

NEWSLETTER



YOUR **GUIDE** TO SETTING INVESTMENT GOALS.

YOUR GUIDE TO SETTING INVESTMENT GOALS.

From the Desk of the CEO

Setting investment goals is not just a financial decision; it is a mindset shift. It begins quietly. First, a growing desire for stability, growth, or a future that feels more secure than the present. You may notice it in small ways: how you think about your earnings, how you plan your month, or how you react to opportunities. Then, almost naturally, you begin to realize that your money should not only be spent; it should work.

That is where investment goals begin, in the recognition that the future deserves strategy, not chance. Investing is often seen as something for “experts” or something to pursue only when everything in life is perfectly aligned. But in truth, investing is simply about vision. It is about understanding where you are, imagining where you want to be, and choosing the right vehicles to get you there.



Whether you are planning long-term stability, seeking passive income, or building legacy wealth, setting clear investment goals transforms money from something you keep into something that grows.

At Bilaad, we meet people at this moment often – that point where financial decisions are no longer about survival or impulse but about intention and direction. Our role is simple: to guide that intention with clarity, structure, and opportunities built around long-term value.

DR. EMMANUEL BASSI USMAN
CHIEF EXECUTIVE OFFICER, BILAAD REALTY

EMPHASIS ON OUR PERSPECTIVE

YOUR GUIDE TO SETTING INVESTMENT GOALS.

Investment goals shape the way you think, save, and make decisions. But these goals do not begin with numbers or timelines. They begin with awareness the understanding that your money should reflect your priorities, your stage of life, and your vision for the future.

Before choosing an investment, you must first understand the type of growth you want. Here are three common investment pathways, each with its own rhythm, reward, and purpose:

1. Financial Market Investments

(Stocks, Bonds, Mutual Funds, ETFs)

Investing in the Nigerian stock market and government-backed financial instruments remains one of the most profitable and accessible ways to grow wealth. The stock market offers high-return opportunities through shares of strong-performing companies, while safer options like Treasury Bills, bonds, mutual funds, and ETFs provide steady and predictable income.

This investment type works for both beginners and experienced investors, allowing you to choose your risk level. Stocks deliver long-term capital growth, while government instruments provide stability during economic fluctuations. With the right mix, investors can earn consistent returns while protecting their capital over time.

These are the most talked-about investments because they offer flexibility. They grow with the market and give you the opportunity to build wealth gradually through diversification. If your goal is long-term growth, financial markets help your money compound over time. If it's stability, fixed-income assets like bonds can create structure and predictability. The key is matching your tolerance for risk with the pace at which you want your money to grow.

2. Agribusiness & Agro-processing

One of the few industries that thrives regardless of economic cycles is the Agribusiness. With a fast-growing population and constant demand for food, agriculture provides a strong market foundation. Investors can profit through farming, livestock, storage, export crops, or by backing Agro-processing – turning raw produce into higher-value products and delivers even stronger margins.

The sector offers flexibility for both hands-on and passive investors. Partnerships with Agritech platforms, mechanized farming, and value-chain processing reduce operational risk while improving returns. With the right management and market access, agribusiness provides steady, scalable, and recession-resistant income.

3. Real Estate Investments

(Property ownership, rental income, community developments)

A high-potential market segment driven by demand, innovation, and steady expansion. That is the Real estate sector. It offers something unique: a tangible asset that appreciates over time, protects your capital, and can create steady income through rent or value growth.

The right property does more than provide shelter; it strengthens your financial position, increases your long-term security, and becomes a foundation for future opportunities. When you set investment goals, real estate becomes more than an asset. It becomes a strategic tool: a place where money, stability, and legacy meet.

At Bilaad Realty, we understand that every investment journey is personal. That is why our developments are designed with adaptability, value, and long-term growth in mind. Whether you are taking your first step into investing or expanding your portfolio, we are here to guide you toward choices that reflect not just where you are today, but also who you are becoming.

Having explored the major pathways to building long-term value, one truth becomes clear: the next step is no longer about information but intention. The opportunities are clear, the rewards are real, and the journey begins with a single decision to move beyond hesitation. So as you picture the future you want to build, ask yourself honestly: "what are you afraid of?"



You just made eye
contact with your future
address



ZANZIBAR
BY BILAD
REALTY

Your future address is waiting.
Call: +234 700 222 2111

PROPERTY TYPE



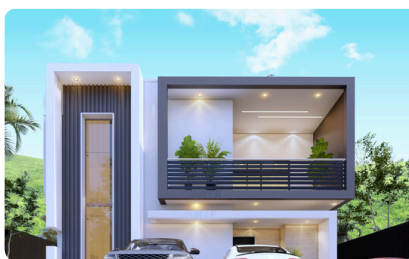
BILAAD PREMIUM

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 ₦318m2 Net-Floor Area
5 Bedroom Detached - Villa

₦300,000,000

Semi-Finished

Finishings

On Request

Add-ons

Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



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

₦170,000,000

Semi-Finished

Finishings

On Request

Add-ons

Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



AVENTURINE ₦131m2 Net-Floor Area
3 Bedroom - Apartment

₦120,000,000

Semi-Finished

Finishings

On Request

Add-ons

Kitchen Cabinet & Appliances
All Room Wardrobes

On Request

PROPERTY TYPE



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 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

PROPERTY TYPE



OPAL 173 279m² Net-Floor Area
4 Bedroom – Townhouse

NOT AVAILABLE

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



TOPAZ 173 161m² Net-Floor Area
3 Bedroom – Apartment

NOT AVAILABLE

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



AVENTURINE 173 120m² Net-Floor Area
3 Bedroom – Apartment All Ensuite

NOT AVAILABLE

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



AMETRINE 173 96² Net-Floor Area
2 Bedroom – Apartment

NOT AVAILABLE

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

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.

HOUSES TYPES

6 MONTH PAYMENT PLAN ON BARBADOS PROPERTIES



ONYX 173 447m² Net-Floor Area
5 Bedroom – Villa

₦650,000,000

Semi-Finished

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

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

PROPERTY TYPE

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 447m² Net-Floor Area
5 Bedroom - Villa

₦600,000,000
Semi-Finished

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



AMETHYST 343m² Net-Floor Area
4 Bedroom - Twin Villa

₦430,000,000
Semi-Finished

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



OPAL 279m² Net-Floor Area
4 Bedroom - Townhouse

₦300,000,000
Semi-Finished

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



PETALITE 230m² Net-Floor Area
3 Bedroom - Apartment

NOT AVAILABLE

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



AMMOLITE 235m² Net-Floor Area
2 Bedroom - Penthouse

NOT AVAILABLE

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

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 electrical and plumbing installala ons

PROPERTY TYPE


FLUORITE ₦170m² Net-Floor Area
2 Bedroom – Apartment

NOT AVAILABLE

Finishings

On Request

 Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request


AZURITE ₦170m² Net-Floor Area
1 Bedroom – Penthouse

NOT AVAILABLE

Finishings

On Request

 Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request


IOLITE ₦75m² Net-Floor Area
1 Bedroom – Apartment

NOT AVAILABLE

Finishings

On Request

 Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request


JADEITE ₦43m² Net-Floor Area
Studio Apartment

NOT AVAILABLE

Finishings

On Request

 Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

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 different precious homes in a secure, serene, and convenient environment for growing families.

HOUSE TYPES

5% DISCOUNT ON OUTRIGHT PAYMENTS

SAPPHIRE ₦447m² Net-Floor Area
5 Bedroom – Villa

₦425,000,000
Semi-Finished

Finishings

On Request

 Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request

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 279m² Net-Floor Area
4 Bedroom – Townhouse

₦220,000,000
Semi-Finished

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

HOT DEALS



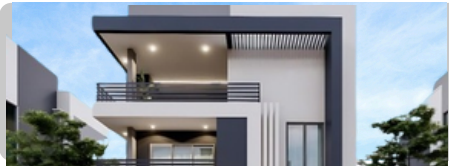
AMETRINE
2 BEDROOM
APARTMENT

Location: Bali
Island, Lifecamp



OPAL
4 BEDROOM
TOWNHOUSE
+ EMPLOYEE QUARTERS

Location:The Bahamas,
Maitamall, Abuja, FCT



ONYX
5 BEDROOM - VILLA
+ EMPLOYEE QUARTERS

Location:The Bahamas,
Maitamall, Abuja, FCT



SAPPHIRE
5 BEDROOM - VILLA
+ EMPLOYEE QUARTERS

Location: Fiji Island, Jabi
Abuja, FCT

YOUR SUSTAINABLE PARTNER IN REAL ESTATE



ESTATE FACILITIES



RECREATION



GYM



CCTV SURVEILLANCE
AND SECURITY



CENTRAL GAS SYSTEM



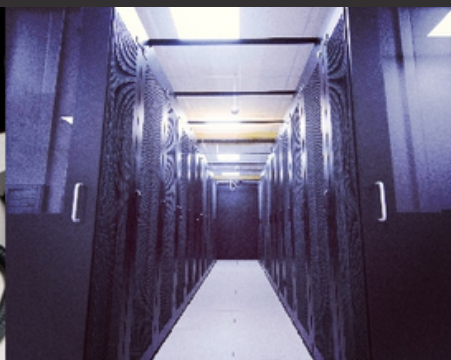
HOME AUTOMATION



SWIMMING POOL



INTERCOMM

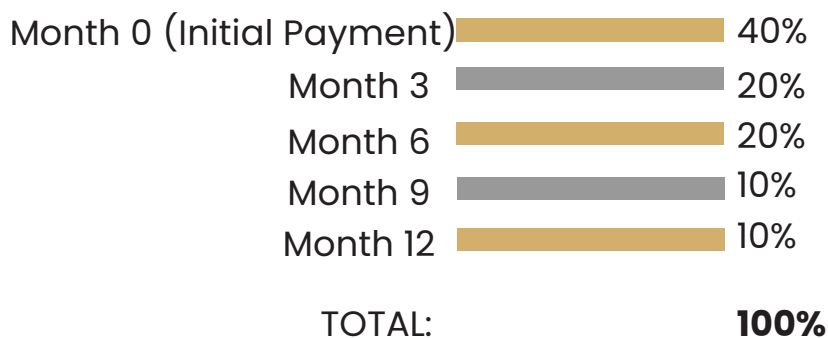


FIBRE OPTICS
CONNECTIVITY

UP TO **12** MONTH PAYMENT PLAN

Payment flexibility is important when it comes to home ownership. Across our different housing categories, we offer a minimum of 12 months to provide reasonable convenience for customers. Furthermore, we are working closely with financial institutions to offer alternative financing options worth considering by clients to enable them to secure great investments at the same time.

PAYMENT SCHEDULE



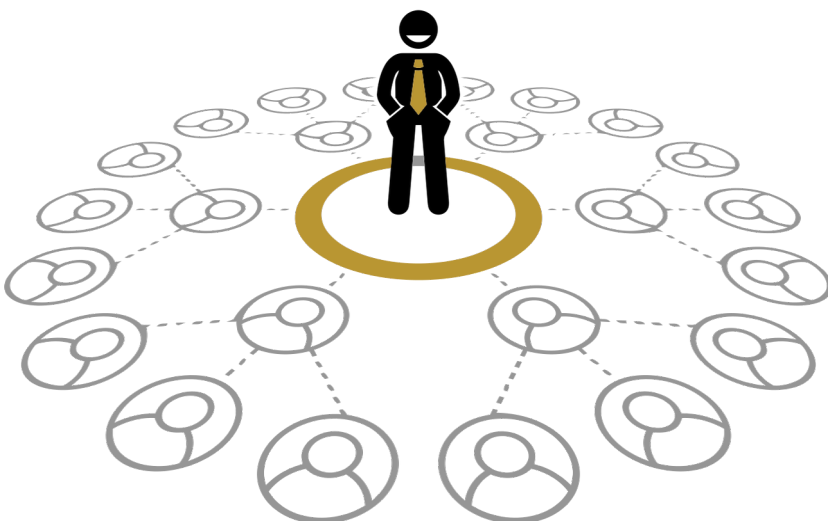
UP TO

7.5%

**DISCOUNT ON
OUTRIGHT PAYMENTS**

BECOME AN **AFFILIATE**

Enjoy alternative source of income by joining our affiliate program.
Simply **refer and earn up to 5%** commission on every sale.



Join our  **AFFILIATE PROGRAMME**
to secure a lifetime of
unlimited income.

FOR INQUIRIES, CALL:
0913 342 3363

Sites & Lifestyle

Discover Monrovia Orchards:
Where Elegance Meets Lifestyle.

**NOW
SELLING!!**

AVAILABLE PLOTS

190 SQM
TO
550 SQM



Idu-Sabo (Behind Brains & Hammers City, Life camp) Abuja



Fully serviced premium plots



Solar-lit paths, fiber optics & CCTV



Clubhouse, playgrounds & serene orchard

MONROVIA ORCHARD

+234 700 011 1111

info@sitesandlifestyle.com

www.sitesandlifestyle.com



Suite 008, Ground floor Adamawa Plaza, Central Business District, Abuja



GEM HUNT 4.0

REBOOT
NIGERIA

ECHOES FROM THE PAST;
VISIONS OF THE FUTURE



SPONSORS



Comclean Details
Because clean & clear feels better

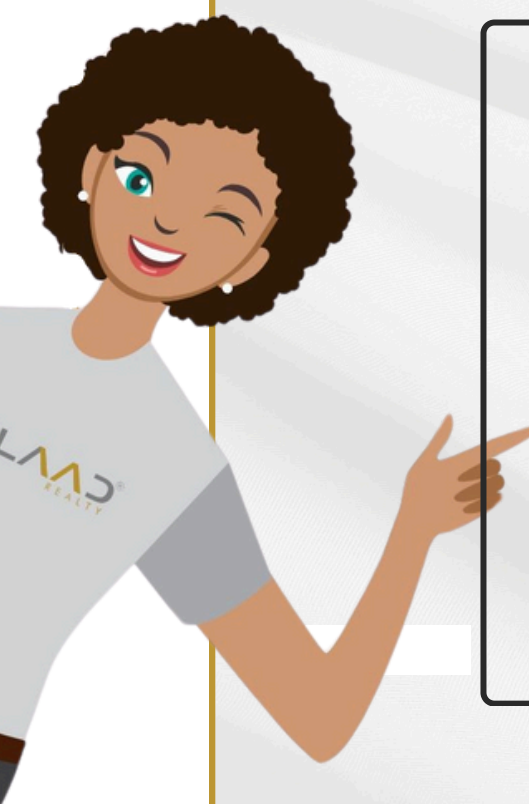
Sites & Lifestyle



www.bilaaddevelopmenttrust.com



GETTING THE BILAAD ADVANTAGE JUST GOT **IZI**



SCAN HERE

