



**HERITAGE
HEALTH**®
LIVE BOLDLY

1st Quarter 2026

Member Newsletter

DEAR HERITAGE HEALTH MEMBERS

This first Newsletter of 2026 brings the most exciting news and relief to our members.

The long-awaited Supreme Court judgment was handed down on the 2nd April 2026. This marks the end of a seven (7) year legal battle with Namfisa in which we have met in court four times, lost once and won three cases. Two of these wins have been in the Supreme Court of Namibia before three presiding judges.

In a nutshell, the essence of the judgement was that:

- The appeal by Namfisa for the liquidation of the Fund was dismissed with costs.
- The Court found that the unreasonable refusals of product or premium changes by the Registrar caused adverse financial consequences for the Fund, compounded by administrative penalties imposed. These actions impeded the Fund from running on sound business principles.
- The implication is that the Registrar is to afford the Fund a reasonable opportunity to trade its way out of the negative current financial position. To that effect, the Registrar is to facilitate the process of the Fund to recover and build its financial base on sound business principles, in the interests of its members.

The Fund is in need of a substantial cash injection and the refunds from the Registrar will make a positive impact on the recovery of the Fund's finances. The actuaries of the Fund are working closely with management to chart the new strategies for the recovery and the expected growth of the Fund

ANNUAL GENERAL MEETING (AGM 2024)

The last AGM was held in 2024 and since then, we have not met due to technical difficulties. We are pleased to advise that the Fund is ready to hold an AGM on Thursday, 11th June 2026 where all the affairs of the Fund will be discussed and a way forward charted and agreed upon.

You can visit our website or contact Namfisa to view the Fund's audited 2024 Annual Financial Statements, which will be presented for discussion at the AGM.



A MESSAGE FROM THE PRINCIPAL OFFICER

It is with great pleasure that we celebrate the Fund's success in the legal battles that have brought much grief and suffering to our members. The Fund has survived very challenging and turbulent financial times this far and the commitment is that all efforts will be made towards the Fund's recovery process.

We appreciate your patience and persevering spirit over the past few years. Your continued understanding and support as we rebuild the Fund is greatly appreciated.



Ms V Muchero

Principle Officer: Heritage Health

Public Holidays for the 2nd Quarter:

01 May (Fri): Workers' Day

04 May (Mon): Cassinga Day

14 May (Thu): Ascension Day

25 May (Mon): Africa Day

28 May (Thu): Genocide Remembrance Day

Please note our office hours are :

Monday - Friday 7H30 - 16H30



ANY QUESTIONS OR QUERIES?

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