

LOWER DATA

MICT pushes for lower data costs to expand digital access in Namibia

p. 06



FERTILISER PLANT

Namibia considers fertiliser plant to cut farming costs, food prices

p. 24



INNOVATION

Namibian SMEs get continental platform to showcase innovation

p. 25



THE

BR/EF

News Worth Knowing



Affordable houses disappearing from Namibia's property market

MONDAY 12 OCTOBER 2026

MAIN STORY

Affordable houses disappearing from Namibia's property market

Affordable houses are rapidly disappearing from Namibia's mortgage market, with properties valued below N\$500,000 accounting for just 25% of registered mortgage bonds in 2026, compared with more than 80% in 2007.

The sharp decline over the past 19 years points to a housing market increasingly dominated by higher-priced properties as house prices rise faster than the incomes of many Namibian households.

The affordability gap has widened significantly, with Namibia's weighted average house price reaching about N\$1.44 million in the first quarter of 2026, while approximately 75% of workers earn less than N\$5,000 per month.

Bank of Namibia Deputy Director for Policy Research and Analysis Abigail Nainda said the declining share of lower-value properties in registered mortgage bonds raises concerns about financial inclusion, wealth creation and social mobility.

In her analysis, From Housing Delivery to Housing Systems, Nainda said rising house prices across market segments have increasingly placed homeownership beyond the financial reach of lower-income households.

"Housing affordability is therefore not only a housing-sector issue but also an economic development challenge linked to income



growth, productivity, and employment creation," she said.

The shift in the mortgage market has been significant. In 2007, properties below

Crucial Dates

- Bank of Namibia Monetary Policy announcement dates:
 - * 29 October 2026
 - * 10 December 2026

Housing affordability is therefore not only a housing-sector issue but also an economic development challenge linked to income growth, productivity, and employment creation.

N\$500,000 accounted for more than four out of every five registered mortgage bonds. By 2026, only one in four bonds fell within that property-value bracket.

The contraction in the lower end of the market comes despite a substantial expansion in overall mortgage lending.

Mortgage loans stood at N\$14.1 billion at the end of 2007, according to the Bank of Namibia. By July 2026, combined household and corporate mortgage lending had increased to approximately N\$61.34 billion.

Household mortgage loans accounted for N\$47.12 billion, according to IJG Securities, after increasing by N\$238.5 million, or 0.5%, during July. Annual household mortgage growth accelerated to 2.4%, its fastest pace since December 2023.

Corporate mortgage lending increased by N\$1.20 billion, or 9.2%, during the month to N\$14.23 billion, while annual growth reached 6.5%.

The figures show that while more money is tied up in property financing, homes at the lower end of the market have become a much smaller component of registered mortgage bonds.

For households unable to qualify for mortgages at current property prices, rising rental costs are placing additional pressure

on disposable incomes and could make saving for homeownership increasingly difficult.

Nainda said Namibia's affordability problem cannot be addressed by simply increasing the number of houses constructed, arguing that the cost and availability of serviced land and infrastructure remain major obstacles.

High land-servicing costs, infrastructure shortages and lengthy approval processes increase development costs, which ultimately feed into the prices paid by homebuyers.

"Expanding investment in bulk infrastructure, including water, electricity, roads, and sewerage systems, is essential for increasing housing supply and improving affordability," Nainda said.

She said improving housing affordability would require stronger coordination between government, local authorities, financial institutions, developers, investors and communities.

The National Housing Policy and housing targets under the Sixth National Development Plan provide a framework for expanding housing delivery, but Nainda said improved access to financing, infrastructure investment and stronger household income growth would be critical.

► MyCover Funeral

Protect up to 30 lives on a single plan.

Built for living, not just for leaving.

see money differently

MyCover Funeral is underwritten by NedNamibia Life Assurance Company Ltd (Reg No 2003/620) t/a Nedbank Insurance Namibia. Licensed FSP (14/LT/17).



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



Shoprite records lowest retailer basket in September 2026

Shoprite recorded the lowest overall basket cost among the seven retailers surveyed in September 2026, followed by Checkers and Choppies.

Shoprite's basket came in at N\$977.79, followed by Checkers at N\$991.78. Choppies ranked third at N\$1,008.78, while Metro recorded a basket cost of N\$1,012.78. OK Foods came in at N\$1,084.78, followed by Model at N\$1,101.79. Spar was the most expensive of the seven retailers surveyed, with a total basket cost of N\$1,165.29.

- Shoprite recorded the lowest prices for Tastic Rice at N\$35.99 for 2kg, Rama Butter at N\$26.99 for 500g, tomatoes at N\$26.99/kg and corned meat at N\$24.00 for 300g. It also tied with Checkers on white bread, cooking oil, long-life milk, dishwashing liquid, eggs, and soap.

- Checkers offered competitive prices on

several everyday essentials, including white bread at N\$11.99, 2L cooking oil at N\$69.99 and 1L long-life full-cream milk at N\$19.99. These were among the lowest prices recorded in the survey.

- Metro recorded the lowest price for 2.5kg white sugar at N\$52.99, 1.5kg Real Good chicken at N\$76.99, Pasta Grande macaroni at N\$69.99, Surf washing powder at N\$54.99 and Aquafresh toothpaste at N\$20.99. It also tied for the lowest price on cooking oil, dishwashing liquid, and canned pilchards.

- Choppies recorded the lowest price for 2-ply toilet paper at N\$59.99, onions at N\$16.99/kg and potatoes at N\$17.99/kg. Its pricing on these products helped keep its overall basket among the three cheapest.

- Model offered the lowest price for Top Score Maize Meal at N\$72.99 for 5kg and mince at N\$80.00/kg. However, its higher

prices on certain household products contributed to its overall basket cost of N\$1,101.79.

▪ OK Foods recorded the lowest price for Wellingtons Tomato Sauce at N\$27.99 for 750ml, while Spar did not record the lowest price for any of the products surveyed and had the highest overall basket cost.

Conclusion & Consumer Takeaway

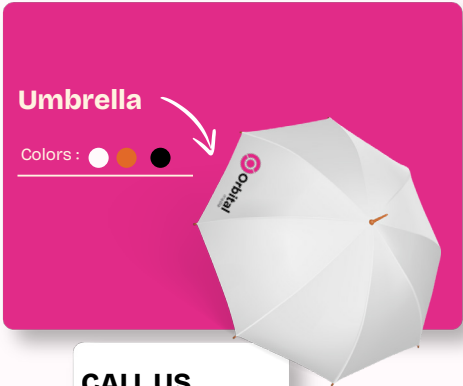
The September results show a N\$187.50 difference between the cheapest and most expensive retailers’ baskets. Shoprite recorded the lowest basket at N\$977.79, coming in N\$13.99 below Checkers, while Spar was the most expensive at N\$1,165.29.

For consumers, the results highlight the value of comparing prices before shopping. While Shoprite had the lowest overall basket, other retailers offered cheaper individual products, particularly Model for maize meal and mince, Metro for sugar and washing powder, and Choppies for selected vegetables and toilet paper. Households may therefore save by comparing prices across retailers,

Cheapest retailer by product

Cheapest retailer		Price
White Bread, loaf	Shoprite / Checkers	N\$11.99
Cooking Oil, 2L	Metro / Shoprite / Checkers	N\$69.99
Top Score Maize Meal, 5kg	Model	N\$72.99
White Sugar, 2.5kg	Metro	N\$52.99
Chicken, 1.5kg	Metro	N\$76.99
Mince, per kg	Model	N\$80.00
Tastic Rice, 2kg	Shoprite	N\$35.99
Pasta Grande Macaroni, 3kg	Metro	N\$69.99
Long Life Full Cream Milk, 1L	Shoprite / Checkers	N\$19.99
2-Ply Toilet Paper, 9 rolls	Choppies	N\$59.99
Wellingtons Tomato Sauce, 750ml	OK Foods	N\$27.99
Washing Powder, 2kg	Metro	N\$54.99
Sunlight Dishwashing Liquid, 750ml	Metro / Shoprite	N\$32.99
Rama Butter, 500g	Shoprite	N\$26.99
Eggs, 18 medium	Shoprite / Checkers	N\$54.99
Bar Soap	Shoprite / Checkers	N\$11.99
Aquafresh Toothpaste, 100ml	Metro	N\$20.99
Onions, 1kg	Choppies	N\$16.99
Potatoes, 1kg	Choppies	N\$17.99
Tomatoes, 1kg	Shoprite	N\$26.99
Canned Pilchards, 400g	Metro / Choppies	N\$26.99
Corned Meat, 300g	Shoprite	N\$24.00

especially when purchasing groceries and household essentials in bulk.



CALL US TODAY!

+264814343154

Orbitalmedianam@gmail.com



MICT pushes for lower data costs to expand digital access in Namibia

The Ministry of Information and Communication Technology (MICT) has called for measures to lower the cost of data in Namibia, saying affordable internet access is critical to expanding participation in the digital economy and creating economic opportunities.

MICT Executive Director Linda Nakale said high connectivity costs risk limiting access to online education, employment opportunities, digital financial services and markets, particularly for young people and communities outside major urban centres.

Speaking at the 9th ICT Summit, Nakale

identified reducing data costs alongside expanding national broadband coverage as key priorities for Namibia's digital transformation.

"The theme means that ICT should not only advance technology but also improve people's lives, create economic opportunities, reduce inequality, and ensure that all Namibians can participate in and benefit from the digital economy," she said.

The 2026 summit is being held under the theme "Harnessing ICT for Inclusive Growth: Digital Pathways to Reduce Unemployment and Eradicate Poverty."

Nakale said improved access to affordable connectivity could allow young Namibians to acquire digital skills, access employment opportunities and establish businesses.

It could also expand market access for small-scale farmers, traders and artisans by allowing them to reach customers and use financial and other services online.

“Attendees expect aggressive strategy sessions concerning national broadband expansion, the lowering of data costs, and the integration of Artificial Intelligence (AI) to optimise local industries,” Nakale said.

The ministry is also pushing for greater investment in digital infrastructure outside Windhoek as part of efforts to improve connectivity in underserved areas.

Digital literacy is another priority, with MICT advocating for greater integration of digital skills into the education system to prepare young people for an increasingly technology-driven economy.

Nakale said Namibia had already made progress through the National Digital Strategy, broadband expansion, e-government services and digital skills development, but access to the benefits of digitalisation needed to be broadened.

“Yet inclusive digital growth requires collective effort. Government, industry, academia, development partners, civil society, and young innovators must work together to ensure that no one is left behind,” she said.

The ICT Summit brings together government,

telecommunications and technology companies, financial institutions, academia and innovators to develop practical interventions around connectivity, affordability and technology adoption.

The event will also include a youth hackathon running from Wednesday to Friday, aimed at developing digital solutions to community challenges and connecting promising projects with potential investment and incubation opportunities.

MICT wants discussions at the summit to result in practical measures to make internet access more affordable and accessible, allowing more Namibians to participate in the country’s expanding digital economy.



NAMIBIA UNIVERSITY
OF SCIENCE AND TECHNOLOGY
Department: Human Capital



WE ARE HIRING

OFFICE OF THE VICE-CHANCELLOR
Department: Institutional Quality Assurance (IQA)
Manager: Programme Accreditation, Institutional Audits and Quality Enhancement
Manager: Quality Assurance Standards and Compliance

OFFICE OF THE DEPUTY VICE-CHANCELLOR: TEACHING AND LEARNING
Faculty of Commerce, Governance and Management Sciences
Director: Namibian-German Centre For Logistics (NGCL) Re-advertisement
• **Five (5) Year Performance-Based Contract**



Compensation



Career and Personal Growth



Work and Environment



Rewards and Recognition



Benefits

Closing Date:
29 October 2026

Scan QR Code or visit nustjobs.mcidirecthire.com for further details regarding the vacancies and application requirements.



Namibia's oil test: Why rejecting stabilisation clauses is the right fight

By Lot Ndamanomhata

Namibians can argue over which office should sit atop the petroleum sector — the Ministry of Industries, Mines and Energy or the Upstream Petroleum Unit now housed in the Presidency.

That is a genuine governance debate, and reasonable people disagree on it. The debate in the National Assembly has commenced on the Petroleum (Exploration and Production) Amendment Bill, 2025, which seeks to restructure oversight of the country's emerging oil and gas sector.

But on one point there should be little room for disagreement: the state's right to change its own laws, tax its own resource, and protect its own people must never be signed away in a stabilisation clause.

Where Namibia stands right now

Namibia is at the exact hinge point where this fight matters most. The government has not typically agreed to stabilisation or economic rebalancing provisions in petroleum agreements, and there is an old cabinet resolution stating that economic stabilisation clauses should not form part of the petroleum agreement signed with the Kudu Upstream Consortium.

But as Namibia moves from exploration to development and production, calls for these clauses are growing precisely the moment industry lobbying is heaviest and the stakes for getting it wrong are highest.

This is unfolding alongside a separate, live



“

Namibia is at the exact hinge point where this fight matters most.

debate: President Netumbo Nandi-Ndaitwah announced in March 2025 that the emerging oil and gas industry would be managed from the Office of the President “in the manner that maximizes benefits for all Namibians,” and has since established the Upstream Petroleum Unit to direct, manage and supervise all upstream operations.

Critics warn this concentrates power and risks politicisation; supporters say a new, high-value industry needs unified, high-level oversight to avoid the fragmentation that has hurt other producers.

Both concerns can be true at once — centralised oversight and strong statutory guardrails against stabilisation clauses are not in tension. If anything, they reinforce each other: whoever holds licensing power, that power is worthless if it can be contractually frozen the moment it's exercised.

Why a stabilisation clause is the wrong trade

A stabilisation clause locks a country's laws in place at the moment a contract is signed and forces the state to compensate the investor — or simply exempts the investor — whenever it later changes tax, environmental, labour, or local-content rules. Proponents frame this as ordinary

investor protection.

In practice it has meant something narrower: a country cannot raise its own royalty rate, tighten a pollution standard, or strengthen a labour law without paying a foreign company for the privilege of governing itself.

Uganda is the case study to study closely, because it happened recently, in Africa, in the oil sector, and the contracts are public.

Investigations into Uganda's production-sharing agreements with Tullow Oil and Heritage Oil found a sweeping stabilisation clause requiring the Ugandan government to compensate the companies for any future change in the law that affects their profits — language designed specifically to block improvements in environmental standards.

Campaigners who reviewed the deal concluded there is growing recognition that such clauses are detrimental to democracy, the environment, human rights and workers' rights, and stand as an obstacle to development, and noted that Amnesty International made the same argument about the clause covering the Baku-Ceyhan pipeline — that it creates a “chilling effect” on a government's willingness to legislate to protect its own people.

The core problem, as that analysis put it: what looks like a political risk to an investor is simply the state exercising its sovereignty.

The scholarly record backs this up. Lorenzo Cotula, one of the most cited legal scholars

on natural-resource contracting, has argued precisely for rethinking stabilisation clauses to reconcile regulatory stability with the evolution of environmental standards — a polite academic way of saying the clauses as written freeze host countries out of their own regulatory future.

The issue reached the UN level too: the UN Special Representative on Business and Human Rights, John Ruggie, argued in a 2008 study co-published with the IFC that broad “freezing” clauses can chill legitimate regulation in labour rights, environmental protection and public health, effectively



REQUEST FOR PROPOSALS

APPOINTMENT OF A FUND VALUATOR

Renaissance Health Medical Aid Fund hereby invites suitably qualified and independent persons or firms to submit proposals for appointment as Valuator in accordance with the Financial Institutions and Markets Act, 2021 (FIMA) and the applicable NAMFISA Standards, including Standard No. PRE.S.1.1.

PURPOSE OF THE APPOINTMENT

The appointed Valuator will be responsible for providing the independent valuation, review and professional opinions required under the regulatory framework. This includes the independent assessment and verification of the Fund's financial, actuarial and solvency position, and any additional statutory reporting required by NAMFISA.

MINIMUM ELIGIBILITY REQUIREMENTS

Applicants must:

- Meet the eligibility criteria for a valuator under Standard No. PRE.S.1.1 and be eligible for approval by NAMFISA.
- Be fit and proper, and satisfy all statutory independence requirements.
- Demonstrate appropriate training, knowledge and experience within the Namibian financial services sector, specifically in medical aid/healthcare funding.
- Possess a minimum of five years' relevant

experience working with a similar financial institution/intermediary or with an appointed valuator as contemplated in PRE.S.1.1.

- Disclose all actual, potential or perceived conflicts of interest, and demonstrate sufficient professional capacity to undertake the assignment.

PROPOSAL SUBMISSION REQUIREMENTS

Proposals must include, at minimum:

- Company/individual profile and relevant experience.
- Qualifications, professional memberships and CVs of key personnel.
- Technical approach and methodology for the valuation and statutory reporting.
- Evidence of fit and proper standing, independence and conflict of interest disclosures.
- References and proposed turnaround times.
- A detailed financial proposal covering:
 - o annual/statutory valuation work;
 - o attendance at Board/Committee meetings;
 - o ad hoc advisory work;
 - o travel and disbursements.

Terms of reference available from:

Laurika George
Principal Officer
po@rhmaf.com.na

CLOSING DATE AND TIME: MONDAY, 19 OCTOBER 2026

SUBMISSION ADDRESS: po@rhmaf.com.na

ENQUIRIES: po@rhmaf.com.na

Renaissance Health Medical Aid Fund reserves the right not to make an appointment, to request clarification or additional information, and to engage shortlisted bidders before a final recommendation is made. The successful appointment remains subject to NAMFISA's approval requirements.



giving investors a veto over public-interest lawmaking.

Even arbitral history shows how far these clauses can bind a state — breaches of stabilisation commitments factored directly into findings of state liability in *Texaco v. Libya* and *AGIP v. Congo*. That is not a hypothetical risk. It is precedent.

Nigerian legal scholarship reaches a similar conclusion from the other side of the ledger, in a country that lived the experiment: given the high level of protection these clauses confer, they can put international oil companies directly at odds with a developing country's ability to regulate for human rights and sustainable development.

Namibia does not need to import that outcome. It has the rare advantage of writing the rules before first oil, not after the wells are already flowing and the leverage has shifted to the companies.

The debate is happening in Windhoek right now

This isn't an abstract or distant risk — it's played out two weeks ago. Speaking at the Bank of Namibia's oil and gas symposium on 25 September 2026, Columbia University adjunct professor and international lawyer Jenik Radon gave Namibia the plainest possible warning on TotalEnergies' pending final investment decision on its Venus discovery: "one concept talked about everywhere is the stabilisation clause. No, no and no. It has a chilling effect on laws.

Do not accept a stabilisation clause, ever." Radon's broader point was about timing and preparation — he argued Namibia could benefit from delaying Total's FID (originally expected by the end of July) precisely because international oil companies can take advantage of a country whose legal system isn't ready to negotiate from strength.

That view didn't go unanswered. Rand Merchant Bank's head of oil and gas, Angelique Peake, pushed back that a company committing to a 25-year, capital-intensive project reasonably needs some form of assurance — while agreeing Namibia "can't afford to get railroad by investors." Her proposed middle ground is worth taking seriously: not a freezing-style stabilisation

WE'RE HIRING



Vacancy Chief Operating Officer

Primary Purpose of Position

To support the CEO in translating NamPost's strategy into effective operational execution by providing strategic direction, coordination and oversight across Business Units (BUs), with direct leadership over Functional Support Units (FUs). The role ensures the effective integration of NamPost's diversified business-unit model, drives value-chain thinking, strengthens collaboration between BUs and FUs, and balances business-unit autonomy with Group-wide synergies.

Key Performance Areas

- Strategic & EXCO Engagement
- Business Plan & Budget Coordination
- Functional Policies Coordination & Alignment
- Operational Commercial Effectiveness
- Financial Support & Control Services Effectiveness
- Human Resources Services Effectiveness
- Business Development, Marketing & Communications Effectiveness
- Administration, Communications & Information Effectiveness
- Enterprise Risk Management
- Business Projects Effectiveness
- Security and Investigations Management
- Human Resources Management

Why NamPost?

- Be part of a major transformation as NamPost evolves into a leading digital and financial and logistic services provider.
- Make a national impact by contributing to financial inclusion, e-commerce growth and accessible services across Namibia.
- Lead innovation and operational excellence in an organisation adapting to a rapidly changing business and technology landscape.
- Shape the future of an iconic Namibian institution while strengthening its universal service mandate

Key Competencies

- Strategic planning, business analysis, leadership and cost/value management ability.
- Strong conceptual reasoning, intellectual grasp and interpersonal skills.
- Strong entrepreneurial and analytic skills.
- Exemplary integrity, ethical leadership, accountability and a high-energy, results-oriented approach.

Minimum Education and Work Experience

- A Post Graduate B Degree/ B-Tech in Commerce, Finance, Business Management, Banking or similar.
- A Master's qualification in Business Management, CA or CFA will be a distinct advantage.
- At least 10 years' management experience in a service-oriented business environment, including a minimum of 5 years at executive management level.
- Exposure to the financial services and/or logistics sector will be an advantage.

Application Procedure

Please apply by visiting the HITO HR recruitment site and uploading your CV and certified supporting documents for the position.

Only shortlisted candidates will be contacted. NamPost is an Equal Opportunity Employer and operates in line with affirmative action guidelines.

Kindly take note: Any applications sent to NamPost directly will NOT be considered. No e-mail application will also be accepted.

CLOSING DATE:
15 October 2026 at 17h00 pm

APPLY ONLINE:
<https://recruitment.hitohr.com/jobs>

ENQUIRIES: Lisa Matomola
CONTACT: 0818112812

We
Deliver
More.



nampost®

clause, but an economic rebalancing mechanism, where the state keeps the right to change its laws but the project's economics are cushioned rather than locked.

That's a meaningfully different instrument from what Uganda signed with Tullow, and it's the kind of nuance Namibia's law should be precise about rather than treating “stability” and “stabilisation clause” as synonyms.

IPC shadow minister for international trade Rodney Cloete went further on sequencing, arguing the Venus FID should wait until parliament has actually settled Namibia's petroleum law: “whatever the law says on the day the money is committed is what Namibia will live with for the next 25 years, and right now the law is not ready.”

His framing of what a stabilisation clause actually costs is the clearest plain-language version of the Uganda and Cotula critique above: it means a future parliament, elected by future Namibians, cannot pass a tax, an environmental standard, or a local-content rule without paying compensation for it.

Together, these three positions map the real choice in front of Namibia — not “welcome investment vs. reject investment,” but whether the country locks in today's bargaining position for the next 25 years, or keeps the room to renegotiate as it learns what producing oil actually looks

like.

What “more than jobs” actually looks like — the Norway comparison

The instinct in this framing is correct: jobs, taxes and royalties are the floor, not the ceiling. Norway's model rests on four things working together, and Namibia's own toolkit maps onto it almost exactly:

- Royalties and production-linked payments — the baseline charge for extracting a national resource.

- Corporate tax on top of ordinary tax — Norway applies a special petroleum tax layered over standard corporate tax, so profits from oil are taxed far more heavily than an ordinary business.

- Profit oil share under production-sharing agreements — a direct cut of the physical barrels, not just a cut of reported profit, which is much harder for a company to shrink through transfer pricing or accounting.

- State equity through a national oil company — Norway's Equinor (formerly Statoil) gives the state a direct ownership stake, so it captures value as a shareholder, not only as a tax collector. Namibia already has the seed of this: NAMCOR receives a 10% participating interest upon the granting of an exploration licence, negotiated case by case with applicants.

The Norway lesson isn't really about the specific percentages — it's about sequencing. Norway



WALL BANNERS



TABLE CLOTHS



OUTDOOR DISPLAY



CALL US TODAY

+264 81 434 3154

orbitalmedianam@gmail.com

built its fiscal and regulatory architecture, and its sovereign wealth fund, before production scaled up, and it kept full authority to amend its own petroleum tax law over the decades since without ever needing an investor's permission. That authority is exactly what a stabilisation clause would trade away.

The resource curse is a policy choice, not a law of physics

Namibia doesn't need to guess how this goes wrong — West and Central Africa has run the experiment repeatedly. Angola and Nigeria industrialised their oil sectors without securing energy independence at home, leaving both import-dependent on refined fuel from the very crude they exported — the textbook “paradox of plenty.”

The mechanism is well understood: a sudden wealth inflow appreciates the local currency, makes agriculture and manufacturing uncompetitive against imports, and — where oversight is weak — concentrates enormous, poorly monitored revenue flows in ways that invite graft rather than development. None of that is inevitable.

It is a direct function of how much control a government retained over its own resource, and stabilisation clauses are one of the clearest ways that control gets signed away.

The Dangote example — a more complicated lesson than it first appears

It's worth being precise here, because the actual 2026 picture cuts against the simplest version of the “economic colonialism” story. Dangote's refinery did face a real friction point with Europe in late 2025, when its diesel failed to meet EU winter fuel specifications — a technical standards issue, not a case of Brussels simply refusing Nigerian-refined fuel outright. And by 2026, the trend reversed dramatically: Dangote became Europe's largest external supplier of jet fuel, supplying roughly 13% of Europe's

jet fuel shortfall in the second quarter of 2026, with diesel and gasoil exports also rising 23% as Northwest European fuel inventories fell to a 12-year low. The refinery has meanwhile cut Nigeria's own gasoline imports from roughly 400,000 barrels a day in 2024 to just 83,000 barrels a day in 2026 — precisely the import-substitution outcome Dangote was built to achieve.

The real lesson isn't that Europe locks African refiners out. It's that African refiners had to meet European technical and quality standards to get in — and once Dangote did, it competed and won on genuinely favourable terms. That's actually the stronger argument for Namibia's position, not a weaker one: sovereignty over your own resource and regulatory standards is what lets you eventually compete on merit, rather than being permanently boxed into exporting raw crude while importing refined fuel at a markup — the Angola and Nigeria trap this article rightly names.

The bottom line

A foreign company that will only invest in Namibia's oil on condition that Namibia can never again touch its own tax code, environmental law, or local-content rules is not offering partnership — it is asking for legal immunity from a sovereign state. Namibia's cabinet was right to bar such clauses from the Kudu agreement in the 1990s, and it would be right to hold that line now, formally, in statute, as the sector moves from exploration to production and the pressure to bend intensifies. Companies unwilling to operate within Namibian law, amended by Namibians, for Namibians, are free to return their licences to companies that will.

** Lot Ndamanomhata is from Ekokaka. This article reflects his views and writes entirely in his personal capacity.*



FMD detected in Zambezi Region, triggering livestock trade ban

Namibia has confirmed a foot-and-mouth disease (FMD) outbreak in the Zambezi Region, extending the country's livestock disease concerns beyond the recent outbreak in the //Kharas Region and triggering an immediate suspension of livestock movement, marketing and trade across Zambezi.

Chief Veterinary Officer Kenneth Shoombe said the latest outbreak was confirmed at Kalala Island after 12 cattle samples tested positive for the highly contagious disease at the Central Veterinary Laboratory in Windhoek on 7 October 2026.

The confirmation followed an investigation by veterinary officials from the Katima Mulilo State Veterinary Office on 5 October, during which 20 cattle were found displaying clinical signs of FMD.

The latest outbreak comes weeks after authorities confirmed FMD cases in the Karasburg State Veterinary District in the //Kharas Region, raising further concerns over the spread of the disease and its potential impact on Namibia's livestock industry.

Shoombe said the Ministry of Agriculture, Fisheries, Water and Land Reform had activated the National Foot-and-Mouth Disease Contingency Plan under the Animal Health Act, 2011, and intensified surveillance to determine the extent of the outbreak.

As part of the containment measures, the ministry has suspended all movement of cloven-hoofed animals and their raw products within the Zambezi Region until further notice.

All previously issued livestock movement

permits have been cancelled, while livestock auctions, informal markets and other animal-gathering activities have been prohibited.

The restrictions also extend to slaughtering at local abattoirs, informal markets and social events, effectively halting several livestock trading activities across the region.

However, slaughtering at export abattoirs operating under Commodity-Based Trade arrangements remains permitted, provided cattle currently in quarantine meet the required traceability conditions.

Shoombe said authorities had established roadblocks at strategic locations to enforce the movement restrictions, while emergency vaccination had commenced in the affected area.

The outbreak poses further challenges to Namibia's livestock sector, with movement restrictions and the suspension of trading

activities expected to disrupt farmers, livestock traders and related businesses in the affected region.

Foot-and-mouth disease is a highly contagious viral infection affecting cattle, sheep, goats, pigs and susceptible wildlife. The disease can spread rapidly among livestock, requiring strict movement controls and surveillance to prevent further transmission.

Clinical signs include blisters and sores around the mouth and hooves, excessive salivation, reluctance to move and deterioration in body condition.

Shoombe urged farmers and livestock owners to report suspected cases immediately to the nearest State Veterinary Office and comply with the restrictions imposed to contain the outbreak.

The ministry said further updates would be issued as surveillance and investigations continue.



**IPM NAMIBIA ANNUAL
CONFERENCE 2026**



Reimagining Work in Africa

Agile, Inclusive and Resilient HR for a Disrupted Future

Meet our speakers



Dr. Mara Mberira



Siphiwe Moyo



Dr. Vumile Msweli



Dr Simeon Amunkete



Hilda Basson-Namundjebo



John Kangowa



Klestina Kauhondamwa



Kelvin Shamizhinga



Margalet Akooko



Linus Gwala



Priscilla Husselmann

For more info: president@ipm.com.na | +264 81 646 8049 | +264 81 729 9623

 **15–16 October, 2026** |  **Windhoek, Namibia**



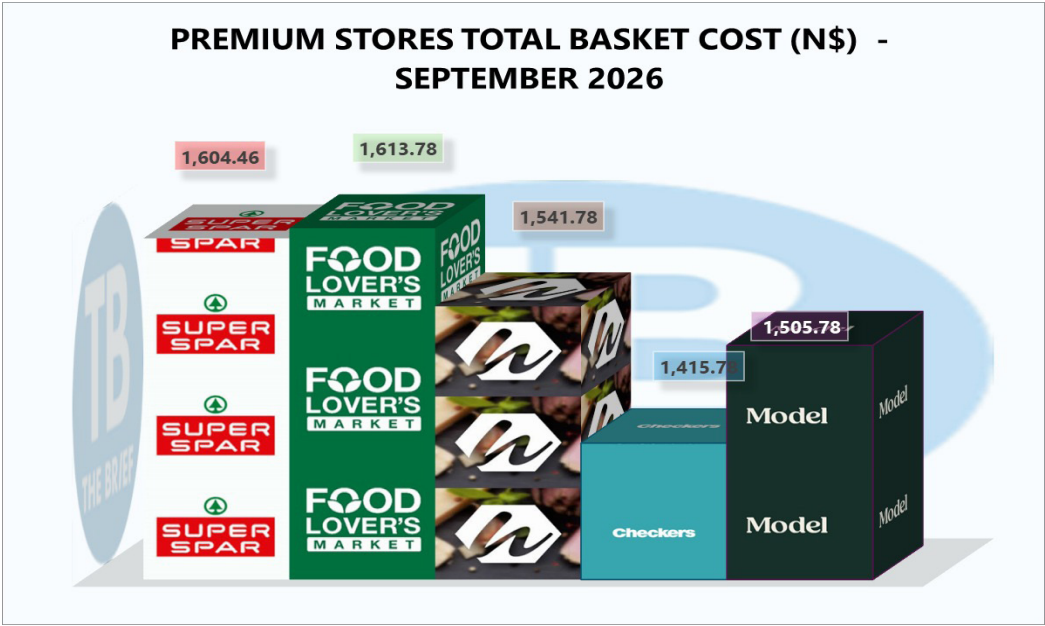












Checkers records lowest premium grocery basket in September 2026

Checkers at Maerua Mall recorded the lowest total for a 22-product premium grocery basket in September 2026, at N\$1,415.78. Model at Awas Valley followed at N\$1,505.78, while Woermann Fresh in Klein Windhoek recorded N\$1,541.78.

Superspar at Grove Mall totalled N\$1,604.46, and Food Lovers at Hilltop was the most expensive at N\$1,613.78.

The N\$198.00 difference between the cheapest and most expensive baskets shows that shoppers can face different costs even when comparing the same list of products across premium supermarkets.

What stood out across the stores?

- Checkers had the lowest overall basket and offered the lowest prices for several items, including full-cream milk at N\$19.99, potatoes at N\$19.99/kg, chicken breasts at

N\$99.99/kg, white bread at N\$11.99 and mayonnaise at N\$39.99.

- Model had the lowest prices for selected items, including sirloin steak at N\$219.99/kg, Basmati rice at N\$79.99 and salad dressing at N\$36.99.

- Woermann Fresh was competitive on several products, recording the lowest price for cheddar cheese at N\$154.99, cucumber at N\$24.99, salted butter at N\$89.99, gel toothpaste at N\$21.99 and 18 rolls of two-ply toilet paper at N\$164.99.

- Food Lovers offered the cheapest cooking olive oil at N\$64.99 per litre, as well as the lowest prices for lettuce at N\$24.99, tomatoes at N\$24.99/kg and auto washing powder at N\$74.99.

- Superspar recorded the lowest onion price at N\$26.99/kg. However, its total

Fly Namibia

our most recent edition!



> **READ ONLINE**

Your guide to travel inspiration, aviation and proudly Namibian stories.

basket was N\$188.68 higher than Checkers'.

- Some of the biggest price differences were for meat. Sirloin steak ranged from N\$219.99/kg at Model to N\$349.99/kg at Food Lovers, a difference of N\$130.00/kg. Chicken breasts ranged from N\$99.99/kg at Checkers to N\$139.99/kg at Superspar.

Conclusion and consumer takeaway

Checkers offered the lowest total for the selected premium grocery basket in September, while Food Lovers recorded the

highest. However, the cheapest overall basket does not mean every product is cheapest at that store. Model, Food Lovers and Woermann Fresh each offered the lowest price for selected items. For consumers, comparing prices across supermarkets can help reduce grocery costs, particularly for higher-priced items such as meat, cheese and household products. The figures reflect the selected products and branches surveyed in September 2026, rather than the full range of prices at each supermarket.

Education is not a competition, it is a defence against illiteracy

By Noah Jonas

As graduation ceremonies continue across Namibia, the country celebrates academic achievements and the dedication of graduates.

However, an important question remains: Are we producing graduates who meet our socio-economic needs, or are we simply competing to accumulate qualifications?

Education should not be pursued merely for certificates, recognition or social status. Its purpose is to develop knowledge, practical skills and critical thinking that contribute to personal growth and national development.

Education is not a competition; it is a defence against illiteracy, ignorance and the inability to solve society's challenges.

Namibia needs professionals whose expertise responds to national priorities and labour-market demands.

Engineering, law, actuarial science, medical science, information technology, agriculture and renewable energy are among the fields that can contribute significantly to economic development.

However, students must consider their interests, abilities and employment opportunities before choosing a career.

Career guidance in secondary schools must be strengthened to help learners make informed decisions.

Educational institutions should also regularly review their programmes against



Namibia needs professionals whose expertise responds to national priorities and labour-market demands.

labour-market needs.

While every discipline has value, institutions must ensure that the courses they offer provide relevant knowledge and realistic professional opportunities rather than prioritising enrolment and revenue over educational outcomes.

Public and private employers also have a responsibility to invest in staff development. Professional growth should extend beyond prescribed training to include strategic management, change management, organisational development and leadership.

Supporting employees to acquire relevant qualifications can improve institutional performance, decision-making and service delivery.

Government, educational institutions and employers must collaborate to identify skills shortages, improve career guidance and connect education with practical workplace experience. Students, meanwhile, must take responsibility for researching their

Career guidance in secondary schools must be strengthened to help learners make informed decisions.

chosen fields and pursuing qualifications with clear objectives.

Graduation deserves celebration, but certificates alone cannot guarantee employment or professional competence.

Namibia must move beyond counting graduates and start evaluating what they

can contribute to society.

Education is not about who graduates first or holds the most certificates. It is about acquiring the knowledge and skills to make a meaningful difference.

Let us study with purpose, graduate with competence and educate to build Namibia.

3rd Africa
CREDIT & RISK
REPORTING
CONFERENCE

SAVE The Date **14-16 TH OCT 2026**

Hilton Windhoek, NAMIBIA

**ADVANCING AFRICA'S CREDIT & RISK
REPORTING FOR OPEN FINANCE**

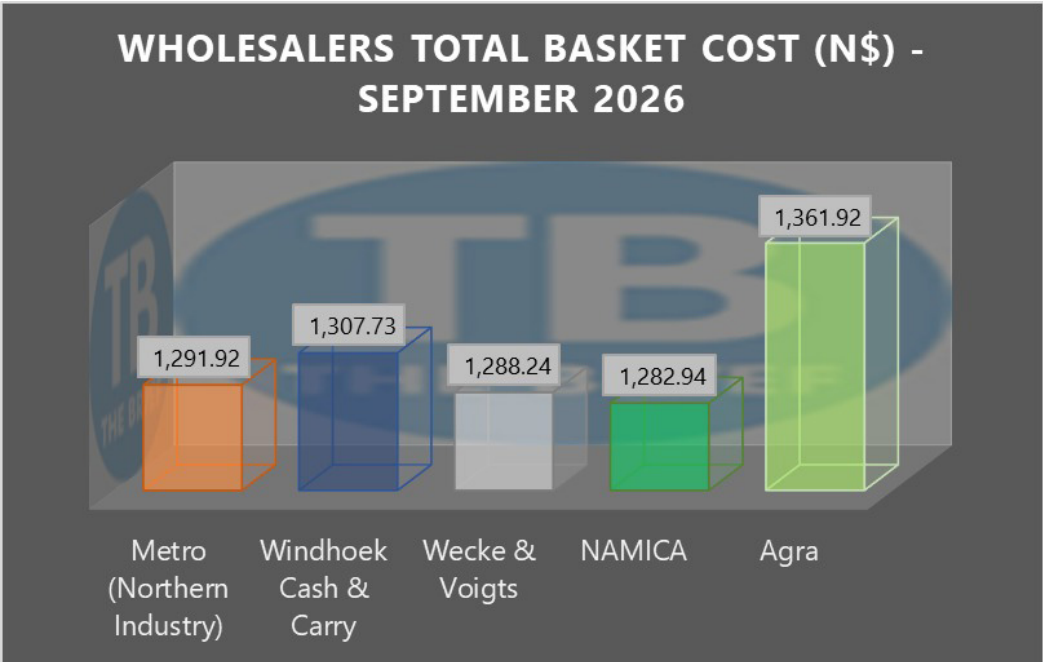
CREDIT INFO **TransUnion** **METROPOL**
reach new heights

IDENTITY AFRICA **Kenya Airways** **THE BR/EF**
The Pulse of Africa

OCIS Kenya
Towards a more open credit market

SCAN TO REGISTER

f t in



NAMICA records lowest wholesaler basket in September 2026

NAMICA recorded the lowest overall basket cost among the wholesalers surveyed in September 2026, followed closely by Wecke & Voigts.

NAMICA’s basket came in at N\$1,282.94, followed by Wecke & Voigts at N\$1,288.24. Metro (Northern Industry) ranked third at N\$1,291.92, while Windhoek Cash & Carry recorded a basket cost of N\$1,307.73. Agra was the most expensive of the five wholesalers surveyed, with a total basket cost of N\$1,361.92.

- NAMICA recorded the lowest price for 5-litre cooking oil (Sunseed) at N\$177.00, and 4kg chicken (unbranded) at N\$194.99.

- Metro offered the lowest price for 10kg Top Score maize meal at N\$134.99, 10kg

Sugar King white sugar at N\$179.99, 5kg Polana Macaroni Pasta at N\$116.99, and 10kg Bakpro Vetkoek Wheat Flour at N\$134.99.

- Wecke & Voigts recorded the lowest price for 10kg Tastic Rice at N\$147.88 and 1-litre Six-Pack Long Life Full Cream Milk (Nammilk) at N\$127.31.

- Windhoek Cash & Carry did not record the lowest price for any of the eight products surveyed, although it was competitive on cooking oil at N\$177.50 and full-cream milk at N\$128.95.

- Agra also did not record the lowest price for any of the items surveyed and had the highest overall basket cost at N\$1,361.92. Its 4kg Real Good chicken was the most expensive chicken in the comparison at

Cheapest wholesaler by product

Product	Cheapest wholesaler	Price
Cooking Oil, 5L	NAMICA	N\$177.00
Top Score Maize Meal, 10kg	Metro	N\$134.99
White Sugar, 10kg	Metro	N\$179.99
Chicken, 4kg	NAMICA	N\$194.99
Tastic Rice, 10kg	Wecke & Voigts	N\$147.88
Polana Macaroni, 5kg	Metro	N\$116.99
Full Cream Milk, 6×1L	Wecke & Voigts	N\$127.31
Vetkoek Wheat Flour, 10kg	Metro	N\$134.99

N\$239.99.

Conclusion & Consumer Takeaway

The September results show continued price competition among wholesalers, with N\$78.98 separating the cheapest and most expensive baskets. NAMICA secured the lowest overall basket but the difference between NAMICA and Wecke & Voigts was only N\$5.30, while Metro was just N\$8.98 more expensive than NAMICA.

The results also highlight the benefit

of comparing individual products, as no wholesaler offered the lowest price across the entire basket. Metro was the most competitive across four of the eight products, while NAMICA and Wecke & Voigts each recorded the lowest prices on two products.

For consumers and businesses purchasing in bulk, comparing prices across wholesalers could therefore provide savings, particularly on products such as chicken, cooking oil and rice where the price gaps were wider.

SCAN HERE

Daily PDF version sent via email

@thebrieflive @thebrieflive

Finance

Business



THE BRIEF

News Worth Knowing

TO FOLLOW OUR WHATSAPP CHANNEL

for Daily Namibian News

Learn on Friday, lead on Monday: Invisible to AI?





Auditor-General flags N\$792.4m discrepancy in government accounts

Auditor-General Junias Etuna Kandjeke has issued a qualified audit opinion on the Government of Namibia's financial statements after identifying an unreconciled N\$792.4 million discrepancy in State Revenue Fund records for the financial year ended 31 March 2025.

The audit found that the Summary of Control Suspense Accounts reflected a closing balance of N\$5.70 billion, while the

execution ledger showed N\$6.50 billion, leaving a difference of N\$792.4 million that had not been reconciled.

"This indicates a significant variance and points to weaknesses in the reconciliation and reliability of the State Revenue Fund records," the Auditor-General's report said.

The audit also found that government revenue was understated after money collected through customs and the Inland Revenue Department was not properly

This compares with underexpenditure of

The findings add to concerns over the accuracy of government financial reporting and internal controls, with the qualified audit opinion indicating that identified problems were significant enough to affect parts of the financial statements.

17 ARTISTS. 6 CHOIRS, 1 NIGHT. AN UNFORGETTABLE EXPERIENCE.

THE RESTORATION Concert 4.0

SATURDAY
31 OCTOBER 2026

DR. HAGE GEINGOB STADIUM

WINDHOEK, NAMIBIA

MINISTER GUC

MIL MICHAEL MAHENDIRE

DEEA

LISA

BENJAMIN DUBE

IPINCE KIDS

ASH

MINISTER BOBBY RICHTER

BR CLERENCE

JAEI MK

ERIC MAHUA

ESME SONGBIRD

RUTH

LENTINA GRACE

MIN ADOLPHE AMANI

MINISTER MOSES

GRACE NOTES CHOIR

JOSM CHOIR

ADORATION CHOIR

MALLELUAH SINGOUT CREW

VOCAL DYNAMIX

JMM WORSHIP TEAM

TICKET PRICES:

VIP BOOTH 25 PERSONS
NS\$0.000
VIP SINGLE
NS\$2.000

GOLDEN CIRCLE
NS\$300
STANDARD
NS\$100

TICKETS AVAILABLE AT:

FOR MORE INFORMATION:
NEVERWALKALONE359@GMAIL.COM
+2648 13496234

A NAMIBIA DE BEER PARTNERSHIP
Bronze Partner

Media Partner

Broadcast Partner

Namibia considers fertiliser plant to cut farming costs, food prices

Prime Minister Elijah Ngurare has proposed the establishment of a fertiliser and chemical manufacturing plant in Namibia to reduce agricultural production costs and make locally produced food more competitive against imports.

The proposal follows concerns raised by farmers, producers and millers over the high cost of producing maize locally, which has made imported grain from South Africa a cheaper alternative.

Speaking during a community engagement with farmers at Ombandje Farm near Otavi in the Otjozondjupa Region on Saturday, Ngurare said local fertiliser and chemical production could help address some of the cost pressures facing Namibia's agricultural sector.

Farmers and millers indicated that maize imported from South Africa costs approximately N\$5,000 per tonne, compared with N\$7,000 per tonne for locally produced grain.

The N\$2,000 price difference means locally sourced maize is about 40% more expensive than imports, placing Namibian producers at a competitive disadvantage.

High fertiliser and agricultural chemical costs were identified as contributing factors to the price disparity, raising concerns about the competitiveness of domestic grain production and its implications for food prices.

Ngurare's proposal seeks to reduce Namibia's dependence on imported agricultural inputs by developing local manufacturing capacity, potentially lowering production costs for farmers and improving the competitiveness of locally



grown crops.

The Prime Minister also proposed establishing a local food quality assurance and testing facility to reduce Namibia's reliance on neighbouring countries for food testing and quality control services.

The proposed facility would allow more food testing and quality verification to be conducted domestically.

The proposals come as Namibia seeks to strengthen domestic agricultural production, reduce reliance on food imports and improve food affordability.

However, no investment figures, implementation timelines or potential locations for the proposed manufacturing and testing facilities were announced.

Namibian SMEs get continental platform to showcase innovation

Namibian small and medium-sized enterprises (SMEs) will have an opportunity to showcase locally developed products, services and business models to a wider African audience through the Standard Bank Africa Business Awards 2026.

Standard Bank Namibia said the awards will recognise businesses demonstrating innovation, resilience, leadership and measurable impact, while giving local entrepreneurs exposure beyond the Namibian market.

The programme will cover SMEs operating across sectors including agriculture, manufacturing, tourism, technology, retail and the creative economy.

It will culminate in a Pan-African event in Johannesburg in 2026, where Namibian businesses will have an opportunity to be recognised alongside enterprises from across Standard Bank's African footprint.

Standard Bank Namibia Executive Officer for Business and Commercial Banking Hellen Amupolo said the awards were intended to give greater visibility to businesses contributing to economic activity and employment.

"The Africa Business Awards play an important role in recognising and celebrating the innovation, resilience and



achievements of SMEs across our continent," Amupolo said.

"These awards not only shine a spotlight on businesses that are creating jobs, driving growth and contributing to their communities, but also inspire continued excellence and enterprise development across the SME sector."

Beyond recognition, participating businesses will have opportunities to engage with entrepreneurs and industry peers from other African countries, allowing them to exchange experiences and explore

potential commercial relationships.

Standard Bank said the platform could also connect entrepreneurs with investors and strategic partners and expose them to opportunities in markets outside Namibia.

"Through these awards, we want to celebrate entrepreneurs who are making a meaningful contribution to Namibia's economic development while creating opportunities for them to gain recognition, build valuable connections and explore new growth opportunities across Africa," Amupolo said.

The awards form part of Standard Bank Namibia's broader enterprise development initiatives aimed at supporting businesses to establish themselves, grow and expand into new markets.



AI search challenges traditional online visibility for Namibian businesses

Artificial intelligence is changing how Namibian businesses are discovered online, as consumers increasingly receive direct brand and product recommendations from AI platforms instead of relying solely on conventional search engine results.

The shift was highlighted at V5 Digital's second First Fridays business technology session in Windhoek, where companies were shown how platforms such as ChatGPT, Gemini, Perplexity and Grok can influence which brands consumers encounter when making purchasing decisions.

V5 Digital founder Armin Wieland said the "Visible to AI" session focused on determining whether businesses appear in AI-generated

responses and how their visibility compares with competitors.

"Today's topic was visible to AI and essentially was all about, as a brand, company or organisation, how visible or invisible am I to the AI search engines or bots," Wieland said.

Andrew Walmsley, founder of Visibiliti.ai and Techsys Digital, said consumers are increasingly asking AI systems for recommendations when choosing products and services, ranging from insurance policies to holidays and tour operators.

The change means businesses are no longer competing only for prominent positions on traditional search engines, but also for inclusion in answers generated directly by AI

“Visibiliti.ai tracks how brands appear across different AI platforms and compares their visibility against competitors using a range of consumer search prompts.

systems.

“What Visibiliti does is it helps brands to understand whether they’re being mentioned in those AI answers, whether they’re being recommended, and if they’re not, who is and why,” Walmsley said.

Visibiliti.ai tracks how brands appear across different AI platforms and compares their visibility against competitors using a range of consumer search prompts.

Businesses can use the platform to identify whether competitors are appearing more frequently in AI responses and assess gaps in their own digital content and online presence.

Participants at the Windhoek session were shown how to enter their website domains and assess how their brands perform against competitors.

Walmsley said the emergence of AI-generated search represents a shift from conventional search engine optimisation, where companies have traditionally competed to rank their websites prominently in search results.

AI platforms can instead provide consumers with a direct response, including specific brands or businesses, without requiring users to work through a list of search results.

The shift increases the

importance of businesses maintaining clear, credible and accessible information online that AI systems can identify when generating responses to consumers.

V5 Digital established First Fridays as a platform for business leaders to examine the practical impact of AI, including adoption, implementation and responsible use of the technology.



THE NAMIBIA
MINING & ENERGY
HANDBOOK

2026



M&E
MINING & ENERGY
PUBLICATION

IN COLLABORATION WITH
THE
BR/EF
—News Worth Knowing