

REPO RATE HIKE

What a 25-basis-point repo rate hike could mean for your home or car loan

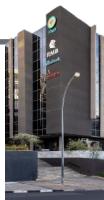
p. 05



BORROWING PLAN

FNB warns govt's N\$21.1bn borrowing plan could limit private-sector lending

p. 08



PUBLIC HOSPITALS

Govt fast-tracks construction of four new public hospitals

p. 17



THE

BR/EF

News Worth Knowing

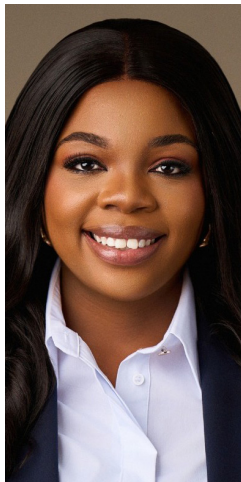
Repo Rate

B O N

BoN expected to raise repo rate to 7% on Wednesday

MONDAY 26 OCTOBER 2026

MAIN STORY



BoN expected to raise repo rate to 7% on Wednesday

The Bank of Namibia (BoN) is expected to increase the repo rate by 25 basis points to 7% on Wednesday, 28 October, as rising inflation and higher interest rates in South Africa increase pressure on the central bank to tighten monetary policy.

Economists from Simonis Storm, Standard Bank Namibia and High Economic Intelligence (HEI) have all forecast an increase from the current 6.75%, which would push commercial banks' prime lending rate from 10.5% to 10.75%.

The anticipated increase would be the second this year, following a 25-basis-point

adjustment in June, and would result in higher borrowing costs for households and businesses.

Simonis Storm Economist Almandro Jansen said there was a 70% probability of a 25-basis-point increase, compared with a 25% chance of the rate remaining

Crucial Dates

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

unchanged and a 5% probability of a larger 50-basis-point hike.

“We expect the Bank of Namibia's Monetary Policy Committee to raise the repo rate by 25 basis points to 7.00% on Wednesday, 28 October. Commercial banks would then raise prime from 10.50% to 10.75%. This would be the second hike of the cycle, after June's increase to 6.75%,” Jansen said.

Standard Bank Namibia economist Helena Mboti also expects the repo rate to increase to 7%, citing rising international oil prices, persistent inflation and tighter global monetary conditions.

She said recent interest rate increases by the US Federal Reserve and South African Reserve Bank had strengthened the case for the Bank of Namibia to maintain a tighter monetary policy stance.

“Monetary policy will be tighter following global inflation risks and the central bank is expected to keep rates higher for longer delaying the previously anticipated easing cycle,” Mboti said.

HEI economist Lewis Komu and research analyst Rauna Siyengo also expect a 25-basis-point increase, noting that Namibia currently has the lowest repo rate in the Common Monetary Area following increases in South Africa, Lesotho and Eswatini.

“Against this backdrop, a 25-basis-point hike to 7.00% appears warranted to reinforce price stability amid rising inflationary pressures

and maintain alignment with monetary conditions across the Common Monetary Area (CMA). However, a hold at 6.75% remains a credible alternative,” they said.

The forecasts come as Namibia's annual inflation rate increased to 5.4% in September, compared with 5% in August and 3.2% during the same month last year.

Jansen expects inflation to rise further, reaching approximately 6.2% around the turn of the year, driven partly by higher fuel and transport costs.

He projects average inflation of 4.3% for 2026, above the Bank of Namibia's latest forecast of 4%.



JOB PURPOSE

To lead the company's tendering and business development function: identify strategic opportunities, manage competitive bids and build sustainable client relationships, particularly in the government, defence and security sectors.

KEY RESPONSIBILITIES

- 01 Identify and track tender and business opportunities in the public and private sectors, including the Central Procurement Board of Namibia, ministries, state-owned enterprises and regional bodies.
- 02 Lead the full bid process: reading and analysing tender documents, preparing technical and financial proposals, ensuring compliance and meeting every submission deadline.
- 03 Manage supplier and partner engagement for quotations, pricing, specifications and local and international partnerships.
- 04 Build and maintain client relationships, and represent the company in meetings, site visits and briefing sessions.
- 05 Keep the tender register, compliance documents and company registrations current, including tax and social security good standing, BIPA and procurement portal registrations.
- 06 Supervise, guide and develop the Principal Dealer.
- 07 Report regularly to the Directors on the pipeline, bids submitted, outcomes and lessons learned.

MINIMUM REQUIREMENTS

- Degree or diploma in Business, Procurement, Supply Chain or Commerce
- 5 years' tender or business development experience, including 2 years in a supervisory role
- Knowledge of the Public Procurement Act, 2015
- Excellent proposal writing and negotiation skills
- Namibian citizen with a valid driver's licence, able to undergo security screening



Recruitment managed by HITO HR & Training Consultants · Enquiries: Hilma Simon, +264 81 729 9623 · Only shortlisted candidates will be contacted.

CLOSING DATE

6 November 2026

Full details and online application

psinvestments.com.na/vacancies

Mboti said Namibia remained vulnerable to imported inflation because of its dependence on fuel and other imported goods, while Komu and Siyengo warned that rising transport costs could lead to further price increases across the economy.

Another factor supporting expectations of an interest rate increase is the widening gap between Namibia's and South Africa's repo rates.

South Africa's repo rate stands at 7.25%, compared with Namibia's 6.75%, leaving a 50-basis-point difference.

Jansen warned that the gap could

encourage financial institutions and businesses to move funds into higher-yielding rand-denominated investments, potentially placing pressure on Namibia's international reserves.

However, HEI said the country's foreign reserves increased to N\$58.5 billion in August, providing 3.6 months of import cover and remaining sufficient to support the currency peg.

The economists also acknowledged that weaker economic growth could influence the central bank's decision.

Namibia's 2026 economic growth forecast was recently revised down from 3.1% to 2.3%, while the mining sector has recorded six consecutive quarters of contraction.

Looking ahead, Jansen expects the repo rate to remain at 7% in December, with another increase possible in early 2027 if inflation rises above 6% or South Africa tightens monetary policy further.

Mboti expects rates to remain largely unchanged through most of 2027, with possible cuts in the second half of the year if inflation moderates.

HEI said the Bank of Namibia could still keep the repo rate unchanged at 6.75% if inflation expectations remain contained.

The central bank is scheduled to announce its monetary policy decision on Wednesday, with the outcome expected to determine whether households and businesses face another increase in borrowing costs.



REQUEST FOR PROPOSALS

The Electricity Control Board (ECB) in accordance with Public Procurement Act (Act 15 of 2025). As amended, section 42 hereby invites qualified, competent and registered Suppliers / Service providers to submit bids for the following procurement.

Procurement Reference:	SC/RP/ECB-02/2026/2027
Bid description:	The Review of the Namibia Electricity Supply Industry Distribution Infrastructure Standards
Procurement Category:	Lump - sum consultancy contract Maximum duration 6 months
RFP Issue Date:	Tuesday, 15 September 2026
Clarification Deadline:	Friday, 25 September 2026 at 12:00
Proposal Closing:	Thursday, 05 November 2026 at 11:00
Technical Opening:	Thursday, 05 November 2026 at 11:15
Proposal Validity:	90 calendar days from the closing date
Tender fee / bid security:	None
Bid Documents Availability:	The documents for this bid can be requested on email at procure@ecb.org.na
Two-Envelope Submission:	The Technical Proposal and Financial Proposal must be sealed separately and placed in one sealed outer envelope. The Technical Proposal must contain no price information.

All requests for information of any kind relating to this RFP should be channelled in writing to:

Mrs. Melissa Kahimise procure@ecb.org.na or tel: +264 61 374 300



+264 61 374 300



info@ecb.org.na | www.ecb.org.na



P.O. Box 2923 Windhoek Namibia



ECB House, 35 Dr. Theo-Ben Gurrah Street | Business Hours: Monday – Thursday 08:00 – 17:00 | Friday – 8:00 – 13:00



What a 25-basis-point repo rate hike could mean for your home or car loan

Namibians paying off home loans and vehicles could face higher monthly repayments if the Bank of Namibia increases the repo rate by 25 basis points on Wednesday, 28 October, with homeowners potentially paying an additional N\$168 per month and vehicle owners N\$44.

According to Simonis Storm Economist Almandro Jansen, the expected increase would push the repo rate from 6.75% to 7%, raising commercial banks' prime lending rate from 10.5% to 10.75%.

For someone paying off a N\$1 million home loan over 20 years, monthly repayments would increase from N\$9,984 to N\$10,152, adding N\$168 per month or N\$2,016 annually.

19 19

LEISURE

MIDGARD OTJIHAVERA WINDHOEK



REWARD
YOUR TEAM
AT MIDGARD

BOOK YOUR
YEAR-END
CELEBRATION

Sales@ol.na
+264 61 431 8111
ol-leisure.com

Ts & Cs apply



**Two year-end experiences.
One magical destination.**

Choose an outdoor day of great food, games and connection, or treat them to a gala dinner under the stars and an overnight stay.

Both experiences include:

- Private bowling
- Private tennis

Confirm your booking before
31 October 2026 for **complimentary
venue hire and welcoming drink.**



However, when combined with the previous interest rate increase in June, the total increase in monthly home loan repayments would reach approximately N\$336, equivalent to about N\$4,000 annually.

“On a N\$1 million home loan over 20 years, a 25bp hike adds about N\$168 a month to the instalment (from N\$9,984 to N\$10,152). Including June's hike, the instalment has risen by about N\$336 a month, or roughly N\$4,000 a year. On a N\$350,000 vehicle loan over six years, the increase is about N\$44 a month,” Jansen said.

For motorists financing a N\$350,000 vehicle over six years, monthly repayments would rise from N\$6,573 to N\$6,617, an increase of N\$44 per month

or N\$528 annually.

The increases would place additional pressure on household budgets at a time when consumers are already dealing with rising fuel, transport and electricity costs.

Petrol prices increased by N\$1.50 per litre on 7 October, while NamPower implemented a 3.7% electricity tariff increase. Jansen also warned that further fuel price increases were likely in November.

He said the actual increase in loan repayments would depend on the outstanding loan amount, repayment period and interest rate charged by individual banks.

The calculations are based on standard loans with monthly repayments, using a prime lending rate calculated at 3.75



Standard Bank

“My dream car is...”

Everyone's answer is different: Some start with the colour, others start with the brand, and some just say “as long as I own my own set of wheels, I am fine.”

Our **VAF summer special**, running until **31 January 2027**, wants to turn your dream car into your reality car:

-  Prime less 0.50% on all new and used vehicles
-  3-month payment holiday on vehicle instalment
-  3-month payment holiday on insurance
-  Up to 35% RV on New vehicles

And when your dream car becomes your reality car, there's the matter of keeping it covered, too.

Our insurance offering includes:

-  No motor excess*
-  Flat excess from **N\$2,500**
-  1x premium cashback for claim-free clients aged 18–30

So, what's your dream car?

standardbank.com.na

Ts & Cs Apply

percentage points above the repo rate.

While borrowers could face higher repayments, Jansen said people with savings and money-market investments could benefit from improved interest earnings.

“Savers, by contrast, should see deposit and money-market rates repriced upward, and on our view they are close to their peak for this cycle,” he said.

Simonis Storm expects the Bank of Namibia's Monetary Policy Committee (MPC) to increase the repo rate by 25 basis points, assigning a 70% probability to the decision.

Jansen places a 25% probability on the central bank keeping the repo rate unchanged at 6.75% and a 5% probability on a larger increase of 50 basis points.

If implemented, the increase would be the second in the current interest rate tightening cycle, following the June adjustment to 6.75%.

Jansen expects the repo rate to remain at 7% in December, although another 25-basis-point increase could follow in early 2027 if South Africa raises interest rates again or Namibia's inflation rate exceeds 6%.

Simonis Storm does not expect interest rate cuts before late 2027.

The expected increase comes as Namibia's inflation rate reached 5.4% in September, while

the South African Reserve Bank raised its repo rate to 7.25% during the same month.

This left Namibia's repo rate 50 basis points below South Africa's, adding pressure on the Bank of Namibia to consider a further increase.

The central bank's decision on Wednesday will determine whether homeowners, motorists and other borrowers face another increase in monthly repayments as living costs continue to rise.

China-Africa Cooperation Symposium

China-Africa Partnership at 70: Deepening Collaboration and Exchanges

Join policymakers, business leaders, academics and development practitioners for a timely discussion on China-Southern Africa

Seventy Years Together. One Horizon Ahead.

0% ZERO TARIFF
On all tariff lines for 53 African countries, from 1 May 2026.

DATE
27 Oct 2026
Tuesday, 08:00 for 09:00

VENUE
Hilton Hotel
Windhoek, Namibia

ATTENDANCE
By invitation
RSVP to EAN or
info@wafika.com

GLOBAL COOPERATION | GOVERNANCE AND POLICY | TRADE AND ZERO TARIFFS | INVESTMENT | INDUSTRIAL DEVELOPMENT | TECHNOLOGY AND SKILLS

HOSTED BY

economic
association
of namibia


IN PARTNERSHIP WITH

Embassy of the People's Republic of China
in the Republic of Namibia




FNB warns govt's N\$21.1bn borrowing plan could limit private-sector lending

FNB Namibia has warned that the government's increasing reliance on domestic borrowing could limit access to credit for businesses and households, potentially slowing private-sector investment and economic growth.

In its analysis of the 2026/27 Mid-Year Budget Review, FNB said the government's total financing requirement is projected at N\$22.1 billion, of which N\$21.1 billion, or 95.2%, is expected to be raised domestically.

The bank warned that heavy government borrowing from local financial institutions and investors could reduce the funds available for lending to businesses and households while pushing up borrowing costs.

“Dependence on local funding creates a risk of tighter market liquidity and private credit crowding out: banks and institutional investors allocating more capacity to

government securities may have less room for firms and households or require higher lending margins,” FNB said.

The bank said this could discourage private-sector investment and weaken economic growth, making it more difficult for the government to increase revenue and improve its debt position.

According to the analysis, external project financing has been reduced to N\$1.1 billion due to delays in implementing water and transport infrastructure projects.

The government's financing requirement includes a revised budget deficit of N\$16.3 billion, a N\$4.6 billion cash requirement and N\$1.9 billion in foreign debt repayments, partly offset by a N\$600 million sinking-fund contribution.

Meanwhile, government debt is projected to increase to N\$201.7 billion by the end of the 2026/27 financial year, equivalent

to 68.7% of gross domestic product (GDP). This is higher than the N\$193.8 billion projected in the main budget.

The budget deficit has also increased by N\$519 million from the original N\$15.8 billion estimate, although it remains at 5.5% of GDP following an upward revision to the country's nominal GDP.

Government revenue has been revised down by N\$1.5 billion to N\$88 billion, while expenditure is expected to decline by 0.9% to N\$105 billion.

FNB also raised concerns about Namibia's weaker economic outlook, with the government's growth forecast for 2026 reduced from 3.1% to 2.3%, while the 2027 forecast was lowered from 3.3% to 2.6%.

The bank attributed the downward revisions to weaker economic performance during the first half of the year, lower production by key industries, disruptions linked to the Middle East conflict and the impact of foot-and-mouth disease (FMD).

"Namibia's real GDP growth forecast has been lowered to 2.3% in 2026 from 3.1% in the Main Budget, and to 2.6% in 2027 from 3.3%. This follows actual growth of 1.7% in 2025," the analysis stated.

FNB said slower economic growth could make it harder for the government to generate sufficient revenue to meet its

spending and debt obligations.

Although government interest payments have been revised down to N\$15.4 billion, they remain 9% higher than in the previous financial year and are expected to consume 17.5% of government revenue.

The bank noted that higher collections from personal and corporate income taxes, as well as Southern African Customs Union (SACU) receipts, could provide some relief to public finances.

It said uranium production and existing mining operations could support government revenue in the near term, while significant contributions from new gold projects are expected mainly from 2028 onwards.

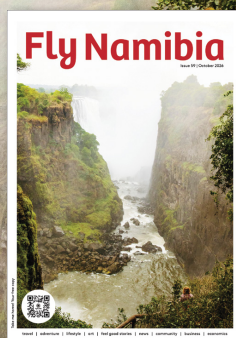
However, FNB cautioned that higher revenue collections might not be enough to ease pressure on the budget if government spending continues to increase.

The bank warned that continued dependence on domestic borrowing, together with rising debt repayments and recurring cash requirements, could place further pressure on Namibia's public finances.

FNB called for a broader mix of domestic and external financing, alongside spending that supports productive economic activity, to reduce pressure on local savings and improve the country's credit outlook.

Fly Namibia

our most recent edition!



> **READ ONLINE**

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

Inside the NIP's turnaround – from 59% to 93% TAT

By Kapena Tjombonde

When turnaround-time (TAT) performance across Namibia's national laboratory network moved from 59% to 93%, the improvement represented more than an operational milestone.

It essentially meant clinicians could receive critical evidence sooner, strengthening their ability to diagnose illness and determine treatment.

Yet the most important question was not what the figures said about the institution, but whether patients experienced a faster and more dependable service.

Turnaround time is not an abstract management indicator. It measures how quickly clinicians receive the evidence they need to diagnose illness and determine the appropriate treatment.

But this TAT is influenced by a myriad of factors. Delays can obstruct clinical decisions, while dependable results can accelerate them.

The real significance of the improvement therefore is not only in the percentage, but in whether the laboratory system is ready to produce a consistently faster and more reliable national pathology service.

The scale and urgency of the challenge is evident in four figures:

- 9.7% of Namibian adults earn more than N\$11,000 per month
- more than 80% of Namibians depend on public health facilities
- laboratory results influence about 70% of clinical decisions
- about 40% of Namibia's health



Turnaround time is not an abstract management indicator.

workforce serve more than 80% of the population relying on the public health sector.

- while more than 60% of the health workforce serve the remaining 20% of the population accessing private health care.

To me, these figures underscored the consequence, the urgency and the scale of the burden—but they also made consistency and equitable access indispensable.

Against that backdrop, I saw the national laboratory network not as a back-office function but as critical health infrastructure. I believed any claim of reform had to be judged by a demanding standard: whether services remained available, accessible and dependable in the public health facilities, serving the country's most vulnerable patients.

We acutely engaged in the turnaround anchored on three levers: people, process and technology—a famous framework often described as the “Golden Triangle”. As a team, we knew the approach would be credible only if we changed all three simultaneously.

New equipment alone would not repair weak workflows; redesigned processes would achieve little without empowered staff; and leadership development initiatives would fail if the operating system remained unreliable.

We conducted section-by-section and department-by-department deep-dive reviews to trace visible breakdowns to their root causes. I considered this more searching than treating missed targets as isolated incidents.

It allowed us to test whether recurring problems originated in staffing, procurement, logistics, people, workflow or technology—and whether our corrective action addressed the cause rather than the symptom. This was not an overnight assignment; it took considerable time and effort.

People: We implemented a people strategy -invested in leadership development, culture change and coaching. We introduced supply-chain & logistics expertise and created a graduate development programme (GDP).

The GDP included qualified medical technologist, who often did not have a job,

placed at the 13 one-man laboratories for 24 months, to gain job market experience, but also to enhance the solo operation.

Our aim was to strengthen both immediate performance and the next generation of institutional capability.

Process: We identified and mapped business processes, reviewed how work moved across the critical functions, and targeted areas for improvement and sustained management.

We paid particular attention to blood sample movements, stock management, supply chain and logistics because laboratory performance depends not only on testing, but also on the reliable movement of supplies, samples and information.

Technology: We assessed the state of laboratory and ICT infrastructure, planned upgrades and invested systematically in digital transformation. We replaced testing



Conversation with Dennis de Wet,
Founder of Slowtown Coffee Roasters

THE STORY OF SLOWTOWN: 15 YEARS ON





WALL BANNERS



TABLE CLOTHS



OUTDOOR DISPLAY



CALL US TODAY

+264 81 434 3154

orbitalmedianam@gmail.com

platforms while strengthening the broader technology environment to deliver results faster. We automated critical processes.

It was clear that none of these pillars could succeed in isolation. Our breakthrough came from coordinating all three dimensions deliberately. A great workforce cannot deliver consistently through broken processes; efficient processes cannot compensate for obsolete systems; and technology cannot transform an organisation whose people are unprepared to use it.

For me, the strongest evidence of our work was not the strategy itself, but the discipline we used to enforce it. We formulated and monitored implementation plans monthly, quarterly and annually against strategic objectives.

It was not just a cosmetic strategic plan; it was daily mantra. That cadence mattered because public-sector reform often falters between announcement and execution.

Regular gauging made slippage harder to hide, responsibility easier to assign and accountability more visible. Every week, we reviewed TAT across 37

laboratories and announced the strongest results, and I delightfully witnessed how performance moved from good to great! This visibility propelled the entire organisation to focus

on its mandate.

The logic that guided us was simple but powerful: when individuals became more effective, teams improved; when teams improved, departments performed better; and when departments worked together, the organisation became effective and ultimately the laboratory system became more capable of saving lives.

The central lesson I took from this experience is not simply that transformation can work. I never saw effective operational continuity and institutional transformation as competing aims; both were conditions of a credible turnaround. It is that reform must proceed without losing focus on the basics and/or destabilising the essential service patients need every day. A long-term redesign has value only if service is not interrupted during the reinvention.

In a nutshell, while the improved turnaround time proved vital; it created a great momentum to become the greatest benchmark regionally.

I learned that a successful turnaround is not a slogan. It is a system made measurable, accountable and dependable—so that the capacity we build in our institutions serve the broader national development agenda across all our public enterprises.

***Kapena Tjombonde, former CEO of NIP, in her personal capacity**



Namibia markets 217,000 cattle in first nine months

Namibia marketed 217,007 cattle in the first nine months of 2026, representing a 30.92% increase compared with the same period last year, despite a sharp decline in monthly marketing in September following foot-and-mouth disease (FMD) restrictions.

According to the Livestock and Livestock Products Board's October 2026 Beef and Pork Market Watch report, cattle marketing fell by 27.23% month-on-month to 21,387 head in September, from 29,389 head in August. However, the figure was 3.29% higher than the 20,706 cattle marketed in September 2025.

“Total cattle marketing was 3.29% higher than in September 2025, at 21,387 head. Year-to-date marketing reached 217,007 head, 30.92% more than in 2025. Compared with August, marketing fell by 27.23%, a larger decline than usual for this time of year,” the report stated.

The September slowdown was partly attributed to FMD, which was confirmed in the //Kharas Region on 23 September, prompting restrictions on the movement and trade of cloven-hoofed animals and their products during the final eight days of the month.

Meanwhile, live cattle exports totalled

75,578 head during the first nine months, an increase of 58.80% compared with the corresponding period in 2025. South Africa received 90.51% of Namibia's live cattle exports.

Furthermore, A-class slaughter increased by 34.56% year-on-year to 104,505 head, while B&C slaughter declined by 8.82% to 36,924 head.

"A-class slaughter accounted for 50.28% of cattle marketed in September, live exports for 41.83% (down from 48.80% in August) and B&C slaughter for 7.89%. Of the 8,946 cattle exported live, 8,941 head (99.94%) were feeder cattle destined for South African

feedlots, while 5 breeding cattle were exported to Angola," the report stated.

The report further indicated that Namibia's B2 beef price averaged N\$78.74 per kilogram in September, up 6.14% year-on-year and 0.55% from August. However, the price premium over South Africa narrowed to N\$12.88 per kilogram, from N\$17.17 in August.

The report expects cattle marketing to decline sharply in October as FMD-related movement restrictions continue to affect exports, auctions and slaughter operations. The European Union also temporarily suspended imports of specified fresh meat products from Namibia's NA-1 export zone in October.

The report warned that prolonged restrictions could result in cattle accumulating on farms, placing pressure on weaner and slaughter-cattle prices. Rising feed costs could further squeeze feedlot margins.

"If marketing remains restricted, cattle may build up on farms, which could put downward pressure on weaner and slaughter-cattle prices, while rising feed costs add pressure on feedlot margins. These are expectations based on the control measures in place. The statistical forecasts used in previous editions assume normal trading conditions and are therefore not presented in this edition," the report stated.

The full impact of the restrictions is expected to become clearer in October's marketing figures.



ARANDIS
DRY FISH FACTORY CO.
Premium Quality. Naturally Dried.

PO Box 651, Arandis | arandisdryfish@gmail.com | Contact: +264 812332745

WHO WE ARE

Arandis Dry Fish Factory Co. is a Namibian-owned business delivering premium quality dry fish, naturally dried and carefully processed to preserve taste, nutrition and freshness. We are committed to quality, consistency and customer satisfaction.





OUR VALUE ADDITION



Premium Quality Fish
We source only the best fresh fish and dry it under strict hygiene standards to ensure top quality.



Naturally Dried for Taste & Nutrition
Our traditional sun-drying process retains the natural flavour and essential nutrients without any preservatives.



Hygienic Processing
Handled by trained staff in a clean, controlled environment to ensure food safety and consistency.



Bulk Packing for Convenience
Packed in 3kg boxes, ideal for families, retailers, and wholesalers.



Supporting Local & Economy
Proudly Namibian – supporting local jobs, communities and contributing to the growth of our nation.

OUR PRODUCTS

Horse mackerel
Available in: 9+ 16+ 18+ 20+





IDEAL FOR

- ✓ Households & Families
- ✓ Retailers & Market Vendors
- ✓ Restaurants & Takeaways
- ✓ Wholesalers & Export Buyers

WHY CHOOSE US?

- ✓ Consistent quality
- ✓ Competitive pricing
- ✓ Reliable supply
- ✓ Customer satisfaction guaranteed



A Proudly Namibian Product

**From our factory
to your table –
Freshness that lasts.**

Real Fish. Real Flavor. Real Namibian Pride.

NATURALLY DRIED

HIGH IN PROTEIN

NO PRESERVATIVES

LOCAL PRODUCT

Health data will power Namibia's AI future. Who will govern it?

By Dr Tuwilika Nafuka

In September 2024, I sat in the audience at my first National ICT Summit and wrote that digital health was barely in the room.

This year, at the 9th National ICT Summit, I stood on the plenary stage to speak on telemedicine, early warning systems and emergency response. That shift matters: health now runs on the networks and data this summit exists to discuss.

Telemedicine is no longer a pilot. Namibian innovators such as OnCall and PatientCare already connect patients with doctors, clinics and pharmacies across all 14 regions. With OnCall a patient in a remote town can be triaged, consulted and given a prescription without a costly journey.

But every consultation travels along a chain: a phone, a network, a server, a legal jurisdiction, and finally a medical record. Apart from the patient and the record, every link belongs to the ICT sector.

Artificial intelligence ran through almost every conversation at the summit, from water and education to banking, telecommunications, and broadcasting and journalism at NBC. All of it depends on data.

Health data is among the most valuable of all: it can power models that read scans, predict outbreaks and support clinicians where specialists are scarce. But a model trained on another country's patients can be confidently wrong here, and Namibian data used without rules may build tools we never



Artificial intelligence ran through almost every conversation at the summit, from water and education to banking, telecommunications, and broadcasting and journalism at NBC.

benefit from.

And unlike a password, a diagnosis can never be changed. Whoever governs health data will shape the AI that serves, or fails, Namibians.

Today, Namibia assures the doctor through the Health Professions Councils, the money through NAMFISA, and the medical aid claim through NAMAFA. What we do not yet assure is the data, the platform and the network.

Our data protection law is still forthcoming, so careful local providers borrow standards from South Africa, the United States and international bodies.

My research across more than 390 digital health and AI companies in 46 African markets points to a clear lesson: where data protection law is enacted and enforced, company practices improve dramatically.

The difference is whether the law asks the questions.

Namibia now has the tools to ask them. The National Digital Health Policy 2026 - 2036 is coowned by the Ministry of ICT, and a Digital Health Bill is being drafted.

I proposed six questions every digital health service should answer before certification: where patient data is stored and under which law; who can access it; whether it works offline; how incidents are reported; whether records can be retrieved if a service closes; and whether any AI has been tested on Namibian patients.

The provider supplies the evidence; the state verifies it. And there is an economic opportunity too: every health record hosted abroad is a job hosted abroad.

Early warning shows what is at stake. Today, internet connectivity at many health facilities, especially in rural areas, is unstable, and the Policy itself names limited rural ICT infrastructure as a weakness.

Surveillance systems read silence as safety. A rural clinic that cannot connect reports no cases, and no cases looks like no disease. The quietest district may be the sickest, and you can only notice a silent clinic if you know it exists.

That is why, through TupaBloom Digital Care Foundation, we built NamCareMap: a digital map of hospitals, clinics, pharmacies and practitioners across all 14 regions, accessible on any smart device, to help Namibians find care that speaks their language.

Our WhatsApp service, coming soon, will let anyone ask for a specialist who speaks their language, and help doctors refer patients to the right colleague. I invite every health provider to list their practice at namcaremap.com.na.

Namibia has the policy. The Bill is coming. Trust in digital health, and in the AI built on it, will be built in infrastructure, together.

****Dr Tuwilika Nafuka is a medical doctor with an MSc in Digital Health Systems. A Chevening alumna and Africa CDC Bingwa PLUS fellow, ONE UK ambassador and member of the Center for AI and Digital Policy (CAIDP) AI Policy Clinic she works on digital health governance, AI and data sovereignty.***

THE WINDHOEK Jazz Festival
Let's Jazz it up!

Line up

- ARTWORK SOUNDS
- TRIBUTE BAND
- HUGH MASEKELA
- OLIVER MTUKUZI
- TISHA COETZEE
- BIG BEN
- SUZY EISES
- SAGARIAS TSAM
- ERNA CHIMU

Starring JIMMY DLODLU

A CELEBRATION OF TWO AFRICAN ICON
HUGH MASEKELA AND OLIVER MTUKUZI

RAMBLERS STADIUM WINDHOEK

07TH NOV 2026
GATES OPEN @ 15:00

GENERAL TICKETS N\$350.00
VIP TICKETS N\$2000.00
AVAILABLE AT wcb tickets

nbc **92** **THE BR/EF** **Hilton Garden Inn** **namibian**



Govt fast-tracks construction of four new public hospitals

The Namibian government has decided to fast-track the construction of four new public hospitals in Windhoek, Otjiwarongo, Nkurenkuru and Ondangwa, with the Development Bank of Namibia (DBN) having disbursed N\$1 billion towards the projects.

Prime Minister Elijah Ngurare announced the decision during the International University of Management's (IUM) 22nd Summer Graduation Ceremony in Windhoek.

“As you may be aware, our government has decided to expedite construction of four new modern public hospitals in Windhoek (Havana), Otjiwarongo, Nkurenkuru and Ondangwa,” Ngurare said.

The bulk of the N\$1 billion disbursed

by DBN has been directed towards the planned Windhoek District Hospital, while the remaining funds will support hospital developments in Nkurenkuru, Otjiwarongo and Ondangwa.

The planned Windhoek District Hospital, a 500-bed facility to be constructed in Havana, is expected to ease overcrowding at existing public hospitals and improve access to healthcare services in the Khomas Region.

The investment comes as Namibia's public healthcare system faces increasing pressure, particularly in the Khomas Region, where demand for hospital beds exceeds available capacity.

The four hospital projects form part of the government's broader infrastructure

development programme under the Sixth National Development Plan (NDP6), which identifies healthcare infrastructure and improved public service delivery as priorities.

The planned facilities will expand public healthcare infrastructure in the Khomas, Otjozondjupa, Kavango West and Oshana regions.

However, Ngurare did not disclose revised construction timelines or expected completion dates for the four hospitals.

Meanwhile, the Prime Minister welcomed plans by IUM to construct a hospital near Ondangwa, saying the investment would contribute to improved healthcare services in northern Namibia.

“It is notable therefore that IUM is planning to construct a Hospital near Ondangwa,” he said.

Ngurare said the planned IUM hospital

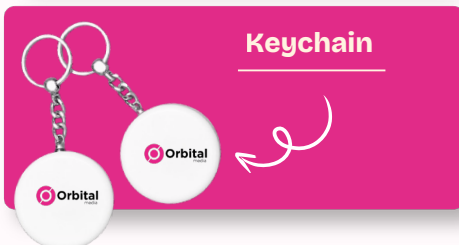
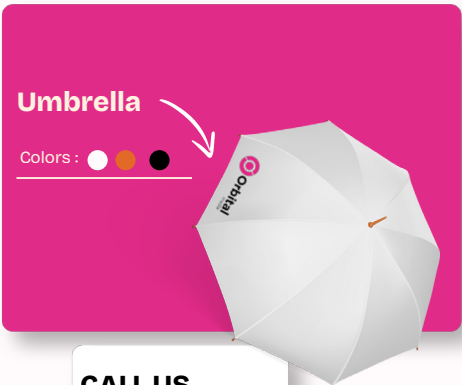
would support improvements in patient care, treatment and healthcare management.

He commended the university's leadership for its commitment to expanding healthcare infrastructure and contributing to Namibia's health and development priorities.

The Prime Minister also welcomed the completion of IUM's Swakopmund Training, Research and Conference Centre, highlighting its potential contribution to research and innovation.

He encouraged the university to strengthen links between academic research and industry, including developing commercially viable innovations and protecting intellectual property through patents.

Ngurare said universities should ensure that research projects respond to practical industry needs and contribute to national development.



**CALL US
TODAY!**

☎ +264814343154

🌐 Orbitalmedianam@gmail.com

The dichotomous foundation of Namibia's economy

By Tio Nakasole

We often measure growth where it is easy to count it while paying lip service to the broader economy that carries the burden of our demographic divided.

The Namibian real GDP growth in 10 years is expected to average at 6.6 per cent, well above the 1.0 per cent average recorded between 2016 and 2025.

While much of the economic activity operates along formal, measured lines, large parts of the economy are unseen and uncaptured, such as the capital values of livestock in the informal economy. Which is valuable.

However, it might be construed to suggest that that part of the economy drives itself only, which is certainly not.

This form of economy is supported by the domestic informal part of the economy, by informal entrepreneurs whose source income comes from providing goods and services to those people who may not be able to afford a formal business.

These are people who prepare and sell food at the open market, order with me, repair shoes and tyres, provide hairdresser and seamstress services, and are mechanics panel beaters and electricians.

The informal economy keeps on growing, but that is mostly due to the formal sector's stagnation given the low internal rates of savings, weak domestic investment, poor terms of trade and declining productivity.

Based on the diagnostic report on informality in Namibia, the informal economy is providing 418 674 people with



“

The Namibian real GDP growth in 10 years is expected to average at 6.6 per cent, well above the 1.0 per cent average recorded between 2016 and 2025.

employment, which is 57 per cent of the total employment in the country.

That tells you that the informal economy is thus the means of making a living for most Namibians right now.

The dichotomy appears to be more lopsided than one can imagine. When measured using the purchasing power parity, the informal economy contributes about 24.7 per cent of GDP, yet 57.7 per cent of employment is carried by it.

A quarter of the total economic activity supports more than half of the workers. Additionally, informal units are each only about a quarter of the labour productivity of formal firms, and only 7 per cent of informal workers belong to a union.

In comparison, the formal side of the economy continued to anchor most of our exports but created few jobs.

Mining, which led on exports and national income, only accounted for 2.6 per cent of the total employment based on the 2023 Labour Force Survey report.



Unemployment now stood at 36.9 per cent, up from 33.4 per cent in 2018, and youth unemployment at 44.4 per cent.

Unemployment now stood at 36.9 per cent, up from 33.4 per cent in 2018, and youth unemployment at 44.4 per cent. Over half of working-age Namibians are either unemployed or part and parcel of the potential labour force, which is the number of discouraged jobseekers. Informality becomes the last resort, where surplus labour goes. Nor does the informal economy sit entirely outside the system. Informal traders pay VAT on their stock and utilities to local authorities and municipalities, but the same local authorities and municipalities curtails what can be re-invested in infrastructure and services that may allow them to grow and graduate into a formalised category.

Three things that can be done for Namibia.

Formalise with informal operators instead to disentrepreneurise them. The rigid push-around could worsen the position of people it is meant to help. Support should raise productivity and open access to resources so that workers can move across without losing their

livelihoods.

Give trade space and a voice. Permitted trading bays and open markets can help, but traders' expression is often times they are not consulted on where to go. Participatory planning and a considerate look at the legacy of apartheid spatial policy should be considered.

Extend credit and protection. Graduated loans can move vendors into larger credit tiers. Namibia's informal workers have little social protection, and their access to a fianance remains limited.

A 6.6 per cent growth outlook is anticipated in the formal economy; the question is, will it be felt or not, in the informal one. The mammoth task at hand is not to choose between the two halves. It is to grow the formal half fast enough to absorb the other, while those who rely on the informal half are not left behind.

*** Tio Nakasole, Analyst at Monasa Advisory and Associates, writes on the governance, public administration and investment landscape -tio@monasa.org**



Govt increases internship allowances to N\$3,769 for graduates, N\$2,692 for students

The Namibian government has increased the monthly allowance for graduate interns to N\$3,769.50 and raised the student internship allowance by nearly 20% to N\$2,692.50, while extending the internship period from three to six months.

Prime Minister Elijah Ngurare announced the changes during the International University of Management's (IUM) 22nd Summer Graduation Ceremony in Windhoek on 23 October 2026.

Ngurare said the government had decided to revise internship allowances to strengthen support for students and graduates gaining practical workplace experience in public institutions.

"We have therefore decided to revise student interns allowance from N\$2244.85 to N\$2692.50 while for graduate interns the allowance is revised to N\$3769.50 per month. The duration is extended from three months to six months," Ngurare said.

The adjustment represents an increase of N\$447.65 in the monthly student internship allowance, from N\$2,244.85 to N\$2,692.50.

Under the revised arrangement, graduate

interns will receive N\$22,617 over six months, while student interns will receive N\$16,155 over the same period, assuming the allowances are paid for the full duration.

Ngurare said interns from higher education institutions were already making contributions across government offices, ministries, agencies and state-owned enterprises.

He encouraged public institutions to provide mentorship and practical training to help interns develop skills and prepare for employment.

The Prime Minister said the government was also prioritising employment creation and skills development under the Sixth National Development Plan (NDP6).

He urged graduates to consider entrepreneurship alongside formal employment, pointing to the government's collateral-free Youth Development Fund as one of the initiatives supporting young entrepreneurs.

Ngurare did not specify when the revised allowances would take effect or disclose the previous monthly allowance for graduate interns.

Your policies are not the problem. Your culture is

By Malcolm Kambanzer

Organisations keep trying to regulate problems they refuse to confront

There is a particular kind of email that usually arrives after something goes wrong in an organisation: “Management has noted with concern...”

What follows is normally a reminder of an existing policy, a new procedure, another approval requirement or, if the incident was serious enough, a committee tasked with reviewing the policy.

And the interesting part? Everyone receiving the email usually knows exactly who caused the problem. Yet instead of dealing with that person, we regulate everybody.

An employee repeatedly arrives late. Send an attendance circular to the entire organisation. Someone abuses a company vehicle. Introduce a stricter vehicle policy. A manager consistently fails to submit reports. Create another reporting template.

It makes me wonder whether some organisations actually have a policy problem at all. Perhaps they have a courage problem.

The Policy Is Easier Than the Conversation

Policies are comfortable because they are impersonal. A manager does not have to sit across from an underperforming employee and say, “Your performance is not good enough.” Instead, HR can circulate the performance management policy.

A senior executive does not have



It makes me wonder whether some organisations actually have a policy problem at all. Perhaps they have a courage problem.

to confront another executive who continuously bypasses procurement procedures. The organisation can simply “strengthen procurement controls.” Nobody has to have the difficult conversation. And that is where the problem begins.

Policies are supposed to establish standards. They cannot enforce those standards by themselves. You can have an excellent disciplinary policy, but it means very little if managers are unwilling to discipline employees.

You can have an impressive performance management system, but if every employee receives a favourable rating because supervisors avoid uncomfortable conversations, the system becomes theatre. The document exists. The behaviour remains.

When We Regulate Everyone Because of Someone

There is also something fundamentally inefficient about responding to individual misconduct with organisation-wide

regulation. Imagine 100 employees complying perfectly well with an existing procedure. Five repeatedly disregard it. Instead of managing the five, another control is imposed on all 105.

Now everyone must complete an additional form, obtain another signature or submit another report. The organisation calls this improved control. The 100 employees who were already doing the right thing experience it as bureaucracy. Do this repeatedly and something strange happens: the organisation becomes more controlled but less effective.

Every new rule may make perfect sense when viewed individually. Collectively, however, those rules can create an environment where people spend increasing amounts of time proving that they followed processes rather than producing results.

Sometimes the System Is the Problem

But we should also be careful not to assume that every organisational problem is caused by difficult employees. Sometimes people are responding exactly as the system teaches them to. Management complains that employees do not take initiative, but every mistake is punished.

Executives complain that decisions take too long, but routine matters require five approvals. The Board complains that management is not decisive, but repeatedly overturns delegated management decisions. Leadership complains that departments operate in silos, but performance incentives reward individual departmental results rather than collaboration.

Then another policy is introduced to encourage initiative, faster decision-making or teamwork. The contradiction is obvious. You cannot regulate people into behaving in ways your organisational

culture punishes.

What Happens Around Here?

Culture is sometimes discussed as though it is something abstract: values printed on walls, employee engagement exercises and motivational speeches.

I think culture is much simpler. Culture is what employees learn happens around here. What happens when somebody makes a mistake? What happens when a high performer challenges a bad decision? What happens when a senior executive breaks a rule? What happens when someone takes responsibility for failure? What happens when an employee raises an uncomfortable issue?

The answers to those questions tell you far more about an organisation's culture than its values statement ever will. If policies say one thing but leadership behaviour consistently says another, employees eventually learn which one matters. Usually, it is not the policy.

Governance Cannot Be Reduced to Documents

This matters for Boards too. A Board may proudly approve governance frameworks, codes of conduct, delegations and policies. Those are important. But approving documents is the easy part of governance. The harder question is whether the Board and management are willing to enforce the standards they approve, including when doing so is inconvenient.

Governance fails when rules apply strictly downward but become negotiable upward. Nothing destroys organisational culture faster than employees watching leadership demand compliance with standards that powerful people are permitted to ignore. At that point, the problem is no longer policy. It is credibility.

Culture is sometimes discussed as though it is something abstract: values printed on walls, employee engagement exercises and motivational speeches.

Before Writing Another Policy

Policies matter. Procedures matter. Controls matter. Organisations cannot function without them. But they cannot substitute for leadership. So before developing another policy, perhaps Boards and management should ask a more uncomfortable question:

Is there genuinely a gap in our rules, or are we avoiding a conversation we already know we need to have?

Sometimes the solution is not another committee, circular, procedure or reporting template. Sometimes somebody needs to

confront poor performance. Sometimes authority needs to be delegated properly. Sometimes an unnecessary process needs to be removed. Sometimes leadership itself needs to change its behaviour. And sometimes the organisation does not need another policy. It needs someone willing to manage.

****Malcolm Kambanzera is a Senior Consultant at Straton Oak Legal Consultants, he holds a Bachelor of Laws (Honours), and is a scholar of Management Strategy.***

SCAN HERE

Finance

Business

THE BRIEF
News Worth Knowing

TO FOLLOW OUR WHATSAPP CHANNEL

for Daily Namibian News

Daily PDF version sent via email

[f @thebrieflive](#)
[in @thebrieflive.nam](#)
[@TheBriefLive](#)
[@thebrieflive](#)



Nedbank backs technology skills development for 5,000 Namibian youths

Nedbank Namibia has stepped up its support for youth technology education, backing a training initiative that has equipped more than 5,000 young Namibians with practical skills in robotics, coding, electronics and 3D printing.

The bank has contributed N\$59,850 to the Mindsinaction STEAM Centre, an organisation working to improve access to technical education and prepare young people for employment in an increasingly

digital economy.

The funding will be used to purchase a multifunctional colour copier to support the production of educational materials, assessments, training resources and certificates.

The Centre, founded in 2018 by Ndaudika Mulundileni and Andreas Leonard, has grown from a mobile education programme serving schools in Windhoek and Walvis Bay into a broader initiative offering

technology boot camps and practical training programmes across Namibia.

Since its establishment, Mindsinaction has reached more than 5,000 young people and provided internship opportunities to over 100 university students, exposing them to practical work in engineering, technology and innovation.

The programmes focus on science, technology, engineering, arts and mathematics (STEAM), with the aim of developing technical skills and improving young people's readiness for the labour market. Nedbank Namibia Head of Marketing and Communications Janet Kapenda said the private sector had a role to play in expanding access to practical education and preparing young people for emerging employment opportunities.

"Young people need more than academic knowledge to thrive in today's world. They need opportunities to apply their learning,

solve real-world problems and develop critical thinking and innovation skills," Kapenda said.

She said partnerships between businesses and training institutions could help address skills development needs.

"Partnerships such as this demonstrate the impact that can be achieved when organisations work together to expand opportunities for young people and equip them with skills that are relevant to the future world of work," she said.

Mindsinaction collaborates with schools, tertiary institutions and industry partners to provide practical learning opportunities and expose young Namibians to careers in technology-related fields.

The initiative supports the government's Sixth National Development Plan (NDP6), which identifies education, technical skills and innovation among the priorities for economic development.

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
 
MIN. MICHAEL MAKENZIEHERE
 
BENJAMIN DUBE
 
IPINCHE KIDS
 
BR. CLARENCE
 
JAEI MIK
 
RUTH
 
LENTINA GRACE


DEEA
 
LISA
 
ASHI
 
MINISTER BOBBY RICHTER
 
ERIC MAHUA
 
ESME SONGBIRD
 
MIN. ADOLPHE AMANI
 
MINISTER MOSES


GRACE NOTES CHOIR


JOSM CHOIR


ADORATION CHOIR


HALLELUJAH SINGOUT CREW


VOCAL DYNAMIX


JMM WORSHIP TEAM

TICKET PRICES:

VIP BOOTH 25 PERSONS
NS50,000

VIP SINGLE
NS2,000

GOLDEN CIRCLE
NS300

STANDARD
NS100

TICKETS AVAILABLE AT:

webtickets

FOR MORE INFORMATION:

NEVERWALKALONE359@GMAIL.COM

+264813496234







