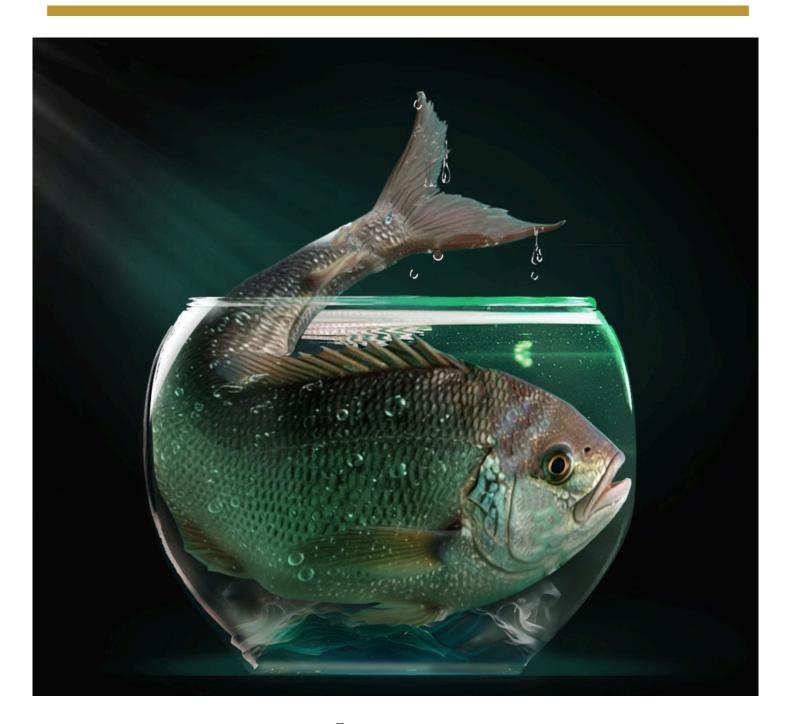


NEWSLETTER



WHAT IF IT'S TIME FOR AN UPGRADE?

SIL / / O NOVEMBER 2025

WHAT IF IT'S TIME FOR AN UPGRADE?

From the desk of the CEO

Growth has a quiet way of announcing itself. It starts small – a shift in how you think, what you want, or how you move through your day. Then, almost without warning, the things that once felt right begin to feel a little too tight; your space, your work rhythm, even your dreams.

That is when you know: change is not just coming. It is calling.

We often see "upgrading" as an act of indulgence. Something you do when you have arrived. But sometimes, an upgrade is not about luxury at all; it is about alignment. It is about ensuring that where you are matches who you are becoming.

Maybe your work has evolved, and you need an environment that fuels focus and creativity.

It could be that your family has grown in numbers, and you are thinking about comfort, safety, or the right community.

Or maybe it is a mindset shift: you are simply ready for something that reflects your next phase, a new level or an upgrade.



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Whatever it looks like, an upgrade signals readiness. It says, I am not just maintaining; I am moving forward; I am evolving or becoming something more. An upgrade should be embraced and encouraged. It usually is the beginning of a better chapter of life's journey.

At Bilaad, we see this moment often – when people outgrow their spaces and seek something that fits who they have become.

Our role begins right there: turning that quiet realization into a tangible next step, built on foresight, functionality, and trust.

DR. EMMANUEL BASSI USMANCHIEF EXECUTIVE OFFICER, BILAAD REALTY

EMPHASIS ON OUR PERSPECTIVE

WHAT IF IT'S TIME FOR AN UPGRADE?

Upgrades do not always begin with a big decision.

Sometimes, they start quietly – a pause, a sense that what once fit perfectly no longer does. The job that used to stretch you now feels routine. The home that once felt spacious now feels a little tight. Even success begins to feel... still.

That stillness is not restlessness; it is recognition. It is life whispering that your season has changed, that the structures, habits, or spaces that once supported you may no longer serve who you are becoming.

So, how do you know it is time for an upgrade?

When your environment no longer reflects your rhythm.

As work becomes more flexible and home life more dynamic, the spaces we live in should evolve too. Maybe you now work from home more often and need a quiet corner for focus. Maybe your family has grown, and so have your needs proximity to better schools, more play areas, or safer communities. Sometimes, it is simply wanting better air, less traffic, or a view that resets you each morning.

When convenience starts to define comfort.

Access is an upgrade, too. Closer gyms, smarter transport routes, quality healthcare, and nearby shopping; these amenities are not luxuries; they are enablers of a better life. Many of our communities underestimate how much time and peace these conveniences can restore.

When your home features no longer match your expectations.

Your needs evolve, and so should your home. The upgrade might be solar power to reduce energy worries, better insulation for comfort, or a smart security system that keeps you connected. Sometimes it is as simple as better lighting, outdoor seating, or energy-efficient appliances; subtle changes that transform how you live every day.



When your investment goals outgrow your current assets.

An upgrade can also mean repositioning, moving from a starter home to a property that appreciates faster, or shifting your focus to a community that attracts stronger long-term value. Real estate is not just shelter; it is a reflection of your growth story and a tool for building a legacy.

When your vision expands beyond your current reality.

Growth brings clarity about what truly matters and what no longer does. You begin to want spaces and systems that free your time, expand your thinking, and elevate your everyday experience. That is not indulgence; that is alignment.

An upgrade is not always about replacing what you have. It is about creating a lifestyle that matches the size of your vision and the pace of your growth.

At Bilaad Realty, we understand that progress looks different for everyone.

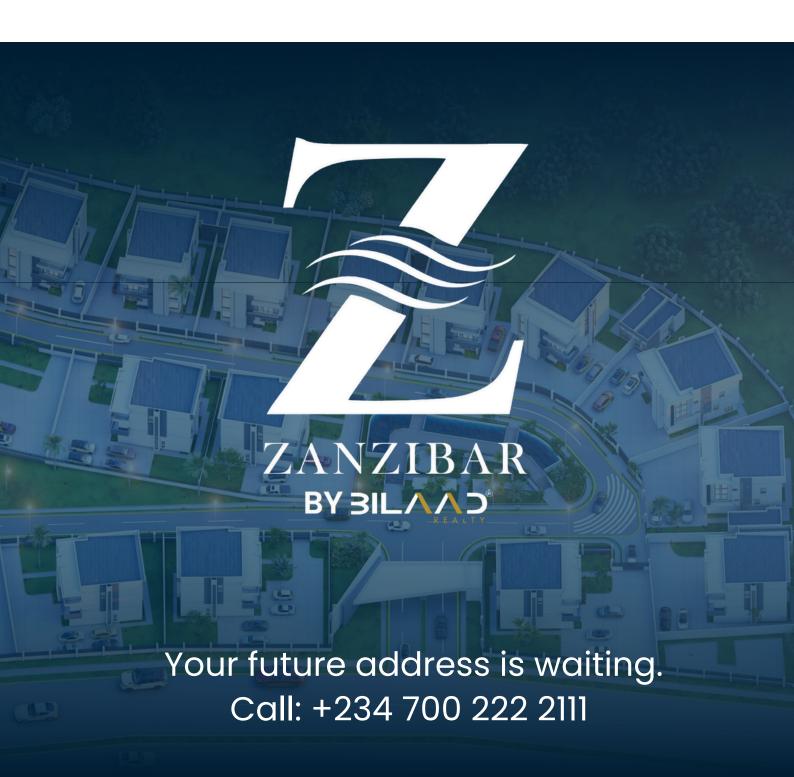
That is why our communities are designed to evolve with you; from starter homes to family estates, from standard living to spaces powered by solar and surrounded by smart, modern amenities.

Whether it is upgrading within your current community or moving into one of our new developments, we make it possible to grow without starting over.

Because real growth deserves real spaces, ones designed to evolve with your story.



You just made eye contact with your future address?





BILAAD PREMIUM

CAPRI ISLAND, DAPE DISTRICT, ABUJA FCT

Capri Island by Bilaad Realty is a 3.04-hectare project located in Dape District, Abuja, FCT. This estate comprises 87 units, showcasing our mid-premium homes in a secure, serene, and convenient environment. Designed for raising the perfect home.

■ HOUSE TYPES

7.5% DISCOUNT ON OUTRIGHT PAYMENTS



AQUAMARINE F318m2 Net-Floor Area 5 Bedroom Detached - Villa

№300,000,000

Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



CITRINE F 236m2 Net-Floor Area 4 Bedroom Town-House

№170,000,000

Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



AVENTURINE [5] 131m2 Net-Floor Area 3 Bedroom - Apartment

№120,000,000

Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



BILAAD PREMIUM

LANGKAWI ISLAND, KATAMPE, ABUJA FCT

Langkawi Island by Bilaad Realty is a 2.63 Hectare project located in Katampe, Abuja, FCT. This estate comprises of 103 units, showcasing our premium and mid-premium homes in a secure, serene, and convenient environment. Designed for raising the perfect home.

HOUSE TYPES

7.5% DISCOUNT ON OUTRIGHT PAYMENTS



ONYX 67 447m2 Net-Floor Area 5 Bedroom - Villa №470,000,000

Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request On Request



OPAL F 279m2 Net-Floor Area 4 Bedroom - Townhouse

NOT AVAILABLE

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



TOPAZ 197161m2Net-Floor Area 3 Bedroom - Apartment

NOT AVAILABLE

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



AVENTURINE F 120m²Net-Floor Area 3 Bedroom - Apartment All Ensuite

On Request

NOT AVAILABL

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes

On Request



AMETRINE 19 96 Net-Floor Area 2 Bedroom - Apartment



Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request

BILAAD PREMIUM

BARBADOS, GUZAPE DISTRICT, ABUJA FCT

Barbados by Bilaad Realty is a 3.13 Hectare land located in the heart of Guzape District, Abuja FCT. This estate comprises of 24 units of 5-bedroom Holiday Villas in a secure, serene, and convenient environment for growing families.

IHOUSES TYPES

6 MONTH PAYMENT PLAN ON BARBADOS PROPERTIES



ONYX F3447m2 Net-Floor Area 5 Bedroom - Villa №650,000,000

Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request

DISCLAIMER: Please note that the images and floor plans contained in this newsletter may vary from unit to unit where specific-homeowner alterations have been made. The images are general in nature and are not a substitute for professional advice. Fittings and finishing of unit interiors (living room, kitchen, bathroom etc.) are optional and in no way affect the price or rates payable (if any) of listed properties. We have used our best endeavors to ensure that the information contained herein is accurate and not misleading in anyway. Note further that prices and payment plans are subject to changeand semi-finished in this case refers to already plastered walls internal and external only, no floor installad ons no electral and plumbing installala ons

BILAAD PREMIUM

THE BAHAMAS, MAITAMA II, ABUJA FCT

The Bahamas by Bilaad Realty is an 11.37 Hectare land located in the heart of Maitama II, Abuja FCT. This estate comprises of 505 units of our premium homes in a secure, serene, and convenient environment. Suitable for growing families.

■ HOUSE TYPES

7.5% DISCOUNT ON OUTRIGHT PAYMENTS



ONYX 13 447m Net-Floor Area 5 Bedroom - Villa

№600,000,000

Finishings

On Request

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes

On Request

N430,000,000



AMETHYST ₱343m²Net-Floor Area 4 Bedroom - Twin Villa

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



OPAL [™]279m²Net-Floor Area 4 Bedroom - Townhouse №300,000,000

Finishings

Add-ons

Kitchen Cabinet & Appliances All Room Wardrobes

On Request

On Request



PETALITE 5 230m Net-Floor Area 3 Bedroom - Apartment



Finishings

Add-ons

Kitchen Cabinet & Appliances All Room Wardrobes

On Request

On Request



AMMOLITE ₱ 235m²Net-Floor Area 2 Bedroom - Penthouse

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



On Request

On Request

DISCLAIMER: Please note that the images and floor plans contained in this newsletter may vary from unit to unit where specific-homeowner alterations have been made. The images are general in nature and are not a substitute for professional advice. Fittings and finishing of unit interiors (living room, kitchen, bathroom etc.) are optional and in no way affect the price or rates payable (if any) of listed properties. We have used our best endeavors to ensure that the information contained herein is accurate and not misleading in anyway. Note further that prices and payment plans are subject to change and semi-finished in this case refers to already plastered walls internal and external only, no floor installaa ons no electral and plumbing installala ons



FLUORITE 1370m2Net-Floor Area 2 Bedroom - Apartment

NOT AVAILABLE

On Request

On Request



Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



AZURITE 170m²Net-Floor Area 1 Bedroom - Penthouse

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request

On Request



IOLITE F7 75m Net-Floor Area 1 Bedroom - Apartment

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



On Request

On Request



JADEITE 3 43m²Net-Floor Area Studio Apartment

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



On Request

On Request

BILAAD PREMIUM

BALI ISLAND, LIFE CAMP, KAFE DISTRICT, ABUJA FCT

Bali Island by Bilaad Realty is a 9.28 Hectare land located in the heart of Kafe District, Abuja FCT. This estate comprises of about 412 units of 4 diferent precious homes in a secure, serene, and convenient environment for growing families.

HOUSE TYPES

5% DISCOUNT ON OUTRIGHT PAYMENTS



SAPPHIRE #3447m2 Net-Floor Area

5 Bedroom - Villa

№425,000,000 Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request On Request

3IL ∧ ∧ ⊃° | NOVEMBER 2025

PROPERTY TYPE

HOUSE TYPES

5% DISCOUNT ON OUTRIGHT PAYMENTS



AMETHYST # 343m2 Net-Floor Area 4 Bedroom - Twin Villa **№**300,000,000 Semi-Finished

Finishings

On Request

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes

On Request



OPAL 67 279m²Net-Floor Area 4 Bedroom - Townhouse

№200,000,000

Finishings

On Request

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes

On Request

HOT DEALS



AMETRINE

2 BEDROOM APARTMENT **Location**: Bali Island, Lifecamp



OPAL

4 BEDROOM TOWNHOUSE

+ EMPLOYEE QUARTERS

Location:The Bahamas, Maitamall, Abuja, FCT



GARNET

4 BEDROOM TOWNHOUSE

+ EMPLOYEE QUARTERS

Location: Bobowasi

Island, Jabi



ONYX

5 BEDROOM - VILLA

+ EMPLOYEE QUARTERS

Location:The Bahamas, Maitamall, Abuja, FCT



SAPPHIRE

5 BEDROOM - VILLA

+ EMPLOYEE QUARTERS

Location: Fiji Island, Jabi

Abuja, FCT



PLATINUM

5 BEDROOM - VILLA

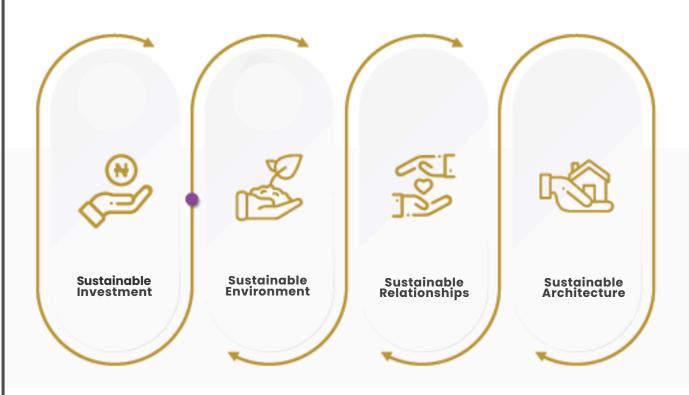
+ EMPLOYEE QUARTERS

Location: Mauritius,

Minister's Quaters Mabushi

Abuja, FCT

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UP TO

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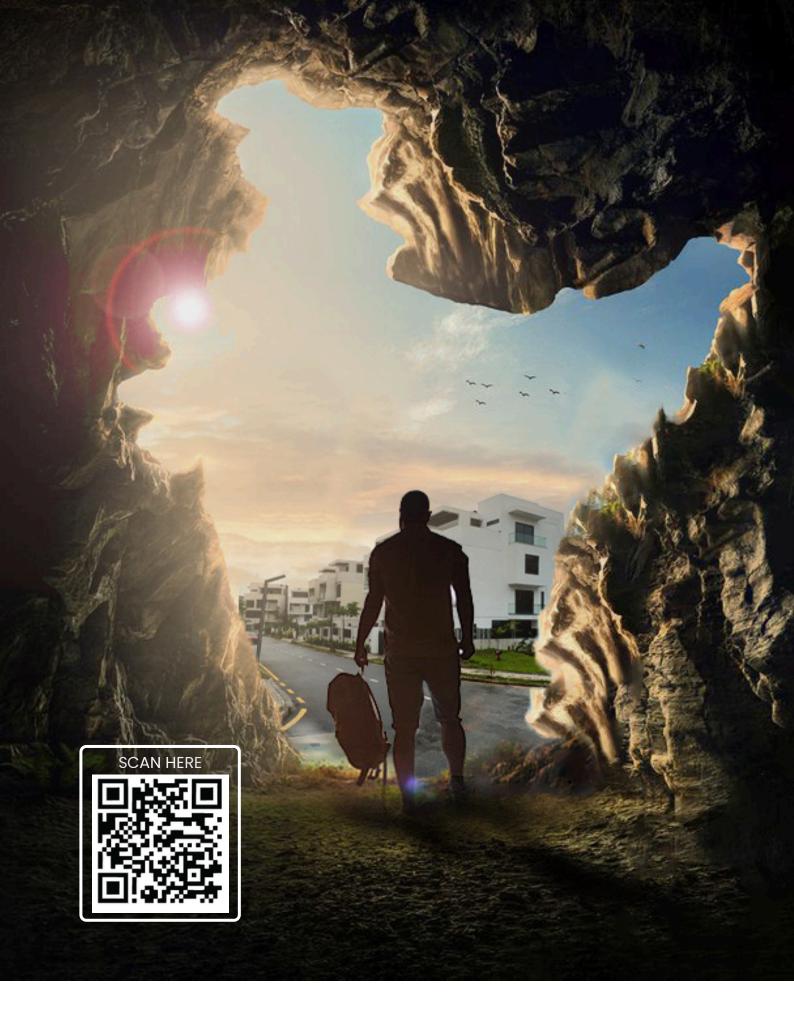
ТО

550 SQM

- Oldu-Sabo (Behind Brains & Hammers City, Life camp) Abuja
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- © Clubhouse, playgrounds & serene orchard

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