and excel models, but through people.

In that same vein, balance demands that we also confront an uncomfortable truth as there is, in parts of the SME ecosystem, a perception that government-linked funding does not always need to be repaid.

Whether fair or not, this perception increases risk aversion across the system and often places credible entrepreneurs in the same “unbankable” category.

If we want greater access to capital, we must also build a culture of accountability

as funding is not entitlement—it is responsibility. And this mindset is not innate; it must be taught, embedded, and reinforced through deliberate programmes and financial education.

However, we must be brutally honest about the structural realities facing SMEs. The statistic that up to 90% of small businesses fail within their first three to five years is often repeated, but rarely unpacked properly.

In Namibia, many SMEs operate within seasonal cash flow cycles, particularly in agriculture, tourism, and informal trade. Financial records are often limited and asset bases remain thin, not necessarily due to poor intent, but because many businesses are still operating within a transitioning economy.

This is precisely where development finance institutions such as the Development Bank of Namibia,

Environmental Investment Fund of Namibia, and Agribank must play a more decisive role.

Their mandate is not identical to that of commercial banks. They exist to absorb higher levels of risk in pursuit of developmental outcomes. Yet, in practice, many DFIs gravitate toward contract-based financing, where cash flows seem predictable and risks are easier to quantify. While understandable, this approach leaves a critical gap.

Consider a poultry or piggery business where demand structurally exceeds supply. The opportunity is clear. Yet funding is often withheld due to the absence of formal offtake agreements. The paradox is obvious: how does a new business secure an offtaker or get a track record without first being funded?

At a system level, the issue is not the absence of capital. Namibia is not short of liquidity. Institutional capital from pension

funds to banks is significant. The challenge is the type of capital available and the way we assess projects. Our system is overwhelmingly structured around debt, which requires predictable cash flows and immediate repayment capacity.

Yet if most SMEs fail within their early years, then surely we must ask whether we are prescribing the wrong medicine for the problem. At times, it feels as though we are giving entrepreneurs Panado for a condition that requires open heart surgery. Debt has its place, but debt alone cannot solve early-stage business risk. Startups

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require patient equity capital.

This is why initiatives such as the National Youth Fund represent a once-in-a-generation opportunity for the youth. However, for the fund to achieve meaningful developmental impact at scale, continuous improvements in application support, assessment efficiency, and turnaround times will be critical. A funding structure anchored around approximately 4% per annum is not just financial support, it is empowerment at scale. But capital alone will not solve the problem as we must invest equally in mindset, capability, entrepreneurial orientation and link this startup funding to the broader follow-on funding ecosystem.

But equally important and often overlooked is the need to back seasoned jockeys who mostly fall in the upper youth and senior categories. In many cases, businesses fail not because of poor execution, but because of cyclical economic pressures and structural constraints. Failure, in this context, should not always be viewed as disqualification, but as experience.

Entrepreneurs who have navigated failure often possess a deeper understanding of risk, resilience, and cash flow dynamics which are qualities that are critical in Namibia's competitive and unforgiving business environment. If we do not recognise this, we risk excluding exactly the type of entrepreneurs who are best equipped to build sustainable businesses.

Banks must intentionally innovate within their frameworks particularly

through guarantees, blended finance structures, and alternative data scoring to expand access responsibly. DFIs must lean more decisively into their developmental mandate, even when it requires building internal capacity to assess non-traditional or contract based business models. Entrepreneurs must embrace accountability, strengthen repayment discipline, and invest in financial literacy. Policymakers must ensure that interventions such as guarantees and youth funds are implemented with rigour, transparency, and measurable outcomes.

Development must be funded through a layered system of capital, where each player funds a different level of risk across the economy. Let me be clear, and unapologetic: If we continue to fund only certainty and what we know, we will never build the very economy we keep saying we all want, as Namibia is our home and only we can drive her growth.



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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.



Erongo Marine workers pocket N\$45k each from N\$9.3m empowerment pay-out

Erongo Marine Harambee Workers Trust has paid out more than N\$9.3 million to 207 employees, with each beneficiary receiving N\$45,000 before tax.

The beneficiaries are permanent employees of Erongo Marine Enterprises and Commercial Cold Storage Namibia.

According to the Trust, the pay-outs

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were funded through dividends received from Arechanab Fishing and Development Company and Commercial Cold Storage Namibia, where the Trust holds equity interests.

Trust Chairperson Charlett Kambongarera said the annual distributions continue to provide meaningful financial support to workers during difficult economic conditions.

“The consistency of the Trust’s annual pay-outs is something we are immensely proud of. In an environment where many Namibians are experiencing economic strain, it is important to highlight initiatives that continue to deliver real value and tangible support to workers year after year,” she said.

The Trust was established in 2017 by Erongo Marine Enterprises as part of efforts to advance broad-based economic empowerment within Namibia’s fishing sector.

It gives permanent employees a direct stake in Arechanab Fishing and Development Company, a horse mackerel right-holding company in which Erongo Marine Enterprises is a shareholder.

In 2021, the Trust expanded its investment portfolio after acquiring equity in Commercial Cold Storage Namibia, one of the country’s largest cold storage facilities located at the Port of Walvis Bay.

The latest distribution

marks another consecutive year of pay-outs since the Trust’s establishment.

According to the Trust, more than N\$40 million has been distributed to beneficiaries since inception.

The Board of Trustees also acknowledged the role played by Arechanab Fishing and Development Company, Commercial Cold Storage Namibia and Erongo Marine Enterprises in sustaining the initiative and supporting employee participation in equity-based empowerment within the fishing value chain.



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All applications meeting the **minimum requirements** must be accompanied by a non-returnable detailed curriculum vitae, certified copies of qualifications and identification documents. Applications should clearly indicate the position being applied for and should be sent as **one PDF attachment**. Applications not adhering to these rules will not be considered

Please forward application to the email: belinda.potgieter@sinomine.na

Closing date: Friday, 08 May 2026 , At 16h00

Only short-listed candidates will be contacted, applicants, who are not contacted within two weeks after the closing date, should consider their application unsuccessful.

The recruitment process will be administered as prescribed by Namibian Affirmative Action Act.
Women and person with disability are encouraged to apply.

Sinomine Tsumeb Smelter is an Equal Opportunity Employer



Taxi fares to increase from N\$13 to N\$15 from 18 May

Taxi fares will increase from N\$13 to N\$15 from 18 May 2026 after the Ministry of Works and Transport

approved a 15% nationwide increase for taxi and bus operators.

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of Works and Transport Veikko Nekundi said the increase follows mounting pressure on the public transport sector caused by rising fuel prices and higher operating costs.

He said escalating international oil prices and geopolitical tensions in the Middle East had significantly increased transport operating expenses.

“Therefore, after careful consideration of the prevailing economic conditions, the need to support transport operators, and the importance of balancing the interests of commuters, passengers and service providers, the Road Transportation Board has recommended and enforced a minimum fare adjustment of 15% across taxi and bus services nationwide. Accordingly, the revised taxi fare will increase from N\$13.00 to N\$15.00,” he said.

Nekundi said the Road Transportation Board of Namibia approved the increase after reviewing a request from the Namibia Public Passenger Transport Association, which had initially proposed a 30% fare increase.

According to the Board, public transport tariffs had remained unchanged since 2022 despite several fuel price increases and rising vehicle maintenance costs over the past four years.

Nekundi described the increase as a necessary intervention aimed at


balancing the financial sustainability of transport operators with affordability for commuters.

“In light of the request made by the NPPTA, the Road Transportation Board of Namibia, taking into consideration that there has not been an increase in tariffs over the last four years, would like to inform the public that we have approved an increase of 15%, effective 18 May 2026,” he said.

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Scaling Namibian enterprises: Moving from potential to readiness

By David Nuyoma

Namibia stands at the precipice of transformative economic growth. With emerging opportunities in energy, natural resources, and green industrialisation, the potential for our nation is undeniable.

The Namibia Green Hydrogen Strategy estimates the creation of a significant amount of new jobs by 2030, alongside significant local content manufacturing. Yet, as I discussed at the recent NIPDB Partnership Forum 2026, the question is not whether Namibian firms can participate in this new economy.

The real question is whether our ecosystem enables them to prepare in time. Readiness, not potential, will determine who benefits.

Scaling Namibian enterprises, particularly our Micro, Small, and Medium Enterprises (MSMEs), will not be achieved by any single institution. It requires alignment between policy, finance, and execution so that promising businesses are not asked to run an obstacle course just to grow.

The Dual Challenge of Bankability

MSMEs are the lifeblood of our economy, contributing approximately 12% to Namibia's Gross Domestic Product (GDP) and employing 58% of the nation's labour force. Despite this, the financing gap remains a formidable barrier.

Across Africa, the SME financing gap exceeds \$330 billion, with less than 25% of SMEs accessing formal credit. Our



The real question is whether our ecosystem enables them to prepare in time. Readiness, not potential, will determine who benefits.

subsidiary, Bank Windhoek, was the first Bank in Namibia to establish a dedicated SME Finance branch in 2000, and as of December 2025, Bank Windhoek's advances to SME's stood at N\$7.5 billion. This is tacit proof of our Group's commitment to support this sector.

The challenge lies on both sides of the table. On the business side, many enterprises approach funders before they are ready. They may lack proper financial records, governance structures, or consistent cash flows.

On the financing side, banks are constrained by regulations and the fundamental responsibility to protect depositors' money. Risk is not reluctance; it is responsibility.

A genuinely bankable MSME is defined by discipline and consistency, not just size or sector. Banks ultimately lend against confidence and credibility. The opportunity lies in closing the gap through targeted business support rather than lowering

lending standards.

Bridging the Gap: Data, Digital, and Alternative Models

Real progress happens when businesses strengthen their readiness and financiers adapt their products responsibly. At Capricorn Group, we are seeing encouraging support for alternative financing models that address these realities.

Purchase order, contract, and invoice discounting finance work exceptionally well when small businesses supply goods or services to large, credible buyers. This approach solves one of the biggest challenges MSMEs face: the cash flow gap between delivering a product and getting paid. Similarly, credit guarantees and first-loss instruments can reduce lenders' downside risk, unlocking commercial capital and helping MSMEs build a track record.

However, to move these models from pilot to scale, we must leverage digital innovation and data. Better data-sharing agreements are crucial. By utilising transaction and cash-flow data, we can create more accurate risk profiles and streamline the lending process, staying ahead of the curve in financial services. Scaling finance is less about invention and more about coordination.

Rethinking Development Finance and Market Access

Development finance and technical assistance are most effective when they focus on preparing MSMEs for finance, rather than substituting for it. When development

programmes operate separately from banking systems, businesses often struggle to transition out of grant dependency.

We must design end-to-end journeys where MSMEs move seamlessly from early-stage support to blended finance, and ultimately into fully commercial banking relationships. This alignment requires shared assessment criteria, coordinated timelines, and clear graduation pathways.

Furthermore, market access must be deliberate. While regulation enables access, relationships unlock it. Anchor offtake agreements, where large organisations commit to purchasing from MSMEs, provide predictable demand and unlock financing, as banks can lend against confirmed contracts. Supplier development programmes tied

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Development finance and technical assistance are most effective when they focus on preparing MSMEs for finance, rather than substituting for it.

to real procurement needs dramatically increase success rates.

A Shared Responsibility for Sustainable Growth

As a Namibian-owned financial services group with a 44-year track record, Capricorn Group is deeply committed to growth and value creation for a sustainable future. We were the first commercial bank in southern Africa to issue green and sustainability bonds, reflecting our dedication to responsible finance.

But we cannot do it alone. Bridging the innovation-to-commercialisation gap and addressing urgent skills shortages in financial management and operations requires shared responsibility. The government must provide enabling platforms, businesses

must integrate training into real-world work, and institutions must align curricula with enterprise needs.

Implementation must focus on monitoring outcomes rather than activities, sustaining momentum beyond pilot phases. Trust is built through delivery, not declarations. MSMEs need certainty far more than concessions.

When support systems help MSMEs become truly investment-ready, capital flows more freely, at lower cost, and at greater scale. Let us work together to ensure that our enterprises are not only prepared, but positioned to lead Namibia's next chapter of growth.

** David Nuyoma, Group CEO, Capricorn Group*



Nedbank tailors strategy to economic realities of Namibia's towns

Nedbank Namibia says it is tailoring its strategy around the unique economic realities of towns across the country as the bank intensifies efforts to strengthen regional partnerships and expand financial inclusion outside major urban centres.

This comes as the bank conducted client and stakeholder engagements in Rundu and Katima Mulilo as part of its annual Managing Director Roadshow.

The initiative forms part of the bank's

2026 strategy and focuses on engaging employees, clients and local leaders through direct consultations aimed at aligning banking services with regional economic needs.

Nedbank Namibia Managing Director Martha Murorua said different towns require different banking approaches based on their economic activities and growth opportunities.

Speaking during a client engagement at Ngandu Lodge, Murorua described Rundu

Every time we come to Rundu, we are reminded of the strength of a community that works hard, supports one another and takes pride in its progress.

as a resilient and economically vibrant town driven by entrepreneurs, farmers and small businesses.

“Every time we come to Rundu, we are reminded of the strength of a community that works hard, supports one another and takes pride in its progress. We have walked alongside the people of Rundu for many years, supporting farmers, traders, small businesses, and families who are building stronger futures. Your priorities shape how we serve you,” she said.

Murorua also highlighted local partnerships such as the bank’s collaboration with the Wapa Nawa Recycling Centre through the Nedbank Team Challenge initiative.

“Partnerships like these show the innovation that already exists within this region. When we invest in local ideas, we help create opportunities that uplift households while protecting the environment,” she said.

Andreas Jikerwa, Mayor of the Rundu Town Council, welcomed the bank’s continued investment in the town.

“Rundu, as a rapidly growing urban centre in the region, stands to benefit greatly from the bank’s strong focus on community upliftment and economic empowerment,” he said. In Katima Mulilo, Murorua said

the bank’s strategy recognises that each town operates within its own economic ecosystem.

“Our commitment is to deliver service excellence – service where every client feels understood and supported. Because banking in Katima is not the same as banking in Windhoek or Keetmanshoop. Every town has its own ecosystem, and our strategy is designed to honour that,” she said.

Murorua also acknowledged efforts by local authorities to improve infrastructure and create conditions that support business activity in the Zambezi Region.

Kabende Kabende, Mayor of the Katima Mulilo Town Council, called for stronger collaboration between financial institutions and local authorities in areas such as SME financing, agriculture and youth empowerment.

“As the town council, we remain committed to fostering a conducive and enabling environment for businesses and financial institutions to thrive. We welcome deeper collaboration with Nedbank in areas such as SME financing, youth empowerment programmes, and agricultural value chain support services that promote financial inclusion for all our residents,” he said.



Bank Windhoek appoints Hermanus Grobler as Head of Commercial Banking

Bank Windhoek has appointed Hermanus Grobler as Head of Commercial Banking within its Business Banking division, effective 1 March 2026.

In his new role, Grobler will oversee portfolio growth, strengthen client relationships across key commercial segments and lead the delivery of tailored banking solutions to business clients.

The bank said he will also play a key role in shaping and executing its Business Banking strategy by leveraging market insights, sector expertise and credit experience to support client growth while maintaining strong governance and risk management standards.

Bank Windhoek Executive Officer for Business Banking and Acting Executive Officer for Retail Banking Services, Leon Koch, welcomed the appointment, saying the bank looks forward to Grobler's contribution as it continues to strengthen its commercial banking operations.

Grobler joins the bank with close to two decades of experience in banking and financial services, spanning business

banking, commercial and corporate banking, strategic sectors and commercial property finance.

Before joining Bank Windhoek, he held several senior leadership positions in Namibia's banking sector, including Group Head of Corporate Banking, Head of Strategic Sectors and Head of Commercial Property Finance.

Earlier in his career, he served in relationship management and credit leadership roles across business and corporate banking, where he managed large client portfolios, structured customised financial solutions and supported portfolio growth through disciplined risk management.

Grobler holds a Master of Business Administration from The London School of Economics and Finance and additional qualifications in Property Development and Real Estate Finance from the University of Cape Town.

He has also completed advanced training in credit risk, Basel frameworks, trade finance and commercial property financing.

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