

# NEWSLETTER

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**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?"



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# 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** ₦318m<sup>2</sup> 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** ₦236m<sup>2</sup> 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** ₦131m<sup>2</sup> 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** <sup>EST</sup> 447m<sup>2</sup> Net-Floor Area  
5 Bedroom - Villa

**₦470,000,000**

Semi-Finished

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request

# PROPERTY TYPE



**OPAL** ₦279m<sup>2</sup> Net-Floor Area  
4 Bedroom – Townhouse

**NOT AVAILABLE**

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



**TOPAZ** ₦161m<sup>2</sup> Net-Floor Area  
3 Bedroom – Apartment

**NOT AVAILABLE**

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



**AVENTURINE** ₦120m<sup>2</sup> Net-Floor Area  
3 Bedroom – Apartment All Ensuite

**NOT AVAILABLE**

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



**AMETRINE** ₦96<sup>2</sup> 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** ₦447m<sup>2</sup> 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 installa ons no electrical 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** ₦ 447m<sup>2</sup> 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** ₦ 343m<sup>2</sup> 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** ₦ 279m<sup>2</sup> 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** ₦ 230m<sup>2</sup> Net-Floor Area  
3 Bedroom - Apartment

**NOT AVAILABLE**

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



**AMMOLITE** ₦ 235m<sup>2</sup> Net-Floor Area  
2 Bedroom - Penthouse

**NOT AVAILABLE**

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request

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## PROPERTY TYPE


**FLUORITE** ₦170m<sup>2</sup> Net-Floor Area  
2 Bedroom - Apartment

Finishings

 Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

**NOT AVAILABLE**

On Request

On Request


**AZURITE** ₦170m<sup>2</sup> Net-Floor Area  
1 Bedroom - Penthouse

Finishings

 Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

**NOT AVAILABLE**

On Request

On Request


**IOLITE** ₦75m<sup>2</sup> Net-Floor Area  
1 Bedroom - Apartment

Finishings

 Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

**NOT AVAILABLE**

On Request

On Request


**JADEITE** ₦43m<sup>2</sup> Net-Floor Area  
Studio Apartment

Finishings

 Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

**NOT AVAILABLE**

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** ₦447m<sup>2</sup> Net-Floor Area  
5 Bedroom - Villa

Finishings

 Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

**₦425,000,000**  
Semi-Finished

On Request

On Request

PROPERTY TYPE

HOUSE TYPES **5% DISCOUNT ON OUTRIGHT PAYMENTS**



**AMETHYST** ₦ 343m<sup>2</sup> Net-Floor Area  
4 Bedroom - Twin Villa

**₦300,000,000**  
Semi-Finished

Finishings On Request

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



**OPAL** ₦ 279m<sup>2</sup> Net-Floor Area  
4 Bedroom - Townhouse

**₦220,000,000**  
Semi-Finished

Finishings On Request

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

**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

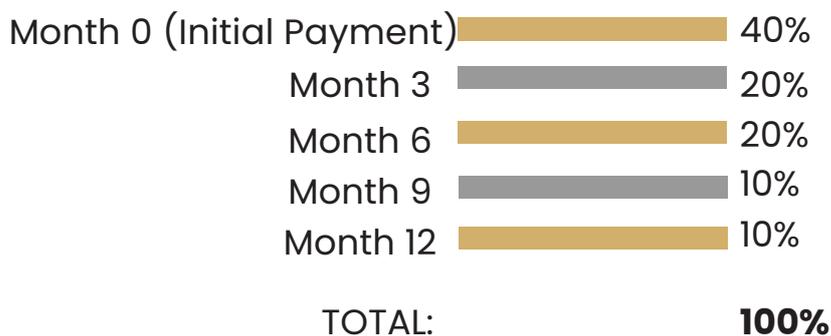


FIBRE OPTICS  
CONNECTIVITY

# 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**



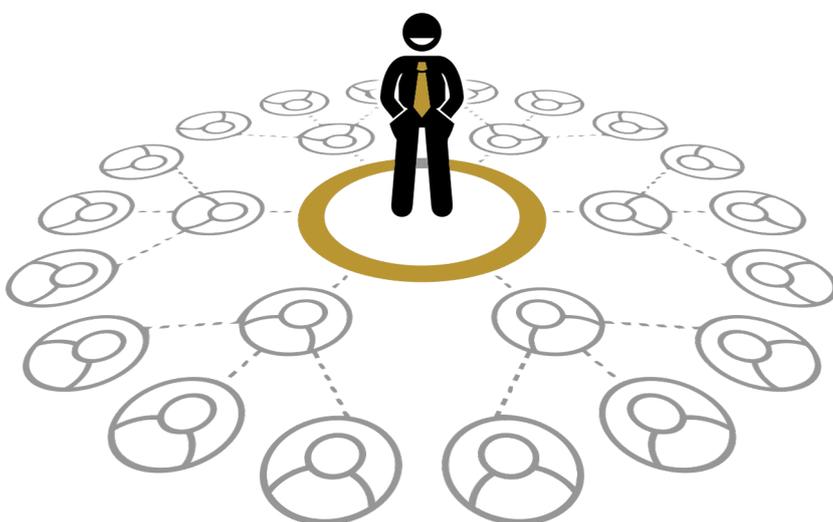
UP TO

# 7.5%

**DISCOUNT ON  
OUTRIGHT PAYMENTS**

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# GEM HUNT 4.0

# REBOOT NIGERIA

ECHOES FROM THE PAST;  
VISIONS OF THE FUTURE



## SPONSORS

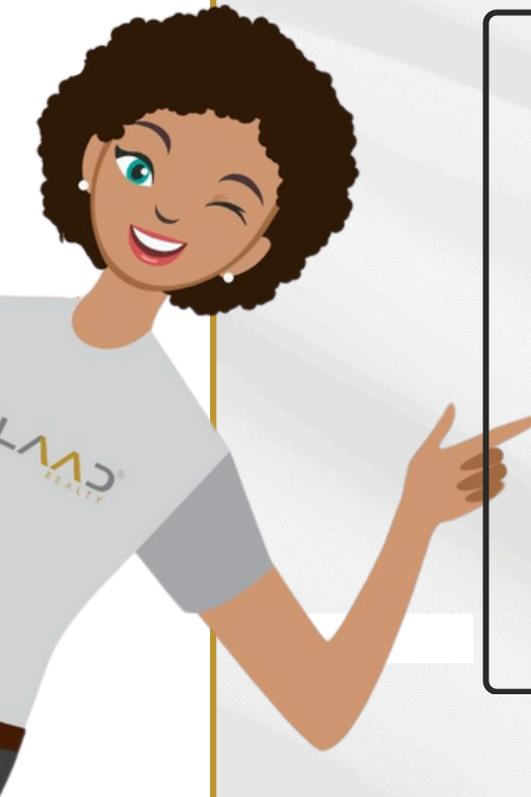


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# GETTING THE BILAAD ADVANTAGE JUST GOT IZI



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