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THE BRIEF

News Worth Knowing



Namibian passport offers access to just 16% of global economy

FRIDAY 20 NOVEMBER 2026

MAIN STORY



Namibian passport offers access to just 16% of global economy

Namibian passport holders can access destinations representing just 16% of the global economy, placing the country 135th out of 199 passports ranked in the 2027 La Vida Passport Value Index.

The index, which measures passport strength based on economic and international travel reach, shows that

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 9 December 2026

THE BRIEF
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> These destinations collectively account for 16% of global gross domestic product (GDP) and 27.6% of international tourist arrivals worldwide.

Namibians can travel to 114 of the 227 destinations assessed without obtaining a traditional visa in advance.

These destinations collectively account for 16% of global gross domestic product (GDP) and 27.6% of international tourist arrivals worldwide.

Unlike conventional passport rankings, which primarily measure the number of destinations accessible without a visa, the La Vida Passport Value Index assesses the economic significance and tourism activity of destinations accessible to passport holders.

Within Southern Africa, Namibia trails South Africa, which ranks 119th globally, with access to 139 destinations representing 26.5% of global GDP and 37% of international tourist arrivals.

Botswana ranks 128th, with access to 95 destinations accounting for 17.9% of global GDP, while Zimbabwe occupies 134th position, with access to 107 destinations representing 16.1% of global economic output.

Namibia, however, ranks ahead of Eswatini in 136th position, Zambia at 167th and Angola at 179th.

Elsewhere on the continent, Mauritius is Africa's highest-ranked country, occupying 59th position globally, with access to 179 destinations representing 61.3% of global GDP and 81.2% of international tourist arrivals. Seychelles follows in 62nd position, with access to 175 destinations accounting for 60% of global GDP.

Globally, Singapore tops the index, with access to 216 destinations representing 99.5% of global GDP and 99.7% of international tourist arrivals.

Germany ranks second, followed by Croatia, South Korea and Denmark.

The index draws on World Bank 2023 GDP data and UN Tourism 2023 international visitor arrival figures to calculate the economic and travel reach of each passport.

Its methodology includes visa-free entry, electronic visas and visas issued on arrival as forms of travel access, covering 199 countries and 28 territories.

The rankings reflect the economic size and tourism activity of destinations accessible to passport holders, rather than the economic benefits or market access rights available to travellers.





DBN approves N$76.7m for 206 youth-owned businesses



The Development Bank of Namibia (DBN) has approved 206 applications worth N$76.7 million under the National Youth Development Fund (NYDF), aimed at financing youth-owned businesses and supporting job creation across the country.

DBN board member Gerson Kamatuka disclosed the figures during his keynote address at the bank's 2026 Good Business and Innovation Awards, saying the funding was intended to improve access to affordable finance for young

entrepreneurs.

He said the programme had supported young Namibians across various sectors, including first-time entrepreneurs seeking to establish businesses.

"The fund has supported young entrepreneurs across the country, including individuals who had not previously operated businesses. The bank's board has visited some of the beneficiaries to assess the businesses established through the financing," Kamatuka said.

He said the impact of the funding should be measured by the survival of supported businesses, the number of jobs created and their contribution to local economies, rather than the amount of financing approved.

The NYDF forms part of the government's youth empowerment programme, with DBN among the institutions responsible for implementing the initiative.

Kamatuka said the programme was aligned with Namibia's Sixth National Development Plan (NDP6), which prioritises economic transformation, employment creation, youth empowerment, industrialisation and inclusive growth.

He said achieving these objectives required increased investment in productive enterprises, innovation and improved access to finance, particularly in sectors capable of strengthening Namibia's productive capacity.

Kamatuka urged funding beneficiaries to reinvest in their businesses, expand production capacity and explore export markets to reduce dependence on domestic demand.

He said youth-owned enterprises should also contribute to skills development, create employment opportunities and support local suppliers.

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Namibia targets 18% manufacturing contribution to GDP by 2030

Namibia is targeting an increase in manufacturing's contribution to gross domestic product (GDP) from 10.6% to 18% by 2030 as the government pushes for greater local processing of minerals and other natural resources to reduce dependence on raw material exports.

President Netumbo Nandi-Ndaitwah said achieving the target would require increased investment in domestic production, value addition and the participation of young entrepreneurs across key economic sectors.

Speaking at the inaugural National Youth Trade Forum, Nandi-Ndaitwah urged young entrepreneurs to pursue opportunities in mining, energy, agriculture and fisheries through processing, packaging and manufacturing.

"Namibia's economic enablers should not be reserved for established businesses and large investors, but should create opportunities for young entrepreneurs to participate across the value chain," she said.

The manufacturing target forms part of the Sixth National Development Plan (NDP6), which seeks to expand Namibia's industrial

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capacity, strengthen small and medium enterprises (SMEs) and increase domestic production.

Namibia has an estimated 40,000 SMEs, which collectively contribute approximately 12% to GDP and provide livelihoods for more than 200,000 people.

However, Nandi-Ndaitwah said many businesses with the potential to access larger markets remain constrained by limited working capital, inadequate production equipment and a lack of investment partners.

She said other businesses face difficulties accessing export markets because of limited knowledge of trade procedures, product standards and certification requirements.

The President called for greater local processing of minerals, fish, beef and horticultural products to ensure Namibia derives more economic value from its natural resources. “The country that only exports raw materials will always import finished products and have a high unemployment rate,” she said.

Nandi-Ndaitwah also highlighted the N$42 billion Dangote Namibia Tank Farm and Regional Pipeline Project as a major investment expected to create opportunities for local businesses in construction, engineering, logistics, equipment maintenance and the supply of goods and services.

She urged young entrepreneurs to develop the necessary technical capacity, establish partnerships and understand procurement requirements to compete for subcontracting opportunities arising from large-scale investments.

The government has also established the National Youth Development Fund, initially capitalised with N$257 million and supported by a further N$165 million in mobilised funding, to provide financing to young entrepreneurs without collateral requirements.

Nandi-Ndaitwah said expanding manufacturing would also require Namibian businesses to access larger regional and continental markets.

"Namibia’s participation in the African Continental Free Trade Area provides access to more than 1.3 billion people, creating opportunities for locally processed and manufactured products to reach continental consumers," she said.

Namibia launched its first export consignment under the African Continental Free Trade Area (AfCFTA) in 2025 and is implementing its national strategy to facilitate trade under the agreement.

The government aims to use increased industrial production, regional trade and local value addition to strengthen economic diversification and create employment opportunities, particularly for young Namibians.

GIPF
Government Institutions Pension Fund

INVITATIONS TO BID

The Government Institutions Pension Fund (GIPF) was established to provide retirement benefits to employees in the services of the Namibian Government and other participating public institutions. The Fund's membership includes active members and a variety of annuitants. The Government Institutions Pension Fund's mission is to safeguard and grow the Fund for the benefit of its stakeholders and Namibia.

GIPF hereby invites qualified, competent and registered companies to submit bids for the under-mentioned:

Bid Number	Bid Description	Fee	Enquiries	Closing Date
CS/RFP/GIPF-04/2026	Appointment of a Consultant to offer training on Performance Management and Goal Alignment at GIPF	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 81 950 7740	14 December 2026 at 12:00 p.m.
CS/RFP/GIPF-05/2026	Gaps Analysis for GIPF's Compliance Management System	N/A	Julia Shipanga E: jshipanga@gipf.com.na T: +264 81 950 7740	15 December 2026 at 12:00 p.m.
G/ONB/GIPF-02/2026	Generator Replacement at GIPF Head Office	N/A	Elton Job E: ejob@gipf.com.na T: +264 81 950 7743	16 December 2026 at 12:00 p.m.

Details of Bid Submission:
Sealed bids citing the bid number and detailing the services to be rendered should be posted or hand delivered to:

The Chairperson: GIPF Procurement Committee
GOVERNMENT INSTITUTIONS PENSION FUND
GIPF House, Ground Floor, Reception
Corner of Dr Kenneth David Kaunda and Goethe Street
P.O. Box 23500
Windhoek, Namibia

Proposals received after the deadline will not be considered.

To guard, and to grow.



Nekundi intervenes as 210 Hong Kong-imported vehicles remain unregistered

Works and Transport Minister Veikko Nekundi has intervened in a dispute involving 210 vehicles imported from Hong Kong that remain unregistered in Namibia, following mounting complaints from importers and buyers over delays at the Roads Authority (RA).

Some of the vehicles have reportedly been in the country since January 2026, with affected buyers questioning why their registration applications remain unresolved despite claims that the necessary documentation has





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been submitted.

Nekundi said his office had been inundated with complaints from vehicle importers and buyers, prompting him to convene a meeting with the RA and other government agencies to establish the cause of the delays.

"The engagement today was necessitated by numerous complaints I have received, both from the importers and from the buyers. The complaints come on a daily basis. Sometimes, in the space of two minutes, I receive four or five calls from different importers and buyers," Nekundi said.

He said several complainants alleged that their vehicles had already been cleared but remained unregistered because their applications were not being processed by NaTIS.

"Some of your complaints are that your vehicles are cleared, your papers are clear, but NaTIS is just sitting on your vehicles. They are simply not processing your papers to enable you to register your vehicles," he said.

However, the RA revealed that the registration delays were linked to concerns over the authenticity of documents submitted for vehicles imported from Hong Kong.

Acting Executive Officer for Transportation Taukondjele Nambinga said the authority had submitted 62 vehicle registration certificates to the Hong Kong Department of Transport for verification, but the department had denied issuing them.

"We have submitted 62 vehicle registration certificates to the Hong Kong Department of Transport for verification. However, the department has informed us that it did not issue those certificates. This does not mean

that all 210 vehicles awaiting verification have fraudulent documents. The 62 certificates are the documents we submitted to Hong Kong for verification," Nambinga said.

He explained that registration certificates issued by the country of origin are required before imported vehicles can be registered in Namibia.

According to Nambinga, the RA began verifying the documents around June or July after concerns emerged during the registration process.

The matter has since been escalated through diplomatic channels, with the Ministry of International Relations and Trade facilitating communication with Hong Kong authorities.

Importers, however, challenged the RA over what they described as inconsistent documentation requirements. A representative of Prisca Auto House alleged that the authority was rejecting documents obtained from Hong Kong suppliers using a sample previously provided by the RA.

"We don't receive original papers from Hong Kong. We receive duplicates from our suppliers. The ones that we have been submitting were based on a sample given to us by the Roads Authority. That sample was yellowish. We sent it to our suppliers, and that is the sample we are submitting now. Now they are rejecting it," the representative said.

She questioned why documents obtained in accordance with the authority's alleged earlier guidance were now being rejected, leaving vehicles awaiting registration for months.

The importer also demanded evidence to support allegations that some vehicles imported from Hong Kong had been stolen.

She called on the RA to provide the vehicle identification numbers (VINs) of any vehicles confirmed as stolen so that importers could investigate the allegations with their suppliers.

Other affected buyers raised concerns about the financial implications of the delays and uncertainty surrounding temporary permits, which have complicated their ability to use vehicles they have already purchased.

Nekundi said the meeting was intended to establish the facts, address complaints from affected parties and identify solutions to the registration dispute.

He stressed that government agencies and vehicle importers had a shared responsibility to ensure compliance with Namibia's vehicle importation and registration requirements.

The meeting brought together representatives of the Ministry of Works and Transport, relevant government agencies, vehicle importers and affected buyers.

However, no timeframe was announced for completing the verification process or clearing the outstanding registration applications.



A title can introduce you, but your conduct determines how people remember you

By Junias Erasmus



In life, titles can open doors, attract attention and create opportunities. They may reflect education, professional achievements, leadership positions or years of experience.

However, a title alone does not define a person's character. What truly distinguishes an individual is how they treat others, how they handle responsibility and how they conduct themselves when nobody is watching.

> **“A title may introduce you to the world, but your behaviour determines the impression you leave behind.**

A title may introduce you to the world, but your behaviour determines the impression you leave behind.

There is nothing wrong with pursuing qualifications, professional recognition or positions of leadership.

These achievements require commitment, discipline and hard work. They deserve to be respected.

However, it is important to understand that occupying a position does not automatically make someone a good leader, and having an impressive title does not necessarily make someone a person of integrity.

Respect is not sustained by what is written before or after your name. It is earned through consistent actions.

One of the greatest responsibilities that comes with a title is understanding that it should never become a reason to look down on others. Whether you are a manager, director, professor, doctor, business owner or public official, your position should remind you of the responsibility you carry towards other people. Leadership is not about making people feel inferior.

It is about creating an environment where others feel respected, supported and encouraged to do better.

Your conduct becomes especially important when you have authority. It is easy to be polite when everything is going well, when people agree with you or when you need something from them.

The real test of character comes when you disagree, face pressure or deal with people who cannot offer you anything in return.

How you speak to those who work under you, how you respond to criticism and how you treat people who hold different opinions reveal far more about you than your professional title ever could.

Another important lesson is that character must remain consistent, regardless of the audience. A person should not display kindness in public and disrespect in private. Integrity means doing what is right even when there is no recognition, reward or opportunity to benefit from it.

It means keeping your word, accepting

responsibility for your mistakes, respecting confidentiality and treating people fairly, even when you have the power to do otherwise.

We should also remember that people may forget the details of our qualifications, positions and achievements, but they often remember how we made them feel.

They remember whether we listened when they needed help, whether we treated them with dignity, whether we acknowledged their contributions and whether we remained humble despite our success. These everyday experiences form the lasting impression people carry about us. This is why personal development should go beyond acquiring qualifications and climbing professional ladders. It should include emotional maturity, self-discipline, humility, patience and the ability to communicate respectfully.

A truly successful person continues learning, remains open to correction and understands that there is always room for improvement. The higher you rise, the greater your responsibility to remain grounded.

It is equally important not to measure people solely by their titles or social standing. Some of the most valuable individuals may not occupy senior positions or have impressive qualifications. Their honesty, kindness, reliability and willingness to help others may make them far more admirable than someone with a long list of achievements. Every person deserves dignity, regardless of their position in society.

Ultimately, a title is something you hold, but character is something you demonstrate. Positions may change, organisations may restructure and professional recognition may come and go. What remains is the way you conducted yourself and the impact you had on the people around you.

Let your title introduce you, but let your character speak for you. Pursue excellence, respect others, remain humble and understand that your greatest legacy will not be the position you occupied, but the person people remember you to have been.

* ***Junias Erasmus is an Interdisciplinary Scholar, Philosopher, and Legal Researcher, with recognised expertise in Artificial Intelligence grounded in a Multidisciplinary foundation in Management Science. He is also a Motivational Speaker. This article is authored in his personal capacity. For enquiries, he may be contacted at Junias99@gmail.com.***





GIPF earns N$208m from N$280m infrastructure investment

. . . as fund pays out N$58.6m fresh dividend

The Government Institutions Pension Fund (GIPF) has received more than N$208 million in distributions from its N$280 million investment in the Mergence Namibia Infrastructure Fund Trust since February 2020, following a fresh dividend payout of N$58.6 million.

The latest payout comes as the infrastructure fund, established in 2017, enters its exit phase, with further distributions expected as its remaining investments are realised.

GIPF Acting Chief Executive Officer Anselma Haushiku said the investment had generated returns for pension fund members while financing renewable energy and land servicing projects across Namibia.

"Today's dividend represents far more than a financial return. It is evidence that pension capital can be deployed responsibly to create shared value, delivering competitive returns to our members while financing critical infrastructure that supports Namibia's long-term economic resilience and development aspirations," Haushiku said.

The N$58.6 million dividend was handed over during a cheque presentation ceremony in Windhoek on Friday.

GIPF committed N$280 million to the fund in 2017 as part of its strategy to invest pension savings in infrastructure projects capable of generating long-term financial returns.

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Among the projects financed through the fund are the Ejuva One and Ejuva Two solar power plants in Gobabis, which jointly supply approximately 25.8 gigawatt hours of electricity to the national grid annually.

The fund also supported the six-megawatt Momentous Solar One Project near Keetmanshoop, which generates approximately 14.8 gigawatt hours of electricity annually.

In the property sector, the fund financed the Sinco/Auasblick Bulk Infrastructure Development in partnership with the Development Bank of Namibia and the City of Windhoek.

The project involved servicing 106 erven in the Khomas Region to facilitate residential development.

Haushiku said the investments demonstrated the potential for pension savings to finance infrastructure while generating financial returns for members.

"We are proud that the savings entrusted to GIPF are helping to power homes and businesses, unlock development opportunities, support job creation and create lasting value for future generations of Namibians," she said.

Mergence Namibia Infrastructure Fund Trust trustee Fabianus Gomachab said infrastructure investments typically required extended periods before generating returns, making long-term capital commitments essential.

"Infrastructure investing requires patience. Many of these projects take years to mature, but today's distribution demonstrates that well-managed infrastructure investments can deliver both meaningful financial returns and lasting developmental impact," Gomachab said.

He said the partnership with GIPF had enabled investments in renewable energy generation and other infrastructure projects supporting economic activity.

With the fund now in its exit phase, additional payments to investors are expected as the remaining assets are sold or realised.

GIPF said it would continue pursuing investments that generate returns for its more than 160,000 members, annuitants and beneficiaries while contributing to Namibia's infrastructure development.

PUBLIC NOTICE

Please take note that **HEH Urban Nest Creations** intends to apply on behalf of the registered owner and the Municipal Council of Walvis Bay for approval of the following application:

Rezoning Erf 1896 and 1897 Walvis Bay Proper from single residential with a density of 1 in 500 to General Residential 2 with a density of 1 in 250, subsequent consolidation of Erf 1896 and 1987 Walvis Bay into New Erf X and consent to proceed with accommodation establishments, while rezoning is in progress.

THE DESCRIPTIONS

The intention is to formalize various Accommodation Establishments: Self Catering, on site. On-site parking will be provided in accordance with the provisions of the town planning scheme.

These development proposals require to rezone the erven to "General Residential 2" with a density of 1:250m² to ensure low impact developments and to be able to accommodate more than 1 accommodation establishment on one erf and to commence construction while the rezoning is being finalized. Currently, there are existing buildings functioning as registered accommodation establishments on the erven and the application is to permit renovations on some of the dilapidated buildings.

The deletion and alteration of the title deed conditions of erven 1896 and 1897 Walvis Bay Proper, if necessary, is also part of this application.

The abovementioned application is submitted in terms of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018) and the Walvis Bay Zoning Scheme.

Please take note that –

a) The application lies open for inspection at the Town Planning Section of the Walvis Bay Municipality, Civic Center, Nangolo Mbumba Drive.

b) Any person having comments, representations of obligations to the proposed application, may in writing lodge such comments, representations or objections together with the grounds thereof, with the Chief Executive Officer of the Walvis Bay Municipality and the HEH Urban Nest Creations within fourteen (14) days of the last publications of this notice

c) Written comments, representations or objections must be submitted within 14 days of the last publication of this advert to the address provided below.

Council:
Municipality of Walvis Bay
Private Bag 5017, Walvis Bay
Civil Centre, Nangolo Mbumba
Tell: +264 (0)64 201 3229
Email:townplanning@walvisbaycc.org.na

Applicant:
HEH Urban Nest Creations
WhatsApp: 0812569827
Email: info@urbannest.com.na

HEH URBAN NEST CREATIONS



DBN rewards six businesses for driving job creation and innovation

The Development Bank of Namibia (DBN) has awarded N$1.2 million in prize money to six Namibian businesses, with Gondwana Collection Namibia winning the Large Enterprise category and Sisal Namibia securing the top Innovation Award at the bank's 2026 Good Business and Innovation Awards.

The awards, held under the theme “Promises Kept”, recognised businesses for their financial performance, fulfilment of financing commitments, innovation and contribution to economic development.

Winners in the Good Business categories received N$150,000 each, while runners-up received N$100,000. The Innovation Award carried a top prize of N$450,000, with N$250,000 awarded to the runner-up.

Gondwana Collection Namibia secured the Large Enterprise Award, with Erongo RED named runner-up.

Gondwana Sustainability Manager Rosanne Kahure said the company received a N$50 million loan from DBN in 2022 to sustain operations and continue paying salaries following the impact of the Covid-19 pandemic on the tourism sector.

She said a separate vehicle financing facility enabled the company to acquire 49 vehicles, while its fleet has since expanded to 460 vehicles.

"The company employs more than 1,500 people, while the Namibia To Go operation employs 50 people. Gondwana paid N$427 million to local Namibian businesses, including small and medium enterprises, during the last financial year," Kahure said.

In the Small and Medium Enterprise (SME) category, Target Wholesale and Retail, based in the Tsumkwe constituency of the Otjozondjupa Region, won the N$150,000 top prize, while ProSmile Dentistry received N$100,000 as runner-up.

Target Wholesale and Retail owner Virginia Karumbu Shapumba said she had grown the business from a street vending operation into a wholesale and retail enterprise with financial support from DBN.

"DBN financing enabled the business to acquire stock, equipment, building materials and a five-tonne truck," she said.

ProSmile Dental Practice founder Dr Rauna Nangula Kafula said the business had expanded from Swakopmund to Karibib, increasing its daily patient numbers from approximately three to at least 10.

She said the expansion had also enabled the practice to increase its workforce and extend dental services to more communities.

Meanwhile, Sisal Namibia received the N$450,000 Innovation Award for its initiative to establish a local sisal industry through cultivation and processing, with a focus on women farmers in communal areas.

Daisry Obal, founder and Executive Director of the OYAYONE Foundation, which is spearheading the initiative, said the project aimed to establish women-owned agribusinesses and create employment opportunities in rural communities.

She said the initiative had brought together women farmers from six regions, with the next five years expected to be critical for achieving the first harvest and establishing a processing mill.

RND Holdings, founded by Regto David,

PUBLIC NOTICE

TAKE NOTICE that **HEH Urban Nest** on behalf of the applicant and owners of **A Portion of Townlands No. 190**, intends on applying to the **Kamanjab Village Council** for:

- **AMENDMENT OF TITLE CONDITIONS OF PORTION Y TO GENERAL RESIDENTIAL WITH A DENSITY OF 1:250**
- **SUBDIVISION OF KAMANJAB TOWNLANDS NO.190 INTO PORTION Y (2HA) AND REMAINDER**
- **TO OBTAIN AN ENVIRONMENTAL CLEARANCE CERTIFICATE**

A Portion of Townlands No. 190 is currently zoned "Undetermined" with intention to rezone it to General Residential with density of 1:250. The property is virgin land (unimproved) and is approximately**20,000 m²** in extent. There are no existing buildings on the property.

Once the amendment of title conditions is approved by the Village Council, the virgin land will be developed and used for general residential purposes, including the construction of residential units. The number of vehicles for which parking will be provided on-site will be in accordance with the planning design provisions.

Notice is hereby given to all interested and affected parties (I&AP's) that **HEH Urban Nest Creations** intends to apply to the Environmental Commissioner for the environmental clearance in terms of the Environmental Management Act (No.7 of 2007) and environmental assessment Regulations GN No.30 of 6 February 2012 for the rezoning of Proposed Portion Y, Kamanjab from "Undetermined" to "General Residential" with a density of 1:250.

TAKE NOTICE that the locality plan, current zoning, and proposed site development plan lie for inspection at the **Village Council Offices**, **Ernst Gurirab Street**.

FURTHER TAKE NOTICE that any person objecting to the proposed use of the land as set out above may lodge such objection, together with the grounds thereof, with the **Kamanjab Village Council** and with the applicant in writing, within **14 days** of the last publication of this notice **(Date)**.
Applicant:

Council:
Kamanjab Village Council
P O Box 81, Kamanjab
Ernst Gurirab Street
Tell: +264 (0)81-6060577
Email: kam.vil.cou.pro@gmail.com

Applicant:
HEH Urban Nest Creations
WhatsApp: +264 81 256 9827
Email: info@urbannest.com.na

HEH URBAN NEST CREATIONS

PUBLIC NOTICE

TAKE NOTICE that **HEH Urban Nest** on behalf of the applicant and owners of **A Portion of Townlands No. 190**, intends on applying to the **Kamanjab Village Council** for:

- **AMENDMENT OF TITLE CONDITIONS OF PORTION Z TO BUSINESS WITH A BULK OF 1.0**
- **SUBDIVISION OF KAMANJAB TOWNLANDS NO.190 INTO PORTION Z (3HA) AND REMAINDER**
- **TO OBTAIN AN ENVIRONMENTAL CLEARENCE CERTIFICATE**

A Portion of Townlands No. 190 is currently zoned "Undetermined" with intention to rezone it to Business. The property is virgin land (unimproved) and is approximately **30,000 m²** in extent. There are no existing buildings on the property.

Once the amendment of title conditions is approved by the Village Council, the virgin land will be developed and used for medical purposes, including the construction of a medical centre and associated facilities.

The number of vehicles for which parking will be provided on-site will be in accordance with the planning and design guidelines**.**
Notice is hereby given to all interested and affected parties (I&AP's) that **HEH Urban Nest Creations** intends to apply to the Environmental Commissioner for the environmental clearance in terms of the Environmental Management Act (No.7 of 2007) and environmental assessment Regulations GN No.30 of 6 February 2012 for the rezoning of Proposed Portion Z from "Undetermined" to "Business" with a bulk of 2.0.

TAKE NOTICE that the locality plan, current zoning, and proposed site development plan lie open for inspection at the Kamanjab **Village Council Offices**, **Ernst Gurirab Street**.

FURTHER TAKE NOTICE that any person objecting to the proposed use of the land as set out above may lodge such objection, together with the grounds thereof, with the **Kamanjab Village Council** and with the applicant in writing, within **14 days** of the last publication of this notice **(Date)**.
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WhatsApp: 0812569827
Email: info@urbannest.com.na

HEH URBAN NEST CREATIONS

PUPLIC NOTICE

Take notice that **HEH URBAN NEST CREATIONS** (TOWN AND REGIONAL PLANNERS) on behalf of the owners of **Erf 2212 WINDHOEK/ WINDHOEK BLOCKS, Section No. 70,** intends to apply to the **Municipal Council of Windhoek** for the:

- **CONSENT FOR ACCOMODATION ESTABLISHMENT: SELF CATERING ON ERF 2212, Section No.70, WINDHOEK / WINDHOEK BLOCKS**

Erf 2212, Windhoek/Windhoek Blocks is zoned **Business** with a bulk of **2** and is approximately **2891**m² in extent. The erf currently **has existing buildings; sectional titles**. The intention is to utilize the Unit. No.70 of Erf 2212 Windhoek for **"Accommodation Establishment: Self-Catering"** purposes, which will contribute to local economic activity and improve access to services within the Windhoek community.

The number of vehicles for which parking will be provided on-site will be in accordance with the Windhoek Town Planning Scheme provisions.

Take notice that the locality plan of the erf lies for inspection on the Town Planning notice board at the Customer Care Centre, Main Municipal Offices, **Windhoek Municipality,**

Further take notice that any person objecting to the proposed use of the land as set out above may lodge such objection together with the grounds thereof, with the Municipality and with the applicant in writing, within **14 days** of the last publication of this notice.

Applicant:
HEH Urban Nest Creations
WhatsApp: +264 81 256 9827
Email: info@urbannest.com.na

Council:
City of Windhoek
Department of Urban, Transport and Planning
P.O.Box 59
Windhoek
Namibia
Enquiries: +264 81 950 3777

HEH URBAN NEST CREATIONS

received the N$250,000 Innovation Award runner-up prize for developing locally manufactured public seating solutions for sports facilities, taxi ranks and bus stops.

David said the company had registered its designs with the Business and Intellectual Property Authority (BIPA) and established a workshop that had created more than 12 jobs for young Namibians. DBN Chief Executive Officer Titus Ndove said the bank had awarded approximately N$3 million to businesses through the Good Business and Innovation Awards over the years.

He said the awards were intended to recognise enterprises that created employment, addressed economic challenges and contributed to community development, rather than focusing solely on profitability.

Ndove also highlighted the difficult operating environment facing Namibian businesses, citing the foot-and-mouth disease outbreak and high fuel prices as challenges affecting economic activity.

He said development finance institutions had a responsibility not only to provide capital but also to support and recognise businesses contributing to economic growth and employment creation.

NOTICE IN TERMS OF THE URBAN & REGIONAL PLANNING ACT, 2018

Please take note that **HEH Urban Nest Creations** intends to apply on behalf of the registered owner and the Municipal Council of Walvis Bay for approval of the following application:

Erf 783 Meersig Proper: Rezoning from "Single Residential" to "General Residential 1" with a density of 1:300m².

THE DESCRIPTIONS

The intention is to develop sectional title units. On-site parking will be provided in accordance with the provisions of the town planning scheme.

This development proposals require to rezone Erf 783 Meersig Proper to "General Residential 1" with a density of 1:300m² and to commence construction while the rezoning is being finalized.

The deletion and alteration of the title deed conditions of erf 783 Meersig Proper, if necessary, is also part of this application.

The abovementioned application is submitted in terms of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018) and the Walvis Bay Zoning Scheme.
Please take note that –

a) The application lies open for inspection at the Town Planning Section of the Walvis Bay Municipality, Civic Center, Nangolo Mbumba Drive.
b) Any person having comments, representations of obligations to the proposed application, may in writing lodge such comments, representations or objections together with the grounds thereof, with the Chief Executive Officer of the Walvis Bay Municipality and the HEH Urban Nest Creations within fourteen (14) days of the last publications of this notice
c) Written comments, representations or objections must be submitted within 14 days of the last publication of this advert to the address provided below.

Council:
Municipality of Walvis Bay
Private Bag 5017, Walvis Bay
Civil Centre, Nangolo Mbumba
Tell: +264 (0)64 201 3229
Email:
townplanning@walvisbaycc.org.na

Applicant:
HEH Urban Nest Creations
WhatsApp: 0812569827
Email: info@urbannest.com.na

HEH URBAN NEST CREATIONS

PUBLIC NOTICE

Please take note that **HEH Urban Nest Creations** intends to apply on behalf of the registered owner and the Municipal Council of Walvis Bay for approval of the following application:

Erf 3585 Walvis Bay Proper: Rezoning from "Single Residential" to "Business" with the bulk of 2.0, consent to proceed with construction while the rezoning is in progress and to obtain an Environmental Clearance Certificate for the rezoning in progress.

Notice is hereby given to all interested and affected parties (I&AP's) that **HEH Urban Nest Creations** intends to apply to the Environmental Commissioner for the environmental clearance in terms of the Environmental Management Act (No.7 of 2007) and environmental assessment Regulations GN No.30 of 6 February 2012 for the rezoning of Erf 3585 Walvis Bay from "Single Residential" to "Business" with a bulk of 2.0.

THE DESCRIPTIONS

The intention is to develop an entertainment Bar and Betting House. On-site parking will be provided for.

These development proposals require to rezone Erf 3585 Walvis Bay Proper to "Business" with bulk of 2.0.

The deletion and alteration of the title deed conditions of Erf 3585 Walvis Bay Proper, if necessary, is also part of this application.

The abovementioned application is submitted in terms of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018) and the Walvis Bay Zoning Scheme.
Please take note that –

a) The application lies open for inspection at the Town Planning Section of the Walvis Bay Municipality, Civic Center, Nangolo Mbumba Drive.
b) Any person having comments, representations of obligations to the proposed application, may in writing lodge such comments, representations or objections together with the grounds thereof, with the Chief Executive Officer of the Walvis Bay Municipality and the HEH Urban Nest Creations within fourteen (14) days of the last publications of this notice
c) Written comments, representations or objections must be submitted before or within 14 days of the last publication date of this notice to the addresses provided below.

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HEH URBAN NEST CREATIONS

PUBLIC NOTICE

Please take note that **HEH Urban Nest Creations** intends to apply on behalf of the registered owner and the Municipal Council of Walvis Bay for approval of the following application:

Erf 190 Walvis Bay Proper: Rezoning from "Single Residential" to "Local Business" with the bulk of 1.0 and to obtain an Environmental Clearence Certificate for the rezoning in progress.

Notice is hereby given to all interested and affected parties (I&AP's) that **HEH Urban Nest Creations** intends to apply to the Environmental Commissioner for the environmental clearance in terms of the Environmental Management Act (No.7 of 2007) and environmental assessment Regulations GN No.30 of 6 February 2012 for the rezoning of Erf 190 Walvis Bay from "Single Residential" to "Local Business" with a bulk of 1.0.

THE DESCRIPTIONS

The intention is to enable multiple land uses on the premise; office use plus accommodation establishments: Self Catering. On-site parking will be provided for.

These development proposals require to rezone Erf 190 Walvis Bay Proper to "Local Business" with bulk of 1.0 and to operate while the rezoning is in progress.

The deletion and alteration of the title deed conditions of Erf 190 Walvis Bay Proper, if necessary, is also part of this application.

The abovementioned application is submitted in terms of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018) and the Walvis Bay Zoning Scheme.
Please take note that –

a) The application lies open for inspection at the Town Planning Section of the Walvis Bay Municipality, Civic Center, Nangolo Mbumba Drive.
b) Any person having comments, representations of obligations to the proposed application, may in writing lodge such comments, representations or objections together with the grounds thereof, with the Chief Executive Officer of the Walvis Bay Municipality and the HEH Urban Nest Creations within fourteen (14) days of the last publications of this notice
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HEH URBAN NEST CREATIONS



Hartlief targets South African market expansion

. . . invests in production capacity as it marks 80 years in business

Namibian meat processor Hartlief is targeting further expansion in South Africa as it invests in factory upgrades, production capacity and distribution infrastructure to strengthen its position in regional meat markets.

The Ohlthaver & List (OL) Group-owned company said its growth strategy will focus on improving operational efficiency, strengthening product



availability and developing its premium meat product range as it marks 80 years since its establishment in 1946.

The expansion drive follows a series of investments at its Windhoek production facility, including additional processing equipment, increased cold storage capacity and a new distribution centre.

Hartlief said it has reconfigured its factory operations to improve production flow, stock control and throughput as it seeks to strengthen its ability to supply domestic and export markets.

The upgrades include additional clippers and fillers, a frozen flaker, a second emulsifying machine and two additional cooker pots.

Two new thawing rooms have also been installed, doubling the factory's thawing capacity, while a new 10-tonne ice flaking machine and upgrades to refrigeration and chilling infrastructure are intended to strengthen production reliability.

The company has further added five 40-foot freezer containers to increase frozen stockholding and safety stock capacity.

A new distribution centre has been established to improve stock rotation and product availability, while artificial intelligence-based temperature monitoring has been introduced across freezer containers and factory chillers.

The system enables continuous temperature monitoring and automated reporting twice daily.

OL Executive Chairman and Hartlief Managing Director Dr Sven Thieme said the company was using its 80th anniversary to position the business for its next phase of growth.

"Eighty years is a moment to be proud of and a moment to recalibrate. We have used it to sharpen our focus on what Hartlief does best and to invest behind it, from the factory floor to the brand on the shelf," Thieme said.

"Our people, our customers and our heritage have carried Hartlief this far and our responsibility is to turn eight decades of trust into a confident and sustainable next chapter."

Hartlief is also planning to revamp its product packaging and undertake consumer research to guide future product development as it seeks to strengthen its position in the premium meat products market.

The company, which began exporting meat products to South Africa in 1987, produces a range of processed meat products, including Italian and German salami, Black Forest ham, Landjäger and Cabanossi.

It also supplies fresh and frozen lamb to neighbouring countries and selected European markets.

Founded in Windhoek in 1946, Hartlief established its Northern Industrial factory in 1970 before becoming part of the OL Group in November 2019, following the acquisition of a majority shareholding in Hartlief Corporation Limited.

The company's investment programme forms part of OL Group's Vision 2029 strategy, which prioritises profitable and sustainable operations and improved returns on assets.

Hartlief was recently named Large Enterprise Exporter of the Year at the 2026 Namibia Standards Institution National Quality Awards and received recognition in the same category at the 2025/2026 SADC Quality Awards.

However, the company has not disclosed the value of its factory investments or provided a timeline and specific targets for its planned expansion in South Africa.

Youth in Trade Forum 2026: A strong beginning for Namibia, but where are our universities?

By Hasekiel Johannes



The inaugural National Youth Trade Forum, held on 18–19 November 2026 in Windhoek, was an important milestone in Namibia's efforts to promote youth entrepreneurship, strengthen trade participation and create opportunities for young people to contribute meaningfully to economic development.

The Forum brought together young entrepreneurs, policymakers, investors, financial institutions and industry stakeholders to explore opportunities for accessing local, continental and international markets.

Having worked in the Micro, Small and Medium Enterprises (MSME) sector, I understand that many young entrepreneurs do not necessarily lack ideas, ambition or determination.

What they often lack is access to finance, markets, business networks, mentorship and the technical support required to grow their businesses.

Platforms such as the Youth in Trade Forum are important because they bring entrepreneurs and institutions together to explore practical opportunities.

I wish to commend the Minister of International Relations and Trade, Hon. Ambassador Selma Ashipala-Musavyi, for championing this important initiative and placing youth participation in trade firmly on the national agenda.

Her leadership in convening the Forum demonstrates the importance of creating platforms through which young Namibians can understand trade opportunities, engage with industry and position their businesses for growth.

“Platforms such as the Youth in Trade Forum are important because they bring entrepreneurs and institutions together to explore practical opportunities.

I also recognise Her Excellency Dr Netumbo Nandi-Ndaitwah, President of the Republic of Namibia, for her participation and support. The presence of the Head of State sent a strong message that youth entrepreneurship and economic participation are national priorities.

Young people must be viewed not merely as beneficiaries of development programmes, but as business owners, innovators, producers and contributors to Namibia's economic transformation.

Recognition must also go to the Ministry of International Relations and Trade, the Namibia Investment Promotion and Development Board (NIPDB) and the Namibia Trade Forum (NTF), together with

the financial institutions, corporate partners and captains of industry who contributed to making this inaugural initiative possible.

However, the success of a forum should not be measured only by attendance, exhibitions, speeches or the number of business cards exchanged.

Its real value lies in what happens afterwards. How many young businesses secure new markets? How many entrepreneurs access financing? How many partnerships are established, and how many businesses receive the technical support needed to grow? These are the outcomes that should guide future editions.

While appreciating the initiative, I believe another important conversation deserves attention: Where are our universities, researchers and institutions of higher learning in this national conversation about trade and enterprise development?

Universities are not simply institutions that produce graduates. They are centres of research, innovation, knowledge creation and technological development.

Namibia has universities and researchers working across sectors that are critical to our economy, including agriculture, mining, energy, manufacturing, technology, health, tourism and logistics.

Their research should not remain confined to academic journals, lecture rooms and institutional conferences. It should be brought into national economic platforms where industry, entrepreneurs and investors can see what is being developed locally and what can be commercialised.

As we look towards the 2027 edition, I propose a dedicated University Research, Innovation and Student Entrepreneurship Platform.

This should go beyond displaying student business ideas. Universities should be encouraged to present strong, credible and practical research that demonstrates what is possible within Namibia's own higher education system, particularly in sectors with the potential to drive industrialisation, productivity, trade and economic diversification.



We should be asking our universities: What research have you conducted that can improve productivity in agriculture? What technologies or innovations are being developed that can support mining, manufacturing or renewable energy? What solutions are emerging from Namibian research institutions that could be commercialised, scaled up or adopted by local businesses? These are the conversations that can connect academic excellence with national development.

Equally important is the role universities can play in supporting existing MSMEs. Many small businesses struggle to enter formal supply chains and regional markets because they cannot easily meet product certification requirements, industry standards, quality assurance procedures, testing requirements and regulatory obligations. These challenges can be costly and difficult for small enterprises to navigate.

Our universities should actively explore how their laboratories, research expertise, technical departments and academic programmes can support MSMEs in addressing these barriers.

They could assist businesses with product testing, quality improvement, standards awareness, technical assessments, production processes, packaging development and preparation for certification, subject to the relevant accreditation and regulatory requirements.

For example, a small food-processing business may have a promising product but struggle to meet food safety and quality standards. A local manufacturer may have the capacity to produce goods but lack technical guidance to improve product consistency.

A mining-related supplier may need assistance with testing, technical specifications or compliance requirements before entering a larger supply chain. Universities can help identify these gaps and develop practical support programmes in partnership with relevant standards bodies, regulators, industry associations and financial institutions.

Institutions such as Welwitchia University, alongside other public and private universities, should therefore see MSMEs not only as subjects for academic research but also as potential partners and beneficiaries of applied knowledge. This would create a stronger relationship between universities and the productive sectors of the economy.

I encourage MIRT, NTF and NIPDB to make university participation a structured component of the next Forum, bringing together researchers, academics, students, MSMEs, investors and industry representatives.

The objective should be to move from showcasing ideas to connecting research with real business needs, investment opportunities and practical solutions.

I also believe the National Youth Trade Forum should become an annual event. The inaugural edition has established a foundation on which Namibia can build a distinctive platform for youth-led trade and enterprise development.

With stronger partnerships, consistent planning and measurable follow-up, it can grow into one of the country's flagship platforms for young entrepreneurs.

Namibia should be ambitious enough to position this event beyond its national borders. Future editions should welcome young entrepreneurs, business associations, universities, investors and trade institutions from other African countries.

This would create opportunities for cross-border partnerships, regional market access, knowledge exchange and business-to-business connections. Namibia has an opportunity to establish a Youth Trade

> The inaugural Forum deserves recognition, but the real opportunity lies in what we build from it.

Forum that other African countries look up to, learn from and actively seek to participate in.

The inaugural Forum deserves recognition, but the real opportunity lies in what we build from it. Let us move beyond a two-day gathering and develop a sustainable annual platform that connects young entrepreneurs with markets, investors, universities, researchers and industry leaders.

Let Namibia lead by example. Let the Youth in Trade Forum become an African platform where business meets research, research supports enterprise, innovation meets investment, and young people are empowered to turn ideas into sustainable businesses.

Hasekiel Johannes writes on MSME development, entrepreneurship, innovation, higher education and economic development. The views expressed are his own.





Namibia’s meat processing producer prices rise 17.6% as manufacturing costs climb

Producer prices in Namibia’s meat processing industry increased by 17.6% year-on-year in the third quarter of 2026, as higher prices across several manufacturing industries contributed to a 14.7% rise in the country's overall Producer Price Index (PPI).

According to the Namibia Statistics Agency (NSA), meat processing was among the manufacturing sub-industries recording significant annual price increases, with rubber and plastic products registering the largest rise at 53.2%.

Diamond cutting and polishing producer prices increased by 16.3%, followed by other non-metallic mineral products at 14.9% and grain mill products at 11.6%.

The increases contributed to an 18.2% annual rise in manufacturing producer prices, making the sector the main driver of Namibia's overall producer price increase during the quarter.

The NSA warned that sustained increases in producer prices could eventually translate into higher consumer prices, adding to inflationary pressures.

On a quarterly basis, manufacturing producer prices increased by 1.8% between July and September 2026, compared with a 1.3% increase in the overall producer price index.

"Manufacturing recorded increases across several sub-industries during the quarter. Diamond cutting and polishing prices increased by 11%, dairy products by 4.9% and grain mill products by 2.3% quarter-on-quarter," the NSA said.

Meanwhile, mining and quarrying producer prices increased by 10% year-on-year, contributing to the overall annual

> Electricity generation, transmission and distribution producer prices increased by 1.7% quarter-on-quarter but declined by 5.1% compared with the corresponding period in 2025.

rise despite a 0.4% quarterly decline in the sector.

Electricity generation, transmission and distribution producer prices increased by 1.7% quarter-on-quarter but declined by 5.1% compared with the corresponding period in 2025.

Water collection, treatment and supply recorded a 0.4% quarterly increase and a 0.4% annual decline, with the index reaching 100.4 points in the third quarter, compared with 100.1 points in the preceding quarter.

The NSA said producer prices had remained relatively stable between the first quarter of 2020 and the second quarter of 2025 before experiencing a pronounced increase in the third quarter of 2025.

Quarterly increases continued through the third quarter of 2026, although the annual rate of producer price inflation moderated during the latest reporting period.

The agency also disclosed that it had revised its historical producer price index series following the introduction of a Python-based calculation system.

The revisions cover the period from 2015 to the first quarter of 2026 and reflect a change in the methodology used to estimate missing price observations.

The previous Microsoft Excel-based system used the class mean method, while the new system applies a weighted average approach.

The NSA said the revised methodology would improve the accuracy and reliability of the index and that it intends to expand the publication to cover additional industries as more data becomes available.

The reservoir of goodwill: Why stakeholder engagement is a leadership imperative, not a communications exercise

By Hilda Basson Namundjebo



> **Reputation and goodwill are often treated as the same thing, but they are not.**

There is a phrase I wish I had coined and that is "the reservoir of goodwill."

It refers to the accumulated trust, credibility and confidence that stakeholders develop towards an institution over time.

Like a reservoir, it is built gradually through consistent engagement, transparency, responsiveness and visible leadership. And like any reservoir, it can sustain an organisation through difficult seasons.

The problem is that many leaders do not appreciate its value until it is gone. Across the world, we are witnessing an increasing pattern of crisis-driven leadership.

Boards, executives and public officials frequently find themselves responding to allegations of corruption, governance failures, procurement disputes, leadership instability and operational shortcomings.

While every allegation deserves due process and every institution deserves the opportunity to respond fairly to accusations, an uncomfortable question remains: Could our organisations have been better positioned to withstand these crises had they invested more deliberately in stakeholder engagement before the crisis emerged?

The answer, in many cases, is yes.

Trust is built before it is needed

One of the biggest misconceptions in leadership is that stakeholder engagement is primarily a communications function. It is not.

Stakeholder engagement is a leadership responsibility. Communication teams may facilitate engagement, but trust is ultimately built through the conduct of leaders, the culture they create and the consistency with which institutions interact with their stakeholders.

The Office of the President should not hear from an institution only when it is facing public scrutiny. Ministers should not receive engagement only when approvals or support are required. Customers should not receive communication only after service failures.

Employees should not hear from leadership only during organisational crises. The media should not become relevant only when an institution seeks to correct negative perceptions.

Relationships built only during moments of difficulty are seldom viewed as authentic.

The strongest institutions understand that credibility is built long before it becomes necessary.

The cost of neglect

When organisations neglect stakeholder engagement, they create a vacuum. And as we know; nature abhors a vacuum. So the streets become filled with

assumptions, speculation and alternative narratives. Because in the absence of regular engagement, stakeholders begin to interpret events through the lens of uncertainty rather than trust.

When a governance concern emerges in such an environment, stakeholders rarely ask,

"What are the facts?" Instead, many immediately ask, "What else has been happening that we do not know about?"

This is the moment when reputational challenges become significantly harder to manage.

The issue itself may be manageable. The perception surrounding the issue becomes the bigger threat. Without an existing reservoir of goodwill, institutions enter every crisis already on their back foot.

The difference between reputation and goodwill

Reputation and goodwill are often treated as the same thing, but they are not. Reputation is what people think of an institution during normal circumstances. Goodwill is what causes stakeholders to give that institution the benefit of the doubt during extraordinary circumstances.

An organisation may enjoy a positive reputation for years. Yet if stakeholders feel excluded, ignored or disengaged, that reputation can collapse remarkably quickly when problems arise.

Conversely, organisations that have consistently engaged stakeholders often find that those same stakeholders become their strongest defenders when challenges emerge.

Goodwill create resilience and patience. It creates space for facts to emerge before judgement is passed. Most importantly, it creates trust.

Leading Growth Through Trust and Transparency

Namibia stands at an important moment. The country is pursuing ambitious growth opportunities through oil and gas, green industrialisation, logistics development and expanded regional trade. Public institutions, state-owned enterprises and private sector organisations are increasingly expected to operate with higher standards of accountability and transparency.

At the same time, public scrutiny has never been greater. News travels faster. Social media amplifies controversy while stakeholders are more informed, more connected and more demanding than ever before.

In this environment, leadership can no longer be reactive.

Waiting for a crisis before engaging stakeholders is equivalent to purchasing insurance after the accident has already occurred. It simply does not work. Today's leaders must invest deliberately



> Many organisations devote substantial resources to infrastructure, systems, policies and operations.

in stakeholder ecosystems, ensuring that employees, customers, investors, regulators, policymakers and the public understand not only what the institution does, but why it is existential.

A strategic asset often ignored

Many organisations devote substantial resources to infrastructure, systems, policies and operations. Far fewer invest with equal intensity in trust.

Yet when crises emerge, trust often becomes the most valuable asset an institution possesses.

Financial capital can be replenished. Physical infrastructure can be repaired.

Even leadership can be replaced; consider Jensen Huang.

Trust, once lost, often takes years to rebuild. This is why forward-thinking organisations treat stakeholder engagement not as a public relations function but as an institutional capability.

They measure and protect it. And they understand that every engagement, every response and every interaction either contributes to or diminishes their reservoir of goodwill.

The question for leaders

Perhaps the most important question leaders should ask themselves is not whether a crisis will occur. Every institution will eventually face some form of challenge. The more important question is this: When that challenge arrives, will stakeholders assume the worst, or will they trust the institution enough to wait for the facts?

The answer will depend largely on how much goodwill has been accumulated before the crisis begins. The reservoir of goodwill is not built during a crisis. It is built long before the crisis arrives. And in an increasingly scrutinised world, there may be no greater leadership responsibility than ensuring it never runs dry.

Hilda is a business leader, public speaker and a seasoned broadcast journalist. Founder of the national brand and organisation Team Namibia, Hilda believes her purpose is to impact the world with kindness, one engagement at a time



Proflight Zambia introduces direct Lusaka-Windhoek flights

...reduces travel time by an hour

Proflight Zambia has introduced non-stop flights between Lusaka and Windhoek, cutting travel time by approximately one hour and improving air connectivity between Namibia and Zambia.

The new service, introduced in November 2026, operates three times a week on Tuesdays, Fridays and Sundays, replacing the previous routing through Livingstone with a direct connection between the two capitals. Under the revised schedule, flight P0 064 departs Lusaka at 10:35 and arrives in Windhoek at 12:40, while the return flight, P0 065, departs Windhoek at 13:20 and arrives in Lusaka at 15:30.

The airline said the direct service would improve travel efficiency for business and leisure passengers while providing onward connections through Lusaka to other Zambian destinations, including Ndola and Solwezi.

Proflight Zambia also confirmed that its seasonal routing through Livingstone would resume in April 2027 to accommodate increased travel demand during the peak tourism season.

The development follows the airline's earlier entry into the Namibian market, when it launched scheduled flights connecting Lusaka, Livingstone and Windhoek using a 50-seat CRJ-200 aircraft.

CIRRUS ROYALE WEALTH MANAGEMENT NORTHSTAR

THE ASSET ALLOCATION VIEW: IN COLLABORATION WITH NORTHSTAR AND CIRRUS

	GLOBAL		SA		Namibia	
	CURRENT	TREND*	CURRENT	TREND*	CURRENT	TREND*
EQUITIES	😐	😐	🙂	🙂	😐	😐
BONDS	😐	😐	😐	😐	☹	☹
CASH	🙂	😐	🙂	😐	😐	🙂

ASSET ALLOCATION SNAPSHOT
AS AT 12 NOVEMBER 2026

Source: Northstar Proprietary Research and Cirrus Fund Managers. Royale, Northstar and Cirrus reserve the right to amend this information, data and views presented. This document does not constitute advice.

*3 Year View

☹ Concern 😐 Average 🙂 Good

	CURRENT	TREND
GLOBAL EQUITIES	**AVERAGE** October reinforced the rotation in market leadership that began in July, with a more pronounced preference for defensive sectors and value. Semiconductor-related companies weakened again, while Energy, Consumer Staples, Healthcare and Utilities posted sizeable gains, suggesting investors are less willing to pay elevated valuations for uncertain growth and are rewarding more visible earnings and cash flows. The MSCI World Equal Weighted Index gained 2.0% against a 0.8% decline in the headline index, while the equal-weighted S&P 500 rose 5.0% against a 0.9% fall, supporting the view that opportunities are broadening beyond narrow AI-related leadership.	AVERAGE The concentration of returns in AI-related equities is being tested more frequently. Rather than marking the end of the AI investment cycle, this looks increasingly like a maturing phase, with investors placing greater emphasis on the eventual profitability of enormous capital expenditure. Index valuations remain elevated, and geopolitical risks, higher energy prices and persistent inflation concerns complicate the backdrop. Greater dispersion and rising scrutiny of AI returns reinforce the importance of disciplined valuation, diversification and high-quality businesses with durable cash flows at reasonable prices.
SA EQUITIES	**GOOD** Emerging markets weakened sharply in October, with the MSCI EM down 8.0% in US dollar terms. The JSE declined 0.4% as Basic Materials fell 8.8%, while SA Industrials (+3.7%), Telecommunications (+10.8%), Consumer Discretionary (+0.5%), Food Producers (+7.9%), Banks (+2.6%) and Consumer Staples (+8.5%) gained and listed property rose 2.0%. The rand weakened 1.9% against the dollar. The modest headline decline masked a broad recovery, with resources weighing on the overall market.	**GOOD** We remain overweight domestic SA Inc. equities on a risk-adjusted basis, favouring selective exposure to Banks, Industrials and Retailers. High interest rates and elevated oil prices have weighed on these areas, but valuations now discount a relatively stressed outcome. We see attractive medium-term return potential as conditions normalise, guided by bottom-up valuation discipline.
NAM EQUITIES	**AVERAGE** Momentum on the NSX Local accelerated in the second half of 2026. The NSX Local Index returned 9.6% in September alone. This was driven by various tickers reaching new all-time highs and dividend book closure. Results published in August and September showed mixed conditions. FNB and SNO saw strong growth in earnings, though credit extension remained tame. CGPs earnings fell as Bank Gaborone fell into a loss-making position and Entrepo halted extensions of new loans. NBS earnings fell on the back of lower local volumes although gaining market share. This highlights weakness in the Namibian consumer, who faces further inflationary pressures and a slowing economy.	**AVERAGE** Namibian Equities remain attractively valued but need a friendly investment climate to do well. Therefore, we believe it is important to actively deviate from the benchmark and select quality companies with growth prospects and high-quality management teams.
GLOBAL BONDS	**AVERAGE** US-Iran tensions intensified further in October amid fears of escalation. Brent crude rose 13.6% to a fresh high of around $117.64, while US diesel held near record levels at $6.25/gallon. Global bonds nonetheless reversed September's sell-off, with the US 10-year Treasury yield falling 35 basis points to 4.94% as the Fed's hold and a sharp AI-capex equity sell-off drove a flight to duration.	**AVERAGE** We used the September pull-back in yields to add duration, buying bonds in the 3-5 year area of the curve in early October. This modestly increases portfolio duration while avoiding the very short end, where oil- and Middle East-driven volatility is likely to persist; the belly of the curve offers a better balance of carry.
SA BONDS	**AVERAGE** Local bond volatility abated somewhat in October. September's CPI print (4.5% y/y, core 4.0%) came in close to expectations and the Medium-Term Budget Policy Statement struck a market-friendly tone, though firmer oil prices and a record fuel-price increase kept the next inflation print and the mid-November MPC meeting in focus. The Fund's local bond book offers attractive carry, yielding an estimated 8.5%, with modified duration held short at around two years.	**AVERAGE** Despite global uncertainty, structural elements remain supportive of local bonds, including a market-friendly Medium-Term Budget Policy Statement that reaffirmed the fiscal consolidation path. The key risk is whether the SARB can hold its inflation forecast path, with October's record fuel-price increase the main swing factor and a risk that it pushes CPI back above 5% and prompts another hike.
NAM BONDS	**CONCERN** Namibian bonds are expensive. We expect upward pressure on Namibian Government debt as government's fiscal position comes under significant pressure. Underweight long duration bonds and overweight short duration bonds.	**CONCERN** The Namibian Government has a saturated maturity profile with sizeable upcoming redemptions, which is expected to increase funding pressures and place upward pressure on yields.
GLOBAL CASH	**GOOD** Cash continues to provide the best protection against volatility, and October's sharp AI-capex-driven sell-off in US and Asian technology shares only reinforced that appeal. With a possible December hike still on the cards and volatility elevated, cash remains appealing on a relative basis.	**AVERAGE** On a three-year horizon, our valuation still favours bonds across the curve over cash. However, volatility is likely to persist: October's sharp payrolls rebound complicates the labour-market debate, while September's CPI showed headline inflation accelerating, keeping the tension between resilient growth and sticky inflation alive.
SA CASH	**GOOD** Real rates remain elevated, and current cash rates on offer are well above the latest CPI print of 4.5%, allowing investors to earn a healthy real return without taking on risk. The market currently prices in one hike of 25bps within the next six months.	**AVERAGE** October's record domestic fuel-price increase complicates the SARB's near-term rate path. It remains to be seen whether this proves a temporary setback or a more durable re-acceleration of inflation, and how persistently Middle East-driven oil pressure ultimately filters through to the economy via second-round effects.
NAM CASH	**AVERAGE** Namibia's inflation rose 5.6% in October, as the conflict in the middle east continue to add further price pressures. As a result, the Bank of Namibia hiked its report rate to 7.0%, narrowing the spread with South Africa. Near term inflation expectations are expected to remain elevated. Short term rates have increased however, the rise in inflation has reduced real returns.	**GOOD** South Africa's lower inflation target is expected to ripple through to the Namibian market and with funding pressures anticipated locally, Treasury bill rates are likely to remain elevated, offering attractive real returns.