PROPERTY

From sale to transfer: How buyers and sellers can avoid costly delays

In complex and lengthy transactions like property sales, delays of any sort are not only frustrating, they can also be extremely costly and may even scupper the deal entirely, however, while some delays cannot be anticipated, it is possible to exponentially reduce the risk.

This is according to Cobus Odendaal, CEO of Lew Geffen Sotheby's International Realty in Johannesburg and Randburg, who says: "Essentially there are two primary types of delay; the first relating to the confirmation of the sale and delays that occur once the sale has been confirmed and, in many instances, both can be avoided by doing one's homework and having all one's ducks in a row from the onset.

"Property transactions are known to be a protracted process with multiple steps and reams of documentation, and once the potential minefield of suspensive conditions and contractual obligations has been successfully navigated and the deal is finally done and signed on the dotted line, many people breathe a sigh of relief.

"However, the deal isn't done until the transfer has actually happened and the anticipated downhill cruise to transfer can still become an uphill battle if one isn't careful."

Odendaal explains how this can happen: "One of the main reasons for delayed transfers is that the timeline is out of sync, especially when two or more deals are linked and money from one sale is needed to purchase the next property and so on.

"It's also important that buyers budget for the transfer costs of the new property they are buying or have an access bond in place on their current home, otherwise when the attorney calls for bond cancellation that bond account will be frozen and they will not be able to access the funds."

He adds that not giving the required 90 days' notice of cancellation of the existing bond can also cause delays as well as avoidable late cancellation fees.

"If a homeowner is seriously thinking about selling, they should give notice to the bank holding the bond. In doing so, they are not committing to selling, merely notifying the bank of the possibility and they can keep on renewing the cancellation if their decision to sell is postponed or they can revoke the notification if they change their minds."

One of the transferring attorney's key roles is to co-ordinate and control all the role players involved in a transfer, including SARS (transfer duty), the municipality (Rates Clearance Certificate) and the bank.

"In order to do this as seamlessly as possible, it is essential that both the buyer and seller submit all the necessary documentation in time, as per the legal requirements and without omissions. This is especially important if either party resides in another country or is in any way difficult to contact for information and signatures."

According to conveyancers and property Law attorneys at Abrahams & Gross, the RCC issued by the city council certifies that there are no outstanding funds due to the municipality at the time of the registration of transfer to the purchaser. This certificate is a requirement in terms of the Deeds Registries Act and must be lodged in the Deeds Office. The Registrar of Deeds will not register the transfer of a property unless the conveyancer lodges a valid RCC along with other required documents at the Deeds Office.

Rates Clearance Figures

The conveyancer will make application to the city council for the issuing of rates clearance figures. Rates clearance figures are comprised of all arrears amounts for rates, taxes, electricity, water, sewerage, and refuse, as well as an advance payment covering a period of 60 days being the period of validity of the rates clearance certificate.

Whose responsibility is it to obtain a rates clearance certificate?

It is the seller's responsibility to settle amounts due in order to obtain the RCC. Upon request, the seller must pay the conveyancer and not the city council directly. The conveyancer will then pay the city council to ensure that the payment is linked to the application number in respect of the transfer as well as for the purposes of expedition of the issuing of the rates clearance certificate.

Once the conveyancer has paid for and obtained the RCC, the seller's account at the city council will be in credit and the seller will no longer be required make any further monthly payments to the city council prior to transfer.

Once registration of transfer has been completed, the conveyancer submits a refund form to the city council in respect of any credit that maybe be due to the seller. This usually occurs when the registration of transfer takes place prior to the expiration of the 60-day period. The city council takes approximately four to seven months to reconcile the seller's and purchaser's accounts and pay the refund.

Odendaal says that although snags and stumbling blocks can occur at any point of the transaction, they most commonly occur at the following stages:

Bond approval;
Bond cancellation;
The signing of transfer documents;
Obtaining valid compliance certificates;
Issues encountered at lodgements requiring the removal of notes by the Registrar of deeds;
Transfers which are unusual and more complex, such as estate transfers which require an endorsement of the Master of the High Court, which can cause a delay.

"Most of these delays can easily be avoided through prompt co-operation with the transferring attorney or, if they are outside of South Africa, by giving power of attorney to a person within South Africa who can sign the necessary documents and act on their behalf."

"It's also vital that the client is completely up front with the agent regarding their financial situation," says Odendaal.

"Agents can facilitate and expedite the process by having a bond originator prequalify them and the thorough credit check will reveal any potential snags which can then be rectified before they cause any problems.

"This step is particularly important for buyers who are self-employed as banks are very strict about the documentation that they require for a bond application. At this stage I always advise all my clients to avoid making any expensive purchases that could negatively impact their affordability."

Odendaal concludes:

"Experienced estate agents will guide their clients every step of the way and as long as they are upfront with their realtors, there should not be too many problems to circumvent.

"I also recommend appointing an accomplished conveyancing attorney who is really on the ball. And, as the transferring attorney and agent work closely together behind the scenes to ensure a smooth transfer, it is always an advantage if they already have an established working relationship."

-PROPERTY 24

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INSIDE STORIES

NIPDB Appoints Hauuanga as Acting CEO

Staff Writer

Namibia Investment Promotion and Development Board (NIPDB) officially appointed Jessica Hauuanga as the acting Chief Executive Officer (CEO), following the departure of Dr. Nangula Nelulu Uaandja, who will be officially stepping down on 31 December 2025.

The Board will initiate a recruitment process to appoint a substantive CEO for the NIPDB in its new form in the early new year. Hauuanga will serve as Acting CEO until the recruitment process is concluded. Hauuanga has served as the Executive for Investor Experience since 2021.

During the last four years, Namibia recorded an increase in foreign direct investment (FDI), reaching a record N$48.2 billion in 2023 which is more than double the N$17.3 billion recorded in 2022.

From 2021 to 2023, average FDI as a percentage of GDP was 12.10% increasing to 21% in 2023. Historically, Namibia's FDI as a percentage of GDP was 7%.

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NIPDB ...

Continued From Pg 1

Dr. Uaandja played a critical role in establishing and strengthening trust-based relationships with investors and key stakeholders, ensuring that transparency, collaboration and shared values remain central to the NIPDB's work.

She also played a role in bridging the gap between the private and public sectors, facilitating meaningful dialogue that advanced mutual priorities while contributing to the attainment of the government's development agenda.

The recently concluded Namibia Public and Private Forum (NamPPF) was a culmination of these efforts to align the Namibian business community to the national development agenda.

How the Green Transition can Support Africa's Development

Photo: Contributed

Saliem Fakir

CAPE TOWN - With the world barreling toward increasingly urgent climate deadlines, African policymakers must move beyond the comforting illusion that simply producing more renewable electricity will satisfy global emissions-reduction targets.

In reality, a climate strategy that focuses on green energy but neglects development risks delivering climate gains without yielding development dividends.

While Africa's greenhouse-gas emissions remain low on average, the continent faces profound economic and debt pressures that could impede its ability to decarbonize and build resilience. Any credible climate strategy must therefore combine debt relief with growth-oriented, low-carbon development.

These ideas are central to the latest report from the Africa Expert Panel, which was established under South Africa's G20 presidency to examine how to channel investment in ways that support durable, broad-based development. The report calls for coordinated debt relief and urges G20 leaders to mobilize public and private capital to jumpstart African innovation.

Despite Africa's vast renewable-energy potential, the pace and scale of its green transition will ultimately depend on the underlying realities of its national economies. The continent already has nearly 34 gigawatts of installed hydropower, even before major projects like the 6.5 GW Grand Ethiopian Renaissance Dam come online.

Its solar potential, at 7,900 GW, is extraordinary, with installed capacity growing by 54% annually between 2011 and 2020. Wind resources amount to an estimated 461 GW of technical potential. And the East African Rift alone holds roughly 15 GW of untapped geothermal resources.

But the real challenge is not counting how many green electrons Africa could produce; it is ensuring that clean-energy investments help African countries achieve their development goals. For this, policymakers must focus on several key issues.

Understanding the roots of the continent's development problems must come first. Most Sub-Saharan countries remain heavily reliant on commodities and raw-material exports, a development path that has entrenched structural imbalances and constrained the growth of other sectors.

Nigeria offers a stark example. Before the discovery of oil, the country had a vibrant agriculture sector. But as oil revenues surged, agriculture rapidly lost ground, with exports falling by 17% at the height of the 1970s oil boom. This overdependence on a single commodity – a classic case of "Dutch disease" – has made the Nigerian economy acutely vulnerable to price shocks and market volatility.

Second, scaling climate-aligned investment requires a far clearer picture of the continent's debt landscape: its scale, makeup, and how to stabilize it. While additional financing will be essential, any new borrowing must be linked to productivity improvements and economic resilience.

Continues on Pg 3

Green Transition ...

Continued From Pg 2

In the near term, this requires strengthening sectors like agriculture and tourism while laying the groundwork for a shift toward higher-value goods and services. Ghana and Côte d'Ivoire, for example, produce roughly half of the world's cocoa, yet limited investment in R&D and processing means that most of the value is still captured elsewhere, leaving both economies exposed to market swings and limiting opportunities to diversify.

Third, economies such as South Africa will need to bolster their competitiveness as policies like the European Union's Carbon Border Adjustment Mechanism come into force.

These measures will hit carbon-intensive sectors hard, underscoring the need to move away from Africa's current "grow now, clean up later" model. For the energy transition to translate into durable economic growth, decarbonization must be paired with industrialization and genuine diversification.

Fourth, misallocating capital would be especially costly for highly indebted countries at a time when borrowing costs are soaring across much of Africa. This makes it critical to focus on green-growth initiatives that deliver meaningful productivity gains and economic opportunities.

At the same time, affordable and reliable electricity remains crucial to realizing Africa's productive potential and integrating its young, rapidly urbanizing population into the global economy.

Firms operating in Senegal's Diamniadio special economic zone, for example, have pointed to high electricity costs as a major factor undermining their competitiveness.

Lastly, African policymakers need a long-term vision for how their economies should look in two or three decades.

Climate solutions must not only reduce emissions; they must also create pathways for countries to move up the value chain and participate in the development of tomorrow's technologies.

The 21st-century economy is an ideas economy, in which countries compete to develop solutions to national, regional, and global challenges.

Done right, climate investment can help nurture dynamic, innovation-driven African economies. But this demands a coherent long-term vision of the economic trajectory the continent seeks.

Saliem Fakir is Founder and Executive Director of the African Climate Foundation

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Kavango West Achieves 96.2% HIV Treatment Coverage

Photo: Contributed

Annakleta Haikera

About 7,469 people in Kavango West are currently receiving antiretroviral therapy (ART), accounting for 96.2% of all residents who have tested positive for HIV in the region, with health authorities now aiming to reach full, 100% treatment coverage.

The statistics were revealed by the Kavango West Director of Health and Social Services, Fransiska Hamutenya, during the region's belated commemoration of World AIDS Day held on Friday at Mpora village in the Ncamagoro Constituency.

> **No one should be left behind because of stigma, discrimination, or fear. We call on all Namibians to know their HIV status, to access treatment early, and to support those living with HIV with compassion and understanding.**

Hamutenya further reported that viral load suppression in the region stands at 97%, reflecting strong treatment adherence and effective HIV care services.

She added that viral suppression significantly improves the health of people living with HIV and reduces the risk of further transmission.

On the prevention side, she noted that 394 HIV-negative individuals in the region are currently accessing Pre-Exposure Prophylaxis (PrEP), a medication that helps prevent HIV infection among people at higher risk.

She said the region continues to strengthen HIV testing, treatment, and prevention services in line with national and global targets, with the ultimate goal of achieving zero new infections and ensuring that all people living with HIV are on sustained treatment.

According to Hamutenya, ending AIDS is not just a medical task but also a social and moral duty, as stigma and discrimination remain among the greatest obstacles in the HIV response.

"Too many people still fear testing. Too many suffer silently because they are afraid of being judged. Today, let us reaffirm that HIV is a virus, not a verdict. People living with HIV deserve dignity, respect, and full participation in society," she said.

She added that while the region has made progress, there is a need to accelerate efforts through strengthening HIV prevention services, including PrEP, condom distribution, and youth-friendly programmes, as well as ensuring that every health facility offers accessible, non-judgemental HIV testing services.

Hamutenya also stressed the importance of supporting consistent treatment access, adherence counselling, and regular viral load monitoring to ensure long and healthy lives for people living with HIV.

She highlighted the role of empowering communities, traditional leaders, faith-based organisations, and civil society to lead awareness creation and outreach, while addressing gender-based violence, economic vulnerability, and other social challenges that increase the risk of HIV infection.

In a national World AIDS Day message, Minister of Health and Social Services, Dr. Esperance Luvindao, reaffirmed the government's commitment to ending the HIV epidemic and urged all Namibians to work together to achieve this goal.

Luvindao said that Namibia has the tools, science, and resilience needed to end AIDS as a public health threat by 2030, and called on health workers, community leaders, and civil society to continue their dedicated efforts.

"No one should be left behind because of stigma, discrimination, or fear. We call on all Namibians to know their HIV status, to access treatment early, and to support those living with HIV with compassion and understanding," said Luvindao.

She also commended health workers, community volunteers, and partners across the HIV response spectrum, saying their work continues to save lives and strengthen communities.

World AIDS Day is commemorated each year on 1 December to renew global and national commitments to ending the HIV epidemic.

According to reports obtained by The Villager Newspaper, Kavango West has made steady progress in the fight against HIV over the past few years.

By the end of 2024, the region had approximately 7,358 people living with HIV, with a growing number accessing antiretroviral therapy (ART) and prevention services such as Pre-Exposure Prophylaxis (PrEP). HIV prevalence has been declining, estimated at 6.9% in 2024, reflecting improved testing, treatment, and prevention efforts.

These trends set the stage for the 2025 achievement of 96.2% ART coverage and 97% viral suppression, demonstrating strong regional progress in HIV care and prevention.

Photo: Contributed

MTC Reports 14.4% Revenue Growth

Mathias Hangala

Mobile Telecommunications Limited (MTC) has reported a 14.4% increase in revenue, growing from N$3.2 billion in 2024 to N$3.7 billion in the current financial year.

The performance was announced by Managing Director Licky Erastus during a presentation on the company's financial results in Windhoek last week.

MTC's profit for the year increased by 32.3%, reaching N$1 billion, compared to N$772 million recorded in the previous year.

"We remain the preferred telecommunications company in the country, and we say this because we are currently serving over 2.3 million active customers.

Our network coverage remains the best, reaching over 98% of the population, with 86.5% covered by Long-Term Evolution (LTE).

During 2025, we also strengthened our growth structure with the activation of MTC Maris, which is a key enabler for digital inclusion," Erastus said.

Meanwhile, the company's total expenses increased by 5.5% to N$2.34 billion, but this was outweighed by operational performance. Profit from operations rose by 33.1% to N$1.36 billion.

Speaking at the same occasion, MTC Financial Director Thinus Smit said the company had experienced a productive financial year. "From a cost perspective, we maintained control, and we reported earnings before interest, tax, depreciation and amortisation (EBITDA) growth of 3.3% year-on-year," Smit said.

He added that enterprise services grew by 36.4%, while data traffic increased by 26.6%, driven largely by the expansion of 4G infrastructure and the launch of 5G services in 2025.

Highlighting capital investment for the year, Smit said MTC increased its spending on infrastructure, particularly fibre deployment, to ensure improved customer service and long-term sustainability.

He explained that beyond traditional telecommunications services, MTC is positioning itself for future growth through enterprise solutions, digital platforms and FinTech expansion.

"Our FinTech solution, Maris, is a critical component of our strategy.

We encourage customers to sign up and use it, as it offers significant cost-saving benefits," he said.

Also, from a shareholder perspective, MTC distributed N$722 million in dividends, up from N$544 million in 2024.

In late 2021, MTC offered shares to the public through its Initial Public Offering (IPO), leading to its listing on the Namibian Stock Exchange (NSX) on November 19, 2021.

The IPO allowed Namibian retail investors to purchase shares at N$8.50 price per share, with the government aiming to sell up to 49% of its stake, prioritising Namibian individuals.

Currently, MTC has a diversified shareholder base, with the Namibian government, through Namibia Post and Telecom Holdings (NPTH), holding 60.1%, while private retail and institutional investors and private individuals owning the remaining 39.9%.

May We Read More in 2026

...beyond the Bible

Kandjengo kaMkwaanyoka

As we count down to 2026, I have one significant ask from the majority of you: Can we please read more about ourselves, policies, and African literature?

We have to normalise reading beyond the Bible. Everything we want or aspire to change is hidden in some legislative piece, which we need to study since the country is guided by laws, processes, and institutions.

Our country has a reading culture problem; as a result, we have little participation or engagement in matters of national interest. Moreover, history about ourselves is documented in some written pieces, but we aren't reading at all; we just believe what a few individuals tell us.

We have the difficult task of building and transforming the Namibian economy, something we have been struggling to do for decades. We are documenting various matters affecting our economy and society - producing 100s of reports and piling them in various offices.

We have written countless strategies and done a number of diagnostic studies; we even hired external consultants to do studies on various issues we are facing. We have conducted censuses and household expenditure surveys to understand our poverty dynamics.

Now, the question is, are we reading these reports? Because they are supposed to shape our actions and interventions.

Our NDP 6 is 324 pages, which is our blueprint for economic transformation, and the implementation plan is even longer, 421 pages. I wonder how many of us (from the public and private sector) read the two stacked documents. It is critical that we read them because they are our guiding light for economic transformation.

Another reason why we must read more is for policy formulation, as part of the law formulation process in Namibia involves having all Bills go for public consultation. These inputs we are supposed to give are guided by the sectoral challenges that we are facing across the economy or society.

However, one has to read the Bill to be able to give inputs and suggestions. If we do not read these bills and give suggestions, it means we have not participated and shaped our laws, and they will only represent the views of the drafters or the few who read them.

We have to read, colleagues.

The agreements we are signing need proper scrutiny and assessment by studying them thoroughly before they are signed. Doing so would prevent trapping ourselves in agreements like SACU or getting the bare minimum in bilateral or multilateral agreements.

Investment proposals and environmental assessments, all need to be read for us to approve things that are safe and sustainable for our future.

We have to read.

So, as we enter 2026, let us develop a culture of reading, to enlighten our minds, feed our perspectives, and schools of thought on various matters.

We must read to know what they are planning, to understand the past, to benchmark, and to acquire new knowledge that we have no access to in our education system.

Travel with that book, read that book as you cook, and enjoy that research paper while sipping on your beer.

Motivate your kids to read, buy them books about their culture, history, entrepreneurship, and the continent.

Let the reading culture begin.

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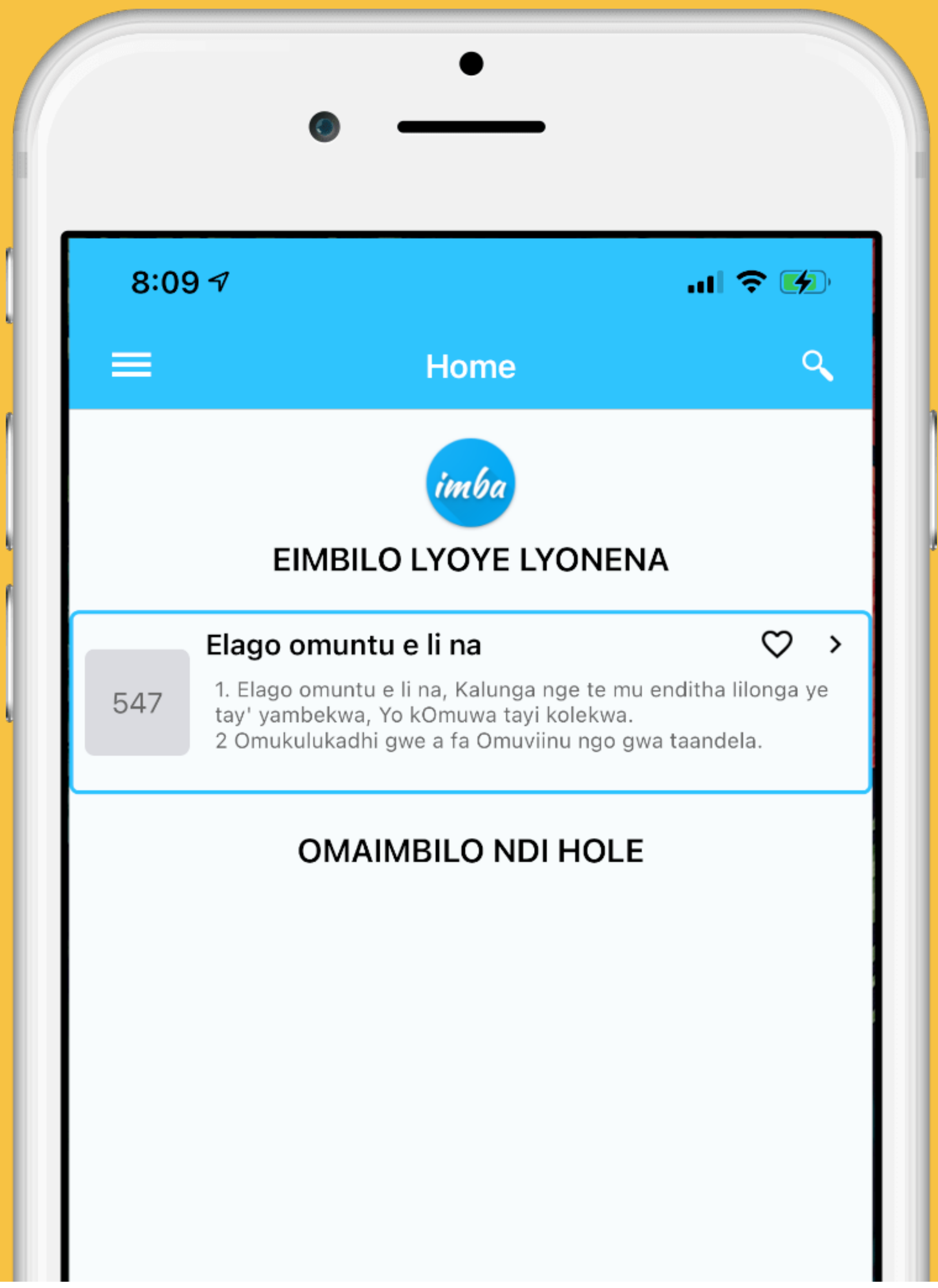

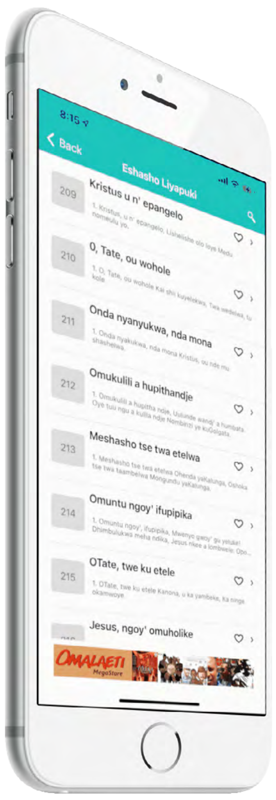

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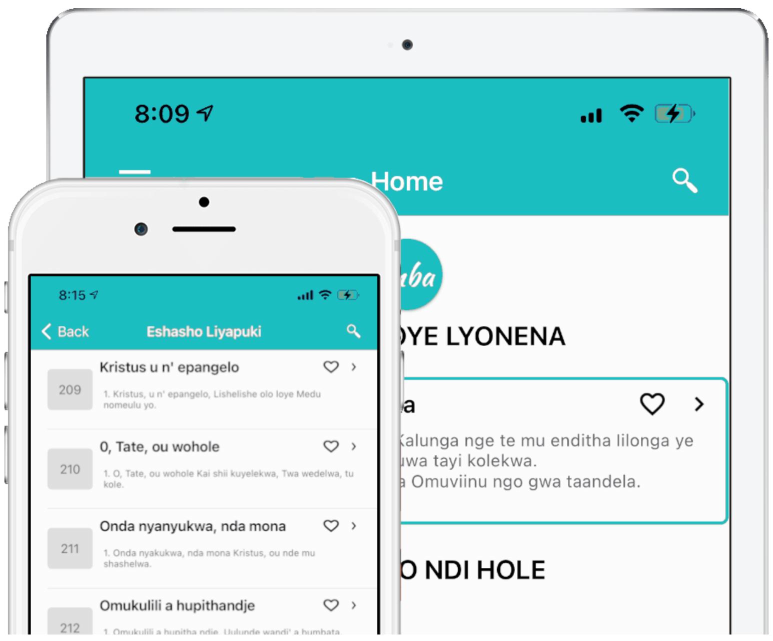

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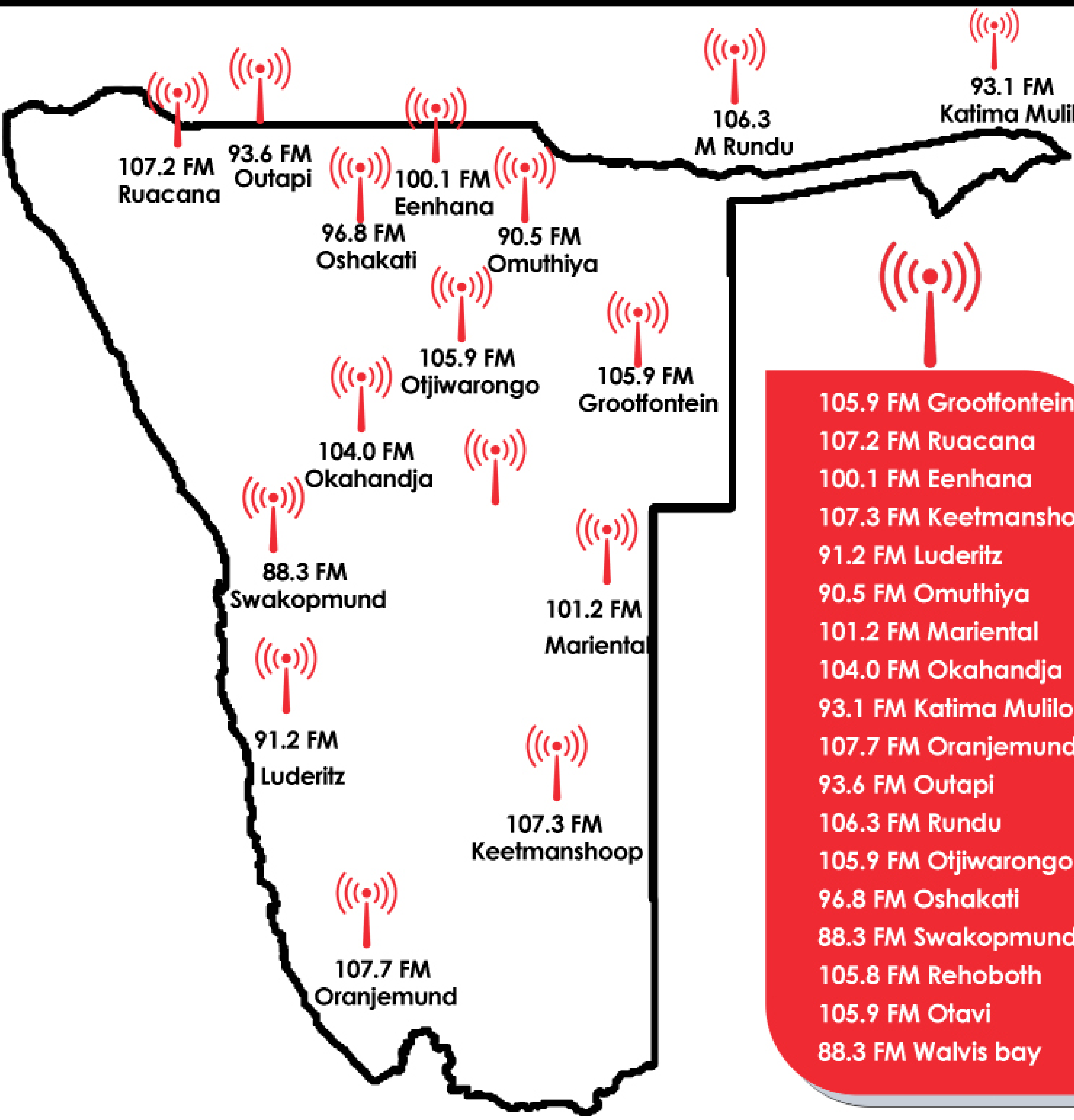

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INSIDE STORIES

Transforming AgriBusDev and Green Schemes

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Morocco Kick Off AFCON with win Over Comoros

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NATIONAL NEWS

MTC Objects to Starlink Licence Application in Namibia

Photo: Contributed

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Starlink Licence Application ...

Continued From Pg 1

Staff Writer

The Mobile Telecommunications Company (MTC) has formally objected to Starlink Internet Services Namibia's application for a telecommunications service licence and spectrum licences, warning that approval would violate the Communications Act and undermine national interests.

In an official letter to the Communications Regulatory Authority of Namibia (CRAN), MTC argued that Starlink's satellite-based operating model is incompatible with Namibia's regulatory framework, particularly requirements on lawful interception, spectrum monitoring, quality of service and universal access.

MTC further criticised CRAN for classifying Starlink's full application as confidential, saying this undermined transparency and meaningful public participation.

The company highlighted Starlink's past unlawful operations in Namibia, noting that CRAN had previously issued a cease-and-desist order and confiscated illegal terminals.

According to MTC, Starlink's pricing model is unaffordable for most Namibians and would not advance universal access. It also warned of risks to national security, data sovereignty, fair competition, and local investment.

MTC concluded that Starlink fails to meet statutory criteria and that its application must be refused under Section 39 of the Act.

Starlink, a company owned by South African born billionaire, Elon Musk, began operating in Africa in 2023 in Nigeria and to date has been granted the license to operate in 23 other African countries including Kenya, Mozambique, Angola, Tunisia, Ghana, Zambia, and Zimbabwe.

Airtel Africa has partnered with the internet provider to introduce Starlink's direct-to-cell satellite technology to all its 14 markets on the continent. The Paratus Group is an authorized reseller of Starlink in Africa

Starlink is currently not operational in South Africa, primarily due to Musk's refusal to comply with South Africa's local ownership policy, which he has publicly labeled as "racist."

Local ownership is also a major point of contention in Starlink becoming operational in Namibia.

The Namibian law mandates that any applicant for a telecommunications service licence must be 51% owned and controlled by citizens of Namibia. The 100% foreign owned Starlink has applied for an exemption on the ownership policy with the Ministry of Information and Communication Technology (MICT).

Starlink's telecommunications and spectrum license application were submitted to CRAN in June 2024, with a formal decision expected to be announced in early 2026.

CRAN recently requested for the public and stakeholders to submit their opinions on the matter. CRAN stated that they received a total of 1,180 submissions, with 1,164 submissions in favor of Starlink coming to Namibia, and only 16 expressing opposition. Submissions were done via email and hand written letters.

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Getting the AI Story Right

Jeffrey Wu

For the past two years, the dominant narrative about AI has been one of boundless possibility. Larger models, trillion-token training runs, and record-breaking capex (capital expenditure) cycles have reinforced a sense of uninterrupted acceleration.

But technological change is rarely so straightforward, and this time is no exception. As AI moves from experimentation to real-world applications, the limits imposed by the physical world, capital markets, and political systems clearly matter more than its theoretical potential.

The most immediate constraint is electricity. Nowhere is this more evident than in the United States, where data-center power demand is expected to rise from roughly 35 gigawatts to 78 GW by 2035.

Northern Virginia, the world's largest cloud-infrastructure cluster, has already effectively exhausted its available grid capacity. Utilities in Arizona, Georgia, and Ohio warn that new substations may take almost a decade to build.

A single campus can require 300-500 MW, enough to power an entire city. Silicon can be manufactured quickly; high-voltage transmission cannot.

Markets are responding with the speed and ambition one would expect. Hyperscalers (the major tech firms building advanced AI models on the back of ever-greater computing capacity) have become among the world's largest buyers of long-dated renewable energy.

Private solar and wind farms are being built expressly to serve cloud facilities, and some firms are exploring next-generation small modular reactors as a way to bypass slower municipal infrastructure.

These efforts will eventually expand the frontier of what is possible, but they do not eliminate the constraint so much as redirect it. The next wave of AI capacity will likely be concentrated not in Northern Virginia or Dublin, but in regions where land, power, and water remain abundant: the American Midwest, Scandinavia, parts of the Middle East, and western China. The geography of AI is being written by physics, not preference.Silicon is the next constraint, and here the story is becoming more complicated. While Nvidia once appeared to be the universal substrate beneath all AI development globally, that era is ending.

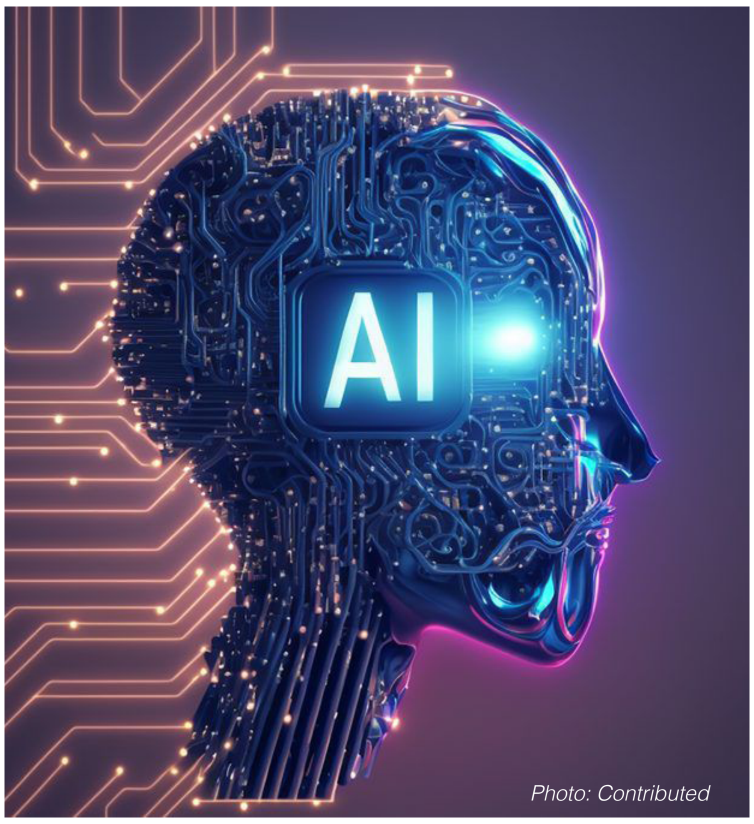

Photo: Contributed

In a significant milestone, Google trained its latest large language model, Gemini 3, entirely on its own Tensor Processing Units – and Amazon's Trainium2, Microsoft's Maia, and Meta's MTIA chips are all being developed for similar purposes. Similarly, in China, Huawei's Ascend platform has become the strategic backbone for domestic model training in the face of US export controls.

Some of this shift reflects natural technological maturation. As workloads increase, specialized accelerators become more efficient than the general-purpose GPUs originally adapted for AI. But the timing is not accidental. Scarcity, geopolitical friction, and cost pressures have pushed hyperscalers to assume a role once reserved for semiconductor firms. Given that departing from Nvidia's CUDA ecosystem carries enormous organizational costs, the growing willingness to incur it signals how severe the constraint has become. What will follow is a more fragmented hardware landscape, and with it, a more fragmented AI ecosystem. Once architectures diverge at the silicon level, they rarely reconverge.

The third constraint, capital, operates in a more subtle way. Hyperscaler investment plans for 2026 now exceed $518 billion, a figure that has risen by nearly two-thirds just in the past year. We are already witnessing the largest private-sector infrastructure buildout in modern history.

Meta, Microsoft, and Google revise their capex guidance so frequently that analysts struggle to keep pace.

Yet it is still early days for economic returns. Baidu recently reported CN¥2.6 billion ($369 million) in AI-application-related revenue, driven largely by enterprise contracts and infrastructure subscriptions, and Tencent says it has lifted profitability through AI-enhanced efficiencies across its mature businesses. But in the US, most companies still bury their AI earnings within broader cloud categories.

The gap between AI adoption and monetization is wide but familiar. In past technological waves, infrastructure spending routinely preceded productivity gains by years. The constraint comes not from weak investor sentiment, but from the strategic pressure enthusiasm creates: different firms pursue different conceptions of value because their business models and cost structures demand it.

Many sectors simply cannot adopt AI at the pace that new models are being released. Large banks, for example, remain bound by security and compliance frameworks that require air-gapped, on-site, fully auditable software deployments. Such rules instantly cut them off from the most advanced frontier models, which rely on cloud-side orchestration and rapid iterations through new versions. Health-care systems face similar limits, and governments even more so.

The problem is not AI's theoretical capabilities, but the difficulty of incorporating such tools into legacy systems built for a different era.

Taken together, these forces suggest a future very different from the one implied by the standard media narrative. AI is not converging toward a single universal frontier.

Diverse regional and institutional architectures are being shaped by different limits – from power shortages in the US to land and cooling constraints in Singapore and Japan, "geopolitical" scarcity in China (where Western export controls limit access to advanced chips and cloud hardware), regulatory friction in Europe, and organizational rigidities across the corporate world. Technology may be global, but implementation is local.

Fortunately, real-world constraints are not the enemy of progress. Often, they form the scaffolding around which new systems take shape. The fiber-optic glut of the late 1990s, initially derided as wasteful overshoot, later underpinned the rise of streaming, social media, and cloud computing.

Today's constraints will play a similar role. Power scarcity is already shifting the geography of AI. Silicon fragmentation is creating new national and corporate ecosystems. Capital asymmetries are pushing firms into different strategic equilibria. Institutional limits are shaping the first real use cases. The next decade of AI will belong not to the systems with the greatest theoretical capability, but to the ecosystems most adept at turning real-world limits into design advantages. Possibility defines the horizon, but constraint will determine the route the world ultimately takes.

Morocco Kick Off AFCON with win Over Comoros

Photo: Contributed

SABS NEWS

Morocco got their Africa Cup of Nations campaign up and running with a 2-0 win over Comoros in their competition opener at the Prince Moulay Abdellah Stadium on Sunday evening.

After a goalless first half, it was Brahim Diaz to break the deadlock with a calm finish on 55 minutes before second-half substitute Ayoub El Kaabi netted a sensational bicycle kick on the 74th minute to seal all three points.

After a nervy opener from both sides in heavy rain, it was the hosts and tournament hopefuls who settled quickest on the ball under the watchful eye of head coach Walid Regragui.

Anass Salah-Eddine was looking lively on the left flank, while a good cross from Noussair Mazraoui from the right-hand side was just too high for the onrushing Soufiane Rahimi in the centre of the Comoros goal as Morocco signalled their attacking intent.

Next was a chance for Sofyan Amrabat to get a shot away as the ball broke to him from a loose defensive touch, but Comoros recovered with Kenan Toibibou making a crucial block.

Morocco were then handed a chance to make a fast start to this opener when the referee pointed to the spot after a rash tackle from Iyad Mohamed on Brahim Diaz but Rahimi smashed his spot-kick straight at Comoros goalkeeper Yannick Pandor. There was another early blow for Morocco as an injured Romain Saiss was forced to make way for Jawad El Yamiq after just 18 minutes.

Morocco remained camped on the edge of Comoros' big box around the 20 minute mark but were unable to find a way through their opponent's defence.

The pressure was, however, relentless and were soon able to carve out a chance on the 26 minute mark as a super floated cross from the left was headed clear under pressure from Rahimi. El Yamiq was then unsuccessful with a shot from range, as Azzedine Ounahi failed to beat the wall with his 28th minute free-kick.

Regragui was seen throwing his hands in the air after another wasted effort, this time from Saibari, whose wild effort was always going wide, after a quickly taken set-piece.

Comoros were struggling to get hold of the ball and possession was given away almost immediately but they were working well to contain their more illustrious opponents in defence. Morocco were awarded a set-piece in a promising position on 37 minutes, but Nayef Aguerd fired his effort wildly into the stands.

Regragui's charges continued to probe with plenty of menace but no end product, while there was a second shout for a penalty.

Diaz went down in the box and the foul ultimately went to a VAR check but a free-kick was awarded to Comoros for a hand-ball from the Morocco attacker.

There was a rare shot on goal for Comoros as Rafiki Said tested veteran Morocco goalkeeper Yassine Bounou with a late free-kick from range, while Stefano Cusin's almost contrived to hand Morocco the opener late in stoppage time with a sloppy back pass from Yannis Kari but Pandor was quickly out to clear the danger. Morocco dominated every aspect of the first half but they started the second half on level terms with Comoros, who were looking for another monumental half of defending to get anything out of this tie.

The rain certainly had an impact on this tie but Morocco started to flex their credentials. A great delivery from Saleh-Eddine was whipped into the near post on the left-hand side of the pitch, but despite making contact, El Aynaoui was unable to steer his touch on target.

Pandor then had to scramble to keep out a far-post Amrabat delivery, although play was ultimately called up for offsides against Saibari.

The Comoros keeper then got to the ball just ahead of an advanced Amrabat as Aynaoui failed to connect to a good cross at the back post from a good Mazraoui delivery.

But it was only a matter of time before Morocco found the back of the net, and ten minutes into the second half, the deadlock was broken as Diaz slotted home from close range after a great turn and cross from Mazraoui.

Rafiki Said had Morocco's fans hearts in their mouths when he stole the ball and ran free on goal, but he couldn't beat Bounou with his shot from the edge of the six-yard area.

A double save from Pandor kept Comoros in the tie on 64 minutes as he first expertly palmed a powerful Mazraoui shot before getting up quickly to deny El-Aynaoui on the rebound.

Bounou had to be alert to a powerful dipping shot from Youssouf M'Changama that flew just over the goal while Pandor got down well to deny Diaz a second with his shot from a wide position with 20 minutes of the match remaining.

But the Comoros goalkeeper could do nothing to stop El Kaabi from adding a second goal as he amazingly connected to a Salah-Eddine delivery to smash home a bicycle kick – having only been on the field for nine minutes.

Despite being two-goals down, Comoros refused to give up and threatened the Morocco defence with 10 minutes of the match remaining as M'Changama delivered in a teasing cross that needed a good headed clearance from Amrabat.

Morocco may well have had a third late on but Pandor was equal to a fizzing shot from substitute Youssef En Nesyri.

El Kaabi continued to look lively but was off balance as he looked to connect to a cross from Mazraoui while El Yamiq was off target with his chance as the ball dropped to him at the farpost.

Ultimately it was a strong start for Morocco who were not at their best in front of goal, but will take a lot of confidence heading into their second Group A game against Mali on Monday.

Comoros though can take heart from their performance and will be looking for a result when they take on Zambia on Friday.

Transforming AgriBusDev and Green Schemes for Food Security and Economic

Lukas Mandema

As an agricultural expert with over 15 years of experience consulting for prestigious organisations such as the African Development Bank (AfDB), the Food and Agriculture Organisation (FAO), and the United Nations Development Pro gramme (UNDP), I am compelled to ad dress the urgent need to revitalise Namib ia's Agricultural Business Development Agency (AgriBusDev) and its 11 Green Scheme projects.

My extensive background, underpinned by various qualifications on agricultural mat ters and natural resource management, has equipped me with the insights, thus I propose a transformative path forward for Namibia's agricultural sec tor.

Drawing on international best practic es, I advocate for a semi-autonomous Agri BusDev with a stakeholder-driven board and a robust strategic plan to enhance ef ficiency, boost foodproduction, and reduce Namibia's reliance on food imports.

The challenge: Unlocking the potential of Namibia's green scheme projects - cre ated to harness the country's abundant water resources along perennial rivers for irrigation-based agriculture - and re alising the significant potential to achieve food self-sufficiency and boost economic growth. Spanning 11 projects - Orange River, Hardap, Etunda, Musese, Sikondo, Uvhun gu-Vhungu, Ndonga-Linena, Mashare, Shadikongoro, Kalimbeza, and Shitemo - these schemes aim to produce high-value crops like rice, wheat, maize, and horticul tural products.

However, chronic challeng es, including lengthy procurement process es, underfunding, inconsistent policies, and limited technical expertise, have hindered their productivity. For instance, AgriBusDev received only N$490 million of the required N$1.2 billion from 2013 to 2021, leading to equipment shortages and missed planting seasons. These inefficiencies have contributed to Na mibia's heavy reliance on food imports, with N$340.8 million spent on rice alone from June 2022 to June 2023, despite the country's po tential to produce these crops locally.

The recent dissolution of AgriBusDev as a standalone entity in 2023 and its proposed in tegration into the Ministry of Agriculture, Water, and Land Reform (MAWLR) has sparked de bate about the best governance model to ad dress these issues. While integration aims to centralise resources and align with national policies, it risks per petuating bureaucratic delays that have long plagued the sector.

My global experience, from advising on Ethio pia's Agricultural Transformation Agency (ATA) to supporting climate-smart agriculture in Zam bia, underscores the need for a more agile, fo cused approach to transform Namibia's Green Schemes into engines of agriculturalproductiv ity.

A VISION FOR REFORM: A SEMI-AUTONO MOUS AGRIBUSDEV

Drawing on successful models from across Af rica and beyond, I propose that AgriBusDev be restructured as a semi-autonomous state owned enterprise (SOE) under MAWLR over sight, governed by a diverse board and guided by a five-year strategic plan.

This hybrid model balances operational flexibil ity with alignment to national goals, such as Vi sion 2030 and the Harambee Prosperity Plan, ensuring both efficiency and accountability. My work with the AfDB in Sierra Leone, where public-private partnerships (PPPs) increased rice yields by 40% through Operation Feed the Nation, and with FAO in Ghana, where farmer training boosted adoption of sustain able intensification technologies by 60%, in forms this recommendation. KEY PILLARS OF TRANSFORMATION Streamlined Procurement and Digitalisation.

Lengthy procurement processes have delayed critical inputs, such as seeds and fertilisers, undermining green scheme productivity. Ethiopia's Agricultural Transformation Agency offers a model, having reduced input deliv ery times by 30% through digital procurement platforms and pre-approved supplier lists.

Na mibia should invest N$20 million in a similar system, establishing regional input hubs near schemes like Mashare and Ndonga-Linena to cut transport times.

Local suppliers, contrary to past claims, can meet demand, as evidenced by the Namibian Agronomic Board's refutation of AgriBusDev's import reliance. Digital tools, such as AI-driv en pest management apps used in Nigeria's Cassava Disease Surveillance program, can further enhance efficiency by enabling early interventions.

PPPs have been chronically underfunded and crippled green schemes, with AgriBusDev unable to cover operational costs or replace outdated equipment, such as Brazilian trac tors at Kalimbeza.

My experience with UNDP in Zambia, where PPPs funded climate-smart irrigation systems, highlights their potential. Namibia should secure N$500 million in pri vate investment over five years to upgrade infrastructure and lease underperforming schemes to private operators


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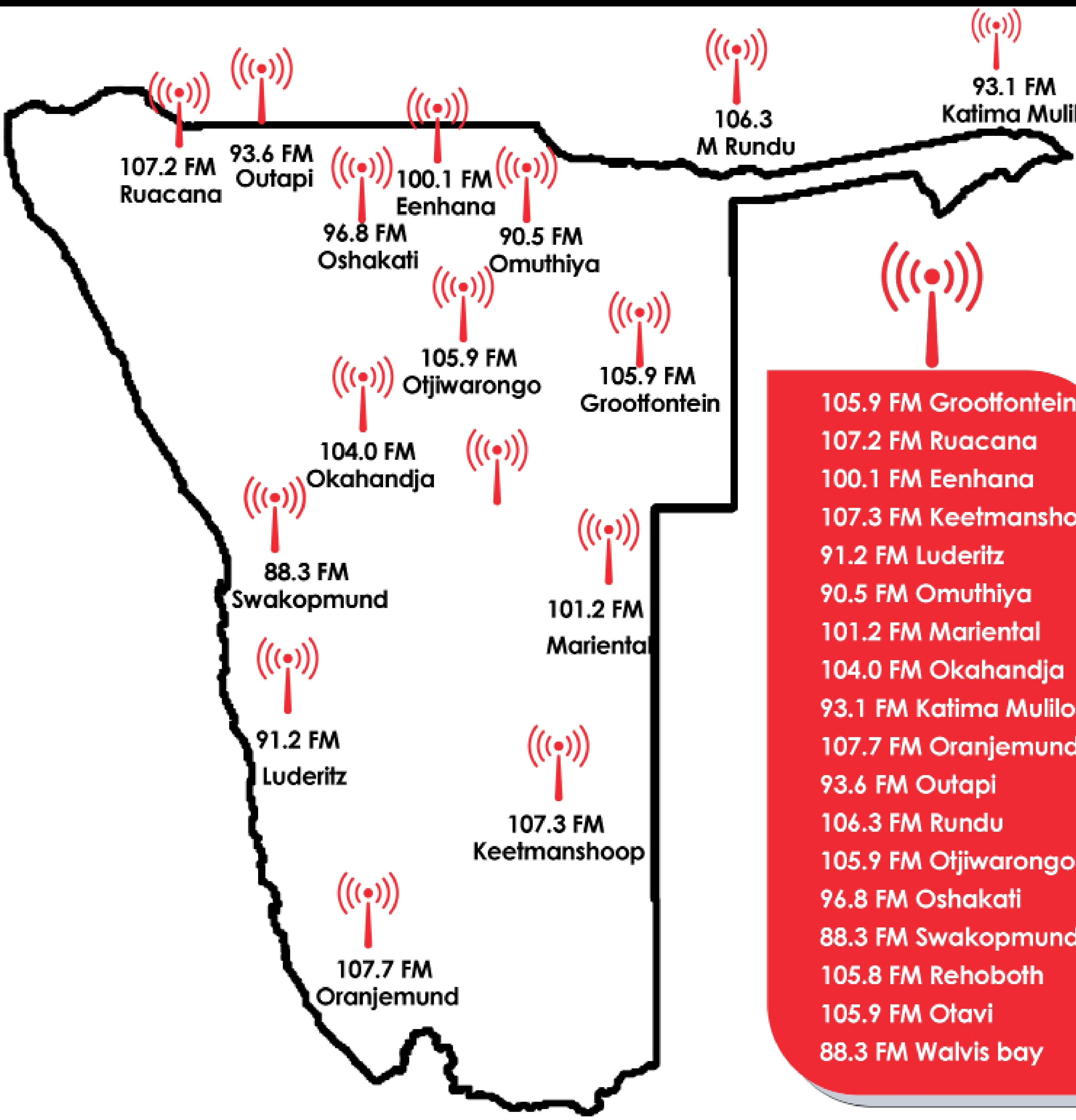

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Sports Column

Namibian Sports Community Optimistic About Future of Namibian Sports

Hee-Dee Walenga

Two weeks ago, President Netumbo Nandi-Ndaitwah announced the new Executive Branch of Government that will lead Namibia for the next five years.

The announcement came with quite a number of changes, one of which was the formation of a ministry that will be the new home of Namibian sports - The Ministry of Education, Innovation, Youth, Sports, Arts and Culture (MEIYSAC).

The ministry is led by former Executive Director of the Ministry of Education, Arts and Culture, Sanet Steenkamp.

Her deputy is Dino Ballotti, a man well known in the Namibian football community with experience in both the private and public sector.

A fortnight prior to the announcement of the new executive branch of Government, I wrote (here) about how the next five years will be an inflection point for Namibian sports.

With the manifesto implementation plan as our luminous buoy, I truly believe that we are in a sink or swim situation.

I reached out to various stakeholders in the Namibian sports industry to get a feel for what the rest of the industry is expecting to come in the next five years.

Let's start with one of the biggest stakeholders of Namibian sport, the Mobile Telecommunications Company (MTC). MTC is a known corporate supporter of Namibian sport.

Introduction of a Sports Levy

One of the initiatives listed in the manifesto implementation plan is the introduction of a sports levy.

When asked about the introduction of a sports levy, Corporate Affairs Manager, John Ekongo, emphatically told The Villager, "The introduction of a sports levy is a welcomed relief.

We definitely welcome it. A sports levy is an initiative to tell corporations that they have to support Namibian sports" Ekongo stated.

Ekongo went on to state that there are several companies who make exorbitant profits from Namibia's never ending natural resources, yet they are nowhere to be seen in the Namibian sporting ecosystem.

Making contributions to sports development a law for corporate Namibia would go a long way.

Corporate Communications and Public Relations specialist for MTC, Erasmums Nekundi, stated, "We believe that with the new leadership under the administration of Her Excellency President Netumbo Nandi Ndeitwa, collectively and in harmony, we will continue to play our part for social empowerment through sport development."

Details on the levy have not been made public yet, however, founder of Elifila Premium Sports Agency 27 (EPSA27), Peter Haufiku, brought up the point that the levy could be treated as a tax incentive for companies that invest in sport, a model that has been proven all over the world.

Sports Listed as The Second Priority

Sports being listed as the number two priority in the manifesto implementation is a major statement. At least on paper, sports will be a bigger priority to the new government than land & housing, quality education & training, and health & social welfare.

Isack Hamata, Marketing & Sales Director of the Namibian Football Association (NFA), said the following about sports being listed as the second priority, "It suggests a recognition of sports' potential contributions to national development including reducing unemployment numbers, alleviating poverty, reducing crime and building a healthy country.

It also shows a commitment to developing the Namibian youth." Hamata also hopes that the elevated priority translates to increased investment in sports infrastructure, athlete development, and grassroots programs.

Hamata's wishes may become a reality. As part of the N$1.3 billion allocated towards sports in the 2025/26 national budget, the government has allocated N$200 million for the construction of CAF Category 2 stadiums in all 14 regions, N$200 million for basic sport infrastructure and N$50 million to support sport leagues.

Managing Director of the Namspire Sports Village, Dickson Vambe, echoed Hamata's optimism.

"It's a massive step forward for Namibian sports. Historically, sport hasn't always received the prioritization and attention it Continues on Pg 9

PUBLIC NOTICE:

ENVIRONMENTAL AND SOCIAL SCOPING ASSESSMENT (ESSA) STUDY FOR THE PROPOSED CONSTRUCTION AND OPERATION OF THE 20 MEGAWATTS (MW) SOLAR PHOTOVOLTAIC POWER PLANT IN OSIPITA VILLAGE IN THE ONYAANYA CONSTITUENCY OSHIKOTO REGION: AN APPLICATION FOR THE ENVIRONMENTAL CLEARANCE CERTIFICATE (ECC).

Under the Environmental Management Act (No. 7 of 2007) and it is 2012 Environmental Impact Assessment (EIA) Regulations, the public is hereby notified that an Environmental Clearance Certificate (ECC) for the proposed construction and operation of the 20 Megawatts (MW) Solar Photovoltaic Power Plant in Osipita village will be submitted to the Environmental Commissioner.

Proponent: Tsika Energy Pty Ltd

Environmental Consultant: Savannah Environmental Consultant Services CC

Type of activity: The proponent intents to construct and operate a 20 MW solar photovoltaic power plant Osipita village within the Oshikoto Region

Location & Footprint: The site is located in Osipita village in the Onyaanya constituency central coordinates**:** (-18.100872; 16.295900). The locality map of the proposed site is shown below.

Members of the public are further invited to register as Interested and Affected Parties (I & AP s) to comment/raise concerns or receive further information on the Environmental Impact Assessment (EIA) process.

The public is hereby invited for the public meeting as per following details:

Date: 10 January 2026

Time: 12 H00

Venue: Kuku Veronika Hamweenye Homestead, Under the tree

Registration and comments/concerns/issues should reach us **before or on Friday 23 January 2026**

Contact Person/s: **Ms. Aili Iipinge**

Tel: +264 (0) 81 6600322/ +264 (0) 81 812 8677, E-mail: info@savannah.com.na /aili@savannah.com.na

Land use map around the proposed site