

# NEWSLETTER

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## WHAT ARE YOU **AFRAID** OF?

RETHINKING YOUR REAL ESTATE STRATEGY FOR 2026

# WHAT ARE YOU AFRAID OF?

## From the Desk of the CEO

Fear gets a bad reputation in real estate. We talk about it as something to overcome, suppress, or ignore. But in 2026, that mindset is outdated.

Because fear, when understood correctly, is data. Fear shows up when something matters. It appears when decisions have consequences, when capital is at stake, when flexibility is limited, or when value isn't guaranteed. In that sense, fear is not a weakness—it's a form of intelligence. It highlights where attention is required.

The problem isn't fear. The problem is what people do with it. Too often, fear is treated as a reason to delay, overcomplicate, or avoid decisions altogether. But the most effective real estate strategies don't eliminate fear, they use it. They translate concern into better structure, hesitation into stronger assumptions, and uncertainty into optionality.

Fear of value for money is a good example. It's not about price sensitivity—it's about accountability. It's about wanting proof that what you're committing to will still make sense tomorrow. Fear of being locked in isn't indecision; it's an entirely rational response to inflexible models in a changing market.

When fear is used properly, it sharpens strategy. It forces clarity. It demands better data, better alignment, and better outcomes. This is exactly where the role of a real estate partner changes.

At Bilaad, we assume fear will be part of every serious decision—and we design around it. Our job isn't to talk clients out of their concerns.



It's to make sure those concerns no longer translate into risk. Value for money shouldn't be a question mark. Flexibility shouldn't feel like a concession. Confidence shouldn't require blind faith.

When we ask, What are you afraid of? Value for money? That your landlord will miss you? we're really asking what's stopping you—because the concerns behind those questions are precisely why Bilaad exists. Not because fear is unfounded, but because it's already been accounted for.

In 2026, the smartest real estate strategies won't come from pretending the market is predictable. They'll come from acknowledging uncertainty and choosing partners who are built for it. Fear, when handled well, becomes an advantage. And when strategy is done right, fear no longer holds the power it once did.

Fear isn't the enemy.

Used properly, it's what leads you to better decisions and better partners.

**DR. EMMANUEL BASSI USMAN**  
CHIEF EXECUTIVE OFFICER, BILAAD REALTY



## EMPHASIS ON OUR PERSPECTIVE

### RETHINKING YOUR REAL ESTATE STRATEGY FOR 2026.

A smart real estate strategy is not defined by how much you buy, but by why and how you buy. Before acquiring property, there must be awareness, awareness of your financial capacity, your risk tolerance, and your long-term objectives.

Real estate rewards patience, planning, and perspective. To build a strong strategy in 2026, investors must think beyond ownership and focus on purpose. Here are three foundational pillars that shape a smart real estate approach:

#### 1. Strategy Before Property

Every successful real estate decision begins with a clear goal. Are you seeking rental income, long-term appreciation, land banking, or generational assets? Each objective requires a different approach.

Without strategy, property becomes a liability. With strategy, it becomes leverage. Understanding timelines, expected returns, and exit options ensures that every acquisition fits into a broader financial plan rather than standing alone as an emotional decision.

A strong strategy aligns property choices with your life stage and future plans, allowing real estate to grow with you instead of weighing you down.

#### 2. Location, Demand, and Future Value

Smart investors do not buy where demand was; they buy where demand is going. Infrastructure development, population growth, accessibility, and community planning all play critical roles in determining future value.

In 2026, real estate success will favour those who understand emerging corridors, well-planned estates, and developments backed by clear growth potential. The right location protects your capital, increases appreciation, and creates consistent interest from renters and buyers alike.

Property value is not accidental; it is engineered by foresight.

#### 3. Real Estate as a Long-Term Asset

Unlike volatile investments, real estate offers stability through tangibility. It appreciates over time, hedges against inflation, and can generate steady income when structured correctly.

A smart strategy views property not as a quick win, but as a long-term instrument for wealth preservation and expansion.

Rental income builds consistency, land appreciation builds equity, and well-planned developments build legacy.

When real estate is treated as a system rather than a transaction, it becomes a foundation for financial confidence.

At Bilaad Realty, we understand that no two investment journeys are the same. That is why our developments are designed with flexibility, scalability, and long-term value at their core. Whether you are entering the market for the first time or refining an existing portfolio, our goal is to help you make decisions that remain valuable years from now.

As you step into 2026, remember this:

The strongest strategies are not rushed. They are intentional. And the future you want to live in is built by the choices you make today.

So ask yourself, not with fear, but with honesty:

“Am I ready to move from interest to intention?”

The year has already begun. How strong will your foundation be?



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**address**



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## PROPERTY TYPE



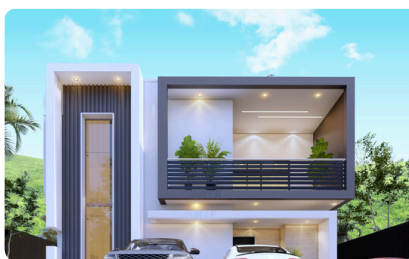
# BILAAD PREMIUM

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

**₦505,000,000**

Semi-Finished

Finishings

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request

On Request



## PROPERTY TYPE



### OPAL 173 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 173 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 173 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 173 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 173 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 installaa ons no electral and plumbing installala ons

## PROPERTY TYPE

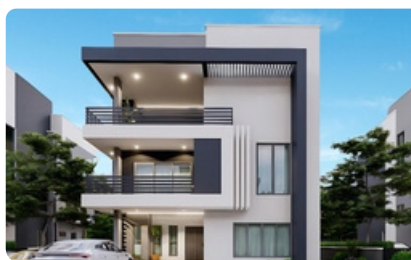
# BILAAD PREMIUM

## 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** 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 different 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

**NOT AVAILABLE**

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 Kitchen Cabinet & Appliances All Room Wardrobes	On Request



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

**₦220,000,000**  
Semi-Finished

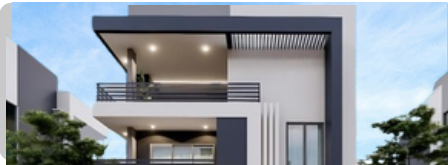
Finishings	On Request
Add-ons Kitchen Cabinet & Appliances All Room Wardrobes	On Request

HOT DEALS



**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



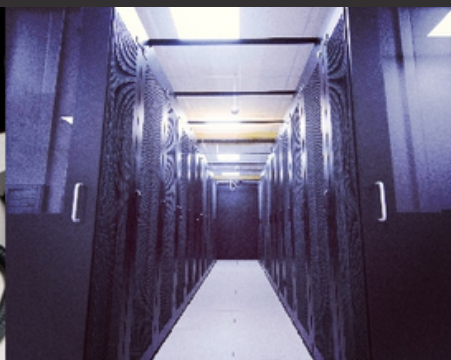
HOME AUTOMATION



SWIMMING POOL



INTERCOMM



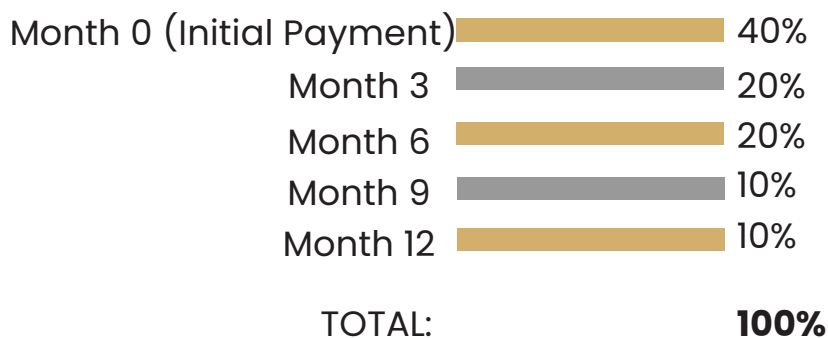
FIBRE OPTICS  
CONNECTIVITY



# 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**



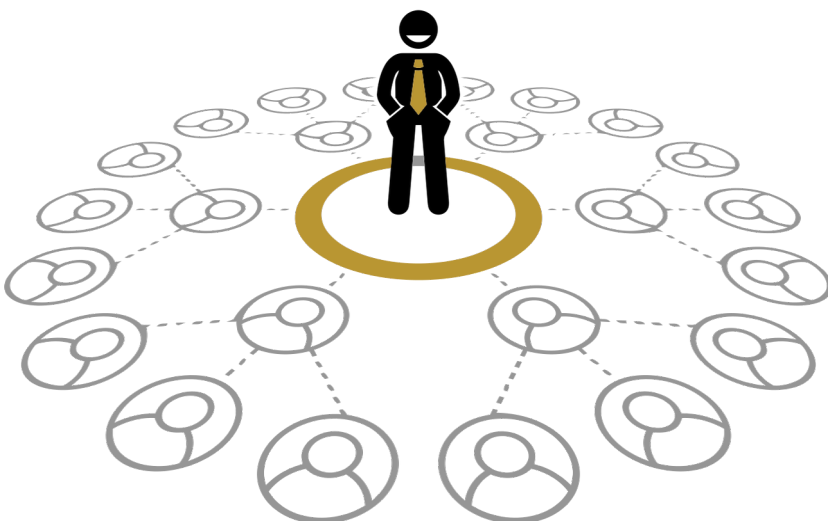
UP TO

# 7.5%

**DISCOUNT ON  
OUTRIGHT PAYMENTS**

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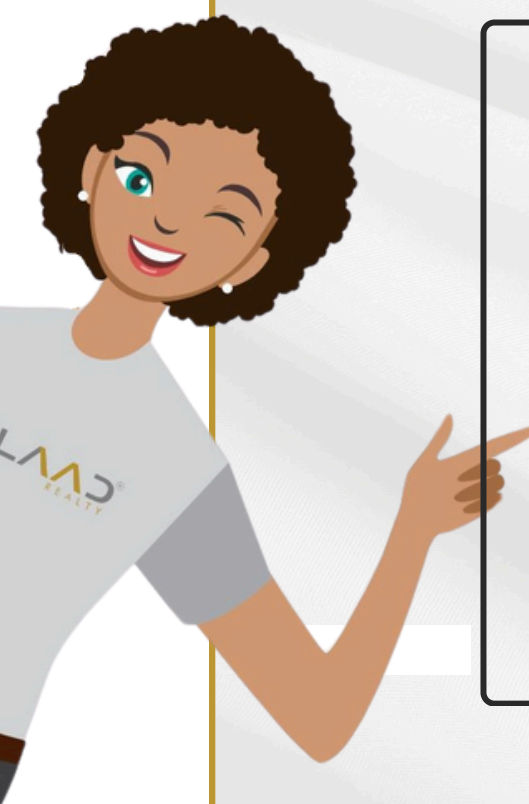


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# GETTING THE BILAAD ADVANTAGE JUST GOT **IZI**



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